

Volume 64, Issue 12  
December 2025



Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE CAPT Richard C. West, USN (Ret.)

Greetings all!

Maybe by the time you all read this I will have recovered from all that Thanksgiving chow! I do a MEAN turkey and an excellent pecan pie. Sadly, my wife doesn't like pecan pie...or is that really "sadly"? 😊

Although November is a busy month around the home front, it isn't very busy on the MOAA front. Per many sources, Veterans Week was a HUGE success this year! The parade was fun and surprisingly a lot of people turned out despite the early morning cold. It was the largest Veterans Day parade ever in Huntsville!

Just a reminder that our next meeting isn't scheduled until January – details will be provided later and in the January Sentinel. Our Christmas party is in a week, and we have a good crowd of people attending! I am really looking forward to having a great time. Thanks to all of you attending for making this a great event each year!

December is the final month of our annual scholarship drive. We should be able to match or surpass our scholarship awards from last year. The Scholarship Fund Board of Directors and Chapter Governing Board will work on a recommended scholarships award donation which will be presented to membership at the February meeting for approval.

Membership Renewal! We have 37 members needing to renew – that is down from the 45 total that needed to renew at the start of our annual drive. If you aren't sure of your dues status, please see the list in the Sentinel on page 19 or contact Bruce Robinson or me.

**Have a "most excellent" December! Go Navy – Beat Army! Roll Tide!**

As always, many thanks to all of you for being members of the **biggest and BEST MOAA Chapter in Alabama!**

Rick

*There is no member meeting in December – see you at the Christmas Party!*

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*Note: National MOAA and the Huntsville Chapter are non-partisan organizations*



## Legislative Corner COL John Fairlamb, USA-Ret

Take  
Action

→ <http://www.moaa.org/takeaction/>



### Federal Legislation:

Due to the government shutdown and the long House recess, there is much business to conduct with the next few weeks critical, as lawmakers race to make up for lost time. Congress faces a January 30 deadline to fund most of the government, and lawmakers will need to move quickly to pass the 9 remaining appropriation bills to avoid another stopgap CR bill to prevent a partial government shutdown.

The House is moving to [repeal a provision](#) in the CR reopening the government that allows senators to sue the federal government for up to \$500,000 if their cell phone data was sought or obtained without their knowledge. Eight senators whose data was seized during former special counsel **Jack Smith**'s investigation into the Jan. 6, 2021, Capitol attack could bring suit. Repeal is attracting bipartisan support as Democrats and hardline conservatives have denounced the litigation measure as "self-serving" and "blatantly corrupt."

Members of both parties are trying to reach a deal on the 2026 defense policy bill (NDAA) that must be passed, as well as a Defense Appropriations bill that actually provides funding. Since the House and Senate passed different versions of the NDAA, the legislation heads to a House and Senate conference committee to agree on a final text. Top of the agenda for House and Senate leadership is the final language on acquisition reform, the legislative priority for both committees. The conference will also have to address the difference in top lines since the Senate's draft came in at \$924.7 billion, \$32 billion more than the Pentagon's budget request, versus the House version at \$893 billion.

Democrats are pushing for a vote on extending the Affordable Care Act subsidies set to expire at the end of the year. Senate Majority Leader **John Thune** promised Democrats a vote in the Senate in exchange for voting to reopen the government, but Speaker Johnson hasn't made that commitment in the House. That's led Democrats to introduce a discharge petition to force a vote, but that would require some moderate Republicans to cross party lines, and some want the subsidies to be reformed in any extension.

*Continued on page 10*

### 2025-2026 GOVERNING BOARD

#### EXECUTIVE COMMITTEE

President: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

1st Vice President: CW4 Edward J. Banville, USA-Ret, 256-683-4127, [ed.banville@hotmail.com](mailto:ed.banville@hotmail.com)

2nd Vice President: COL Gene Lesinski, USA-Ret, 845-725-3677, [gene.lesinski@gmail.com](mailto:gene.lesinski@gmail.com)

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Treasurer: Col Dave McKinney, USAF-Ret, 334-467-6860, [mckinnewd@gmail.com](mailto:mckinnewd@gmail.com)

Amy Representative: LTC Nicholas M. Mikus, USA-Ret, 256-604-7767, [nicholasmikus@comcast.net](mailto:nicholasmikus@comcast.net)

Navy Representative: COL Raymond G. Regner, USMC-Ret, 256-851-5903, [rregner58@gmail.com](mailto:rregner58@gmail.com)

Air Force Representative: Col Gerald C. Maxwell, USAFR, 256-606-5282, [avatarmax@gmail.com](mailto:avatarmax@gmail.com)

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, [avatarmax@gmail.com](mailto:avatarmax@gmail.com)

Second Past President: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

#### STANDING COMMITTEES

Membership: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brobinso1976@gmail.com](mailto:brobinso1976@gmail.com)

Programs: COL John Vanderbleek, USA-Ret, 256-893-1565, [jvbleek78@gmail.com](mailto:jvbleek78@gmail.com)

Legislative Affairs: COL John Fairlamb, USA-Ret, 256-539-0161, [fairlambjrf@comcast.net](mailto:fairlambjrf@comcast.net)

Personal Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, [jerry15@hiwaay.net](mailto:jerry15@hiwaay.net)

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Mrs. Angela Inman, 256-425-6465, [inmanangela@hotmail.com](mailto:inmanangela@hotmail.com)

Chapter Hospitality: Vacant

Constitution and By-Laws: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

Chapter Chaplain: Col Dave McKinney, USAF-Ret, 334-467-6860, [mckinnewd@gmail.com](mailto:mckinnewd@gmail.com)

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#### LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, [fairlambjrf@comcast.net](mailto:fairlambjrf@comcast.net) (June 2026)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, [monte@washburns.org](mailto:monte@washburns.org) (June 2027)

Col Dave McKinney, USAF-Ret, 334-467-6860, [mckinnewd@gmail.com](mailto:mckinnewd@gmail.com) (July 2028)



**PX / Commissary**  
**Col Gerald C. Maxwell, USAFR**



**Exchange**

The Space Command move to Huntsville is not expected to increase the size of the Exchange. That requires more military in uniform. Maybe one day.

Black Friday and Cyber Monday sale ads are out now – pick them up at the front of the Exchange or check out on line.

The Main Exchange has Christmas liquor gift sets along with the Shopette. Several displays throughout the store.

There are several clothing clearance stands in each department and one in the electronics department next to men’s clothing. Expect to see more clothing clearance next month.

Remember the self-check lanes only take credit/debit and STAR cards. No cash back or tobacco sales and if it’s a clearance item you usually have to take it to a regular register or customer service to get the correct price.

I tried the Home Deport ordering through [shopmyexchange.com](http://shopmyexchange.com). It worked great and no tax! However, anything you order must be delivered to your house (it’s free) because the Exchange doesn’t have the room to store large items for pick up.

You always get 10% off (sometimes more during special promotions) your first day’s purchases when you use your STAR card. Something to keep in mind for Spring and the eventual winter clearance items. Use your STAR card at the food court for 10% off your purchases and 10% off catering orders. Your holiday bill could be on the Exchange when you use your STAR card though 31 December.

Holiday hours not yet posted but expect early closing on 24 Dec, closed 25 Dec and reopening regular hours 26 Dec with early closing again on 31 Dec, closed 1 Jan and regular hours 2 Jan.

**Shopette**

Hours: Christmas Day closed. All other days expect regular hours 0600-2200

New wines and beers – stop in to check out the selection. Gluhwein and a wide variety of holiday gift sets now available. Visit the Redstone Express for Holiday Party and Tailgating supplies. Various wine selections are on sale each month so stop in and see what varieties are on sale this month. Depending on selection and off the regular price, the Express usually offers 10% on a case wine (but not liquor) – be sure to ask!

*Continued on page 9*

**Need Addresses**

We have lost track of the below members. If you know their whereabouts, please have them contact Bruce Robinson at 256-426-0525 to update their personal information.

**None this month**

**Concerns**

This month the following people were reported as being ill or recuperating and need our support and prayers:

**None this month**

Persons to contact are:

Army Representative:  
**LTC Nicholas M. Mikus**  
256-604-7767  
[nicholasmikus@comcast.net](mailto:nicholasmikus@comcast.net)

Navy/USMC Representative:  
**COL Raymond G. Regner**  
256-851-5903  
[rgregner58@gmail.com](mailto:rgregner58@gmail.com)

Air/Space Force Representative:  
**Col Gerald C. Maxwell**  
256-606-5282,  
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Personal Affairs Officer  
**Lt Col Gerald Haynes**  
256-882-7857  
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**Please call our office to set a time for a complimentary one on one meeting with John D. Stover, LUTCF, Certified Financial Planner™, Certified Kingdom Advisor®**

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HUNTSVILLE, AL 35806  
BY APPOINTMENT ONLY

PHONE: 615.591.3937  
TOLL-FREE: 888.468.9672  
FAX: 615.591.3932

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VICE PRESIDENT, WEALTH ADVISOR  
**256-715-0094**  
germi@cloudfinancial.com



**CLOUD**  
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**Fox Army Health Center**  
**MAJ Bruce T. Robinson, USA-Ret**



**FAHC Happenings**

Our military clinic remains open and we're continuing to provide healthcare services. Scheduled appointments are proceeding as planned, and new appointments continue to be booked. For the latest information regarding TRICARE benefits during this period, please visit [www.tricare.mil/shutdown](http://www.tricare.mil/shutdown)

Flu Shot update:

- All TRICARE beneficiaries, to include retirees, may walk in to the Fox Immunization Clinic M-F from 0900 - 1400, except 1230 - 1300, for their flu shots.
- Also available FREE of charge through any TRICARE Retail Pharmacy

If you need to cancel or reschedule your appointment at Fox, please call 256-955-8888 option 2.

**Fiscal Year 2026 TRAINING & HOLIDAY HOURS**  
**\*\*SUBJECT TO CHANGE WITHOUT PRIOR NOTICE\*\***

Fox Army Health Center will CLOSE during specified times below:

- Friday, November 21, 2025 – ALL DAY
- Friday, December 5, 2025 – noon to 4 p.m.
- Friday, February 20, 2026 – noon to 4 p.m.
- Friday, May 15, 2026 – noon to 4 p.m.
- Friday, June 12, 2026 – 7:30 a.m. to noon
- Friday, August 21, 2026 – noon to 4 p.m.

Fox Army Health Center will CLOSE on the following dates for Federal Holidays:

- Monday, October 13, 2025 – Columbus Day
- Tuesday, November 11, 2025 – Veteran's Day
- Thursday, November 27, 2025 – Thanksgiving Day
- Thursday, December 25, 2025 – Christmas Day
- Thursday, January 1, 2026 – New Year's Day
- Monday, January 19, 2026 – Dr. Martin Luther King Day
- Monday, February 16, 2026 – Presidents' Day
- Monday, May 25, 2026 – Memorial Day
- Friday, June 19, 2026 – Juneteenth
- Friday, July 3, 2026 – Independence Day
- Monday, September 7, 2026 – Labor Day

Please continue to check our Facebook and Instagram pages for any unexpected closure information. Advice nurses remain available 24 hours a day, 7 days a week at 256-955-8888, option 3, 1-800-874-2273, option 1, or web/video chat at <https://mhsnurseadvice.com/>



You've served our country. Let us serve you.  
Call to schedule a one-on-one.

**Dale C Kuehl, CFP®, AAMS™**

Financial Advisor

2045 Cecil Ashburn Drive SE

Suite 103

Huntsville, AL 35802

256-881-1583

MKT-58940-A-A1 AECSPAD 25217572

**2025 Army-Navy Game**



13 December – 2 PM Central



Choose Well.  
Live Well.



"HONORING our VETERANS"

THERE COMES A POINT

A point to live well, love well, BE well.



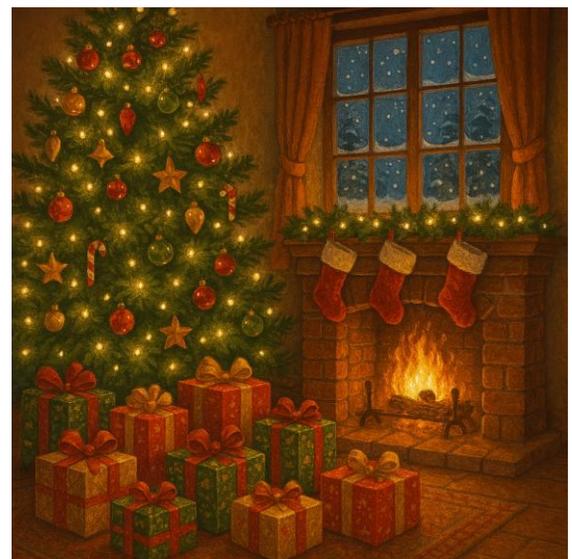
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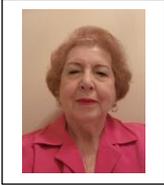
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## Redstone Arsenal Widow's Luncheon

**Mrs. Bonnie Treadway**  
**256-859-1484**

The next luncheon will be held on Thursday, 11 December at the Chapel, Redstone Arsenal, at 11:00 A.M. There is also a Bible Study Program at 9:00 A.M. if you wish to attend. Everyone will be called.

## Surviving Spouse Corner: Council Chair Selected to Receive 'Quilt of Gold'

Sewing has been a part of my life since I was 10 years old. I have fond memories of the hum of the old Singer treadle machine and the little patterns I cut out and sewed for my Barbie dolls. Over the ensuing years, sewing clothing, Halloween costumes, and many curtains and drapes and mending clothes for family and friends became a joy and a necessity as our military family moved every few years within the states and Europe.

Then, about 25 years ago, I was given hand-appliquéd fabric squares designed and stitched by my husband's grandmother. The colorful and thought-out squares each depicted a time in her life, culminating to 10 beautiful works of art and fond memories. I envisioned assembling the squares into a quilt, creating a legacy of wonderful memories, dedication to a life well lived, providing warmth and love. My quilt journey had begun, and it soon introduced me to a wonderful organization called [Quilts of Valor \(QoV\)](#).

The mission of QoV is to cover servicemembers and veterans touched by war with "comforting and healing Quilts of Valor." The organization has chapters throughout the U.S.

[MOAA's Surviving Spouse Advisory Council](#) has the honor of having Gold Star Mother Virginia "Gail" Joyce as council chair. She also serves on MOAA's board of directors. She will be a recipient of a special quilt from the organization's Granbury, Texas, chapter.

"I got a call out of the blue telling me that the group had chosen me to receive a Quilt of Gold to represent my status as a Gold Star Mom," Joyce said. "I was so surprised and very honored to have been chosen. I am so proud to be the recipient of this precious gift and what it means."

More information about QoV, including eligibility and nominating details, FAQs, and the organization's monthly newsletter, is available at [the QOV website](#).





**Chaplain's Corner**  
**Col Dave McKinney, USAF-Ret**

Titus 2:11-14

The grace of God has appeared

2:11

For the grace of God has appeared, bringing salvation to all,

2:12

training us to renounce impiety and worldly passions and in the present age to live lives that are self-controlled, upright, and godly,

2:13

while we wait for the blessed hope and the manifestation of the glory of our great God and Savior, Jesus Christ.

2:14

He it is who gave himself for us that he might redeem us from all iniquity and purify for himself a people of his own who are zealous for good deeds. (NRSV)



Merry Christmas to all!

When we think of Christmas, we think of the baby Jesus, our Savior, who came to save the world. We often think of a baby lying in a bed of straw in a manger. I hearken back to the time my kids were in annual Christmas pageants. The children would all be dressed in robes and there would sometimes be a live baby lying in a manger. These are fond memories, ones I think many of us share with our families. Yet, Titus tells us that the birth of Jesus is so much more.

Titus tells us that the grace of God appeared, bringing salvation to all. God is perfect in all ways and did not have to come to earth to endure the pain and death as foretold in the Scriptures. Yet He did choose to enter our world, no strings attached. Grace appeared. Grace can be defined as the unmerited favor of God. We did not deserve it, yet God chose to send His son.

*Continued on page 14*

**Memorials**

If you would like to send a memorial contribution to the Huntsville Chapter MOAA, please send the following information along with your check to: Memorials, HCMOAA, P.O. Box 1301, Huntsville, AL 35807

In memory of:

By:

**Membership Statistics**

Total Members: 258  
Regular Members: 220  
Surviving Spouses: 38

New this month: 0  
Deaths this month: 1  
Renewals: 4

**Welcome New Members to Huntsville Chapter MOAA**

**None this month**

**Recruiting**

You are our best recruiter. If you have a friend, colleague or co-worker who is eligible to join MOAA, or who already belongs to MOAA National – bring him/her to a Chapter meeting. You would be doing both them and the Chapter a favor.

*Commissary/PX – continued from page 3*

Various specials around the store including gift sets for various liquors. Plus, many local and craft beers. I asked about ice wine (the wine made from the first freeze of grapes) but it's not expected again this year.

Always save 5 cents per gallon (usually more during holidays) at the gas pumps when you use your STAR card.

The Shopette remains under construction. Inventory is limited, but getting better each week.

**Commissary**

Christmas: Close early 24 December at 1600. Closed 25 December, reopen 26 December regular hours.

New Year's: Not yet posted but expect Close early 31 December at 1700. Closed 1 January 2024, reopen 2 January 2024 regular hours.

If you want organic fruits/vegetables check out the first sales area on your right as you enter the commissary. Plenty of turkeys and hams (smoked turkeys expected with smoked hams already in stock) available. There are 49 cents a pound turkey from Shady Brook and Honey Suckle white, 79 cents a pound for Jennio, and 97 cents a pound for Butterball – advertised through 1 Dec with no limits.

Near the registers and in the club pack area – chocolate and treats from around the world to celebrate your Christmas! Check out the long aisle of sweets and goodies that are good for giving and for treating yourself.

Check out the center of the store where warehouse pricing is in effect! Plus, additional holiday chocolates and candies from around the world. Throughout your commissary you will find specials that will make your Holidays the best yet!

Your Bakery and Deli can create Meat and Cheese trays or/and Sandwich trays. Please call 256-876-3517 and please give a 24-hour notice. Remember the Sushi Bar located by self-checkout – I've tried it and it is great sushi! 🍣

**College Football Playoffs**

**Quarter Finals**

- Cotton Bowl – 31 December – 6:30 PM
- Orange Bowl – 1 January – 11:00 AM
- Rose Bowl – 1 January – 3:00 PM
- Sugar Bowl – 1 January – 7:00 PM

**Semi Finals**

- Fiesta Bowl – 8 January – 6:30 PM
- Peach Bowl – 9 January – 6:30 PM

**National Championship Game**

- Hard Rock Stadium – Miami – 19 January

Discussions to ban stock trading for members of Congress will likely pick up as a House committee will hold a hearing on a 2012 law that prohibits congressional members and federal employees from using nonpublic information for private profit.

Looks like it will be a particularly busy end to the year for the House while navigating breaks for Thanksgiving and year-end holidays.

Defense Health Agency officials have launched an effort to bring back Medicare-eligible Tricare for Life military patients to military treatment facilities. The Pentagon's top doctor said this week they are prioritizing bringing back retirees and their dependents to 21 military treatment facilities still not publicly identified. Dr. Stephen Ferrara, acting assistant secretary of defense for health affairs, told a MOAA conference: "We love to have our seniors at MTFs". **Two reasons for this change:** Medicare and Tricare for Life reimbursements to MTFs. And, since medical staffing is based on patient load, military leaders have expressed concern about not having sufficient trained medical personnel available in a major military conflict.

**Alabama Legislation:** Legislators are pre-filing bills for consideration in the 2026 session.

One amendment would ban naturalized citizens from holding many political offices in the state. [SB 21](#) would require candidates for most political offices to be "natural born citizens" of the United States, including governor and lieutenant governor, state legislators, civil and criminal judges, attorney general and secretary of state, and local sheriffs and district attorneys. The [American Immigration Council](#), said about 77,300 Alabama residents were naturalized citizens in 2023, about 1.5% of the state's population. Currently, the only offices in the U.S. that require a candidate to be a natural-born citizen are the president and vice president. No state currently requires all constitutional office holders to be natural born citizens and the [Fourteenth Amendment](#) guarantees equal protection to all citizens, naturalized and native-born.

Another bill would require special primary elections should the U.S. Supreme Court change how race is applied to drawing congressional districting maps. Currently, under Alabama election law, a redistricting change made too close to the normal primary election schedule, cannot be used in that primary election. This bill says a special primary would be **required** to be held before the last day of August if the boundary change is made too late to be accommodated in the normal election schedule. The bill comes as Alabama and other states await a U.S. Supreme Court decision in a Louisiana case that challenges using race when drawing congressional maps.

Lawmakers are discussing how to tie a portion of college and university funding to student success. The goal is to encourage institutions to graduate more students ready for in-demand jobs, and to help institutions reward progress. Lawmakers are considering the best way to put performance-based funding in place and it will be an institution-by-institution approach that will take time and dialogue. Any new model would draw from the Education Opportunity Reserve Fund, **which is projected to hold about \$1.1 billion**, to provide new funding beyond base operating budgets to provide an incentive.



**HCMOAA Treasurer's Report  
October 2025  
Submitted by Col Dave McKinney, USAF-Ret**

1. The October 2025 Treasurer's Report is presented herein.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$12,149.78	\$1,703.84
Income	\$ 870.00	\$ 0.01
Expenses	\$ 1,169.64	\$ 0.00
Ending Balance	\$11,850.14	\$1,703.85

3. Notable income: Dues and luncheon payments.

4. Notable expenses: Payment for October luncheon, wreaths for WAA, NAVFOC dues, and stamps for printed Sentinel edition.

5. Chapter Saving account activity is limited to interest.

6. The Chapter holds a Certificate of Deposit (CD) in the amount of \$20,000. This CD will reach maturity on November 8, 2025, with an estimated value of \$20,558.07. It will be renewed then at the best rate available.

7. The Chapter's Operating Fund contains \$1,188.30 in reserved funds in support of the RAD Luncheon for the Retirees. Due to cancellation of this year's RAD, these funds will be held for support of future RADs.

**Scholarship Fund Donations**

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving area students. **Please consider donating.** Contact Rick West, at [rickw675@att.net](mailto:rickw675@att.net) or 256.776.6901 for details.

The Scholarship Fund operates on a calendar year basis. Remember that the fund is fully tax deductible - 501(c)(3). **100% of all donations go toward scholarships.**

Note: The below amounts reflect only donations directly to the fund. Golf Tournament monies are tracked separately and presented to the membership following the tournament.

**Scholarship Fund Donations Received During November 2025**

Anonymous (2)

Total received for November:	\$200.00
Total received CY25:	<b>\$1950.00</b>



Huntsville Chapter  
 Military Officers Association of America  
 P.O. Box 1301 - Huntsville, AL 35807  
[www.huntsvillemoaa.org](http://www.huntsvillemoaa.org)



**Membership Application or Renewal**  
 Yes - I'd like to add my voice to the Huntsville Chapter!

<input type="checkbox"/> New	<input type="checkbox"/> One Year \$10*	If New, how did you hear about us? <input type="checkbox"/> MOAA National <input type="checkbox"/> Local event <input type="checkbox"/> Letter / e-mail from HCMOAA <input type="checkbox"/> HCMOAA website <input type="checkbox"/> Friend / acquaintance <input type="checkbox"/> Other (Please explain _____)
<input type="checkbox"/> Renewal**	<input type="checkbox"/> Two Years \$20	
<input type="checkbox"/> Life Membership***	<input type="checkbox"/> Three Years \$30	
_____		

\*New members joining after September 1<sup>st</sup> will have their membership paid through following calendar year  
 \*\*If renewing just update any address or phone changes, verify e-mail address, and sign the form  
 \*\*\*Interested in a Chapter Life Membership? Contact us for pricing (age-based)

_____ First Name	_____ MI	_____ Last Name
_____ Preferred Name	_____ Birth Date	_____ Spouse's Name
_____ Grade	_____ Branch of Service	_____ Period(s) of Active Duty (i.e. 1965-1990)

Membership in our MOAA Chapter is not the same as MOAA National membership. At a minimum, FREE "Basic" MOAA National membership is required. If you are not already a National member, we will add you as a Basic member. Again, it's FREE and provides several valuable benefits. Please contact us for more information.

\_\_\_\_\_ MOAA National Membership Number

<input type="checkbox"/> Active	<input type="checkbox"/> Retired	<input type="checkbox"/> NG	<input type="checkbox"/> Former Officer	<input type="checkbox"/> Reserve	<input type="checkbox"/> Surviving Spouse
_____ Mailing Address	_____ City	_____ State	_____ Zip		
_____ Phone Number	_____ E-mail Address	_____ Signature			

**Attention Annual Members**

It is not too early to renew your membership for next year  
 The Chapter has one of, if not the, lowest membership rates in the country at \$10

***Those members needing to renew are listed on page 19***

You can also renew for multiple years and lock in that low rate  
 Don't know when your membership expires? Contact MAJ Bruce Robinson at  
 256-426-0525 or [brobinso1976@gmail.com](mailto:brobinso1976@gmail.com).

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member – contact  
 COL John Fairlamb at 256-539-0161 or [fairlambjrf@comcast.net](mailto:fairlambjrf@comcast.net) for the details

## 2026 Medicare Part B Premiums

Medicare Part B enrollees will pay at least \$202.90 a month in 2026, up from the \$185 monthly premium this year, according to figures [released Nov. 14](#) by the Centers for Medicare and Medicaid Services (CMS).

Part B covers doctor visits, outpatient services, some home health services, and other health care products not covered by Medicare Part A, which deals primarily with hospital, nursing facility, hospice, and inpatient care.

Part B premiums for 2026 will be determined by an Income-Related Monthly Adjustment Amount (IRMAA) based on income levels from 2024 tax filings. Those with a modified adjusted gross income of less than or equal to \$109,000 (for individual filers) or \$218,000 (for joint filers) will pay the base amount of \$202.90.

The monthly premium amounts for 2026 for those with the higher modified adjusted gross incomes:

- \$109,001 to \$137,000 (individual) or \$218,001 to \$274,000 (joint) **will pay \$284.10**, up from \$259 in a similar bracket from 2025.
- \$137,001 to \$171,000 (individual) or \$274,001 to \$342,000 (joint) **will pay \$405.80**, up from \$370.
- \$171,001 to \$205,000 (individual) or \$342,001 to \$410,000 (joint) **will pay \$527.50**, up from \$480.90.
- \$205,001 to \$499,999 (individual) or \$410,001 to \$749,999 (joint) **will pay \$649.20**, up from \$591.90.
- \$500,000 or more (individual) or \$750,000 or more (joint) **will pay \$689.90**, up from \$628.90.

Income brackets are adjusted annually for inflation. The 2026 premiums will rise about 9.7% from this year's levels across all brackets, the same as the increase in the base premium amount.

Married beneficiaries who live with their spouse but file a separate return have a different IRMAA scale: Those with less than \$109,000 in modified adjusted gross income on their 2024 returns still pay the \$202.90 base premium in 2026, but those with income above that level and below \$391,000 will pay \$649.20 a month. Those with income at or above \$391,000 will pay \$689.90 per month.

The annual Part B deductible will be \$283 for all patients in 2026, up from \$257 this year.



**28 Birthdays in December**

Mrs. Travis Stewart  
MAJ Francis W Thonus, USA  
COL Thomas M Devanney, USA  
CW4 Carl J Woida, USA  
COL Nathanael P Causey, USA  
LTC William D Katholi, USA  
LTC Malcolm R Sams, USA  
MAJ William H Steele, USA  
Col Larry W Vannoy, USAF  
MAJ Chester Williams Jr, USA  
CAPT Thomas L Jones, USN  
Mrs. Dalila Carrasquillo  
Maj Leonard L Ingram, USMC  
Mrs. Edwina Morse

CW3 Donald L Wagoner, USA  
Mrs. Billie K Jones  
LTC Robert W Senn, USA  
LTC LaVerne J Gehm, USA  
LTC Kenneth V Barnwell, USA  
LTC Thomas E Means, USA  
LTC Gary W Flecker, USA  
BG Leslie L Fuller, USA  
MAJ Bruce T Robinson, USA  
COL David L Wyatt, USA  
Lt Col Charles W Zavadil, USAF  
MAJ Paul A Horn, USA  
CAPT George C Skezas, USN  
Lt Col Gerald W Haynes, USAF

If we missed your birthday, it's because we don't have it on file. Please e-mail your birth date to MAJ Bruce Robinson at [brobinsol1976@gmail.com](mailto:brobinsol1976@gmail.com) so it can be included in future newsletters. Thank you.

*Chaplain's Corner – continued from page 8*

As we celebrate Jesus' birth, let us remember that God gave us grace, grace that Titus tells us brought our salvation. The people of God have been saved. What a present! What will you do with that present? I encourage you to ponder what it means to you personally. Then let us share that same grace that God gave us with those we encounter. Let's share our grace in word and deed to a world that deeply needs it.

If you would like to share prayer requests or contact me. I can be reached at [MOAACHaplain@gmail.com](mailto:MOAACHaplain@gmail.com) or call/text (334) 467-6860.

Blessings, Dave





*Our deepest sympathy and prayers are extended to the families and friends of:*

**TAPS**

**COL John "Johnny" Joseph Walker, USA-Ret**, age 84, of Huntsville, Alabama, passed away peacefully on Saturday, November 8, 2025, with his family by his side. He was born on October 26, 1941, in Erie, Pennsylvania, to Joseph and Isabelle Wojciechowski.

Johnny is survived by the love of his life, Linda Edwards Hamlett; his daughters Kimberly (Robert) Flurry of Pensacola, Florida, and Gretchen (Barth) Robinson of Rapid City, South Dakota; his son and daughter-in-law, David and Vicki Edwards of Huntsville, Alabama; and six beloved grandchildren, Hana, Jodee, Myranda, Eryn, Amelya, and McKenzie. He is also survived by his sister, Betty Ann Ramos (Edwin) of Evansville, Indiana.

A true patriot, Johnny proudly served more than 25 years in the U.S. Army, with tours in Vietnam, Germany, and Korea. He retired with the rank of Colonel and later continued his service to the nation through his work with Radiance Technologies as a contractor and consultant.

Johnny was an avid golfer who rarely missed a weekend tee time, yet when autumn arrived, his focus turned to hunting season and time at his camp. He found joy in tending his garden and maintaining the beautiful landscaping around his home. He also had a deep and enduring love for his dogs, Ranger, Captain, and Major.

A private funeral with military honors will be held at a later date.

***Gone but not forgotten for their dedicated support and service to our Country.***

***We will miss these outstanding Leaders and Patriots.***



## Preview your 2026 TRICARE Pharmacy Costs

Do you get prescription drugs through the [TRICARE Pharmacy Program](#)? You may have new copayments starting Jan. 1, 2026.

A few things affect your costs.

### 1. Your beneficiary category:

- **Active duty service members:** You'll pay nothing for covered drugs from [military pharmacies](#), [home delivery](#), and [retail network pharmacies](#).
- **Survivors of ADSMs and medically retired service members and their family members:** Your copayments won't change in 2026. Go to [Pharmacy Costs](#) to learn more.
- **All other beneficiaries:** Most copayments will increase in 2026.

### 2. Your drug's category

TRICARE groups prescription drugs into four categories:

- [Generic formulary drugs](#)
- [Brand-name formulary drugs](#)
- [Non-formulary drugs](#)
- [Non-covered drugs](#)

### 3. The type of pharmacy you use

Where you get your prescription also affects your costs.

#### **Military pharmacies (up to a 90-day supply)**

- You'll pay nothing. (Call the pharmacy to confirm they carry your drug.)

#### **Home delivery (up to a 90-day supply)**

- Generic formulary drugs will increase from \$13 to **\$14**.
- Brand-name formulary drugs will increase from \$38 to **\$44**.
- Non-formulary drugs will increase from \$76 to **\$85**.

#### **Retail network pharmacies (up to a 30-day supply)**

- Generic formulary drugs will still be \$16.
- Brand-name formulary drugs will increase from \$43 to **\$48**.
- Non-formulary drugs will increase from \$76 to **\$85**.

#### **Non-network pharmacies (Up to a 30-day supply)**

You'll pay a copayment or cost-share after you meet your [annual deductible](#). These costs are:

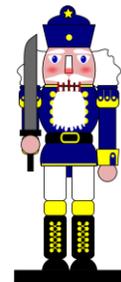
- Generic and brand-name formulary drugs will cost **\$48** (up from \$43) or 20% of the total cost, whichever is more.
- Non-formulary drugs will cost **\$85** (up from \$76) or 20% of the total cost, whichever is more.

Keep in mind that if you use a non-network pharmacy, you'll have to pay full price for your drug up front. Then you can [file a claim](#) for reimbursement. Reimbursements are subject to applicable deductibles, cost-shares, and copayments.

# **Huntsville Chapter MOAA Christmas Party**

## **Holiday Dinner**

**Sliced honey glazed pitted ham  
Tender oven roasted turkey breast with giblet gravy  
Country Style corn bread dressing with giblet gravy  
Mashed potatoes  
Whole green beans  
Yeast Rolls & Butter  
Ice Water – Coffee  
Sweet or Unsweetened Iced Tea  
Pumpkin pie**



## **HUNTSVILLE CHAPTER MOAA CHRISTMAS PARTY**

**THE OVERLOOK at THE SUMMIT CLUB  
SATURDAY EVENING, 6 DECEMBER 2025**

**COCKTAILS - No Host/Cash bar - 5:00 pm**

**President's Remarks and Dinner - 6:00 pm**

### **DOOR PRIZES**

**Live entertainment provided by Dave McConnell, who sings Sinatra**

**DRESS: Business Casual – khakis/slacks and collared shirts/polo shirts for the men – slacks/skirts and blouses/collared shirts for the ladies – of course you can always dress more formally**

**\$30.00 PER PERSON (Members & Family) - \$35.00 PER PERSON (Guests)**

**\$15.00 PER PERSON (Children 6 – 10) - NO CHARGE (Children under 6)**



Alabama's military installations will receive around \$169 million for construction projects, and another \$29 million will go toward rural communities in the state, as part of the two full-year federal spending bills (Military Construction and Veterans Affairs) which became law in a package of bills attached to the deal that reopened the federal government. There's \$44 million for a physics lab and \$55 million to finish the Propulsion Systems Building at Redstone Arsenal. Anniston Army Depot will get \$32 million to construct a Defense Logistics Agency Distribution Center, and there is \$28 million for Army Reserve construction and land acquisition projects at Maxwell AF Base.

Alabama still has legal issues with the House and Senate district voting maps. In 2023, the U.S. Supreme Court upheld a lower court ruling that Alabama's congressional maps denied African American voters a proper say in their governance, and ordered new maps drawn. On 17 November, the deadline for a map to be implemented for the 2026 midterm elections, U.S. District Judge Anna Manasco, a Trump appointee, ordered the implementation of a remedial map for two Montgomery-area state Senate districts to allow African American voters an opportunity to pick their preferred leaders in Senate Districts 25 and 26. According to Manasco's order, the plan she ordered should be used for the 2026 and 2030 midterm elections, as well as any special elections in Senate Districts 25 or 26. Each party has 30 days to appeal.

**Of special note:** The special master did not draft the map Manasco chose. Daniel DiDonato, a UA freshman political science major, drew the state's court ordered map. DiDonato drew new district maps on a free app focusing only on balancing the population numbers, regardless of racial makeup, as the U.S. Constitution prescribes. DiDonato submitted some of his maps to the federal court and the special master submitted one of them along with 2 others he had drawn to Judge Manasco who chose DiDonato's. <https://tinyurl.com/ms7vjwmm> 🇺🇸



## The following annual members need to renew their memberships:

LTC Robert Archer, USA  
CW2 Ann D Bruno, USN  
CW4 Christopher R Chance, USA  
MAJ Lewis M Davidson, USA  
Mrs. Susan Della-Corte  
MAJ Jean M Downs, USA  
BG Leslie L Fuller, USA  
LTC Robert W Hearon, USA  
LTC Edwin L Kennedy, USA  
COL Thomas J Kunhart, USA  
CW3 Clarissa A Lewis, USA  
COL Matthew C Mingus, USA  
BG Daniel L Montgomery, USA  
LTC Mark L O'Brien, USA  
MAJ Richard J Quinones, USA  
CW4 Tommy O Sandner, USA  
LTC Ruth J Sonak, USA  
CPT Sean R Sterling, USA  
MAJ Michael V Tallman, USA

LTC Russell B Brownfield Jr, USA  
COL Perry C Butler, USA  
Lt Col Charles T Clements, USAF  
COL Steven S Debusk, USA  
LTC Gregg M Dellert, USA  
COL Ryan J Fayrweather, USA  
CAPT Steven M Guiliani, USN  
CH (LTC) James R Johnson Sr, USA  
COL Jason E Kerr, USA  
Col Larry D Layne, USAF  
LTC Clarence R Longcor, USA  
LTC Joseph S Minor, USA  
LTC Johanna L Mora, USA  
LT James L Pointer, USN  
LTC Audrey Ransom, USA  
LTC Samuel Scruggs, USA  
MAJ William H Steele, USA  
CAPT Ronald L Stowe, USN

## Chapter Happenings – Veteran’s Day Parade



“The Entries”: Chapter Entries staged for the 2025 Veterans Day Parade – Rick West’s truck/trailer in front and JD Williams’ SUV in back; right behind the Still Serving Veterans entry. Needless to say, we didn’t win the best float prize!



“The Players”: 2025’s Drivers: Rick West and JD William

## Imposter Scams

### Overview

Imposter scams happen when fraudsters pretend to be someone you trust, a government agent, tech support representative, or even a family member. These scams thrive on fear and urgency, convincing you that something is wrong so you'll act quickly. Their goal is simple: to steal your money or personal information. Here's how these cons work, what red flags to watch for, and how to protect yourself.

Imposter scams are among the most common—and costly—forms of fraud. In 2024 alone, Americans lost nearly \$3 billion to these schemes, according to the latest data from the [Federal Trade Commission \(FTC\)](#).

Also known as impersonation scams, these scams prey on human emotions, like fear, urgency, and trust, to pressure you into making snap decisions. The results can be financially and emotionally devastating.

While specific messages and strategies may change, an imposter scammer's end goal is always the same: to steal your hard-earned money or [personal information](#). But by understanding their playbook, you can stay one step ahead.

### How imposter scams work

It starts with a phone call, a text, or an email from someone who sounds official. Maybe it's the IRS, your bank, or tech support. The message? Something's wrong, and you need to act fast. Imposter scams are effective because they exploit a basic human instinct: the drive to respond quickly in a crisis. Scammers know that posing as someone you trust makes it more likely you'll comply without questioning the request.

And that's exactly how they gain control. Common imposter scam scenarios include:

- **Government impersonation:** Scammers pretend to be from agencies like the IRS, Social Security Administration, or local law enforcement. They'll claim you owe fines, face arrest, or must verify personal information.
- **Bank impersonation:** Scammers may pose as your financial institution, telling you your account has been hacked or frozen to trick you into revealing personal details or sending money.
- **Employer impersonation:** Fraudsters pose as your boss, HR department, or another company leader. They might ask you to buy gift cards, share personal details, or complete an urgent task under the guise of secrecy or a tight deadline.
- **Family emergency scams:** Also called "grandparent scams," these cons involve someone impersonating a loved one in distress, often asking for quick financial help.
- **Tech support fraud:** Posing as major companies like Microsoft or Apple, scammers claim your device is compromised and needs immediate "repair"—often for a fee.

*Continued on next page*

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In all these scenarios, scammers are hoping you bypass logical safeguards, such as simply hanging up, verifying with a third party, or taking time to think before you act.

### **The red flags of an imposter scam**

The best defense against imposter scams is knowing what to look for. These frauds tend to follow recognizable patterns, and the warning signs are often right in front of you if you know where to look.

Here are some telltale signs you might be dealing with an imposter scammer:

- **They demand immediate payment.** Legitimate institutions rarely demand immediate action over the phone, especially payments through wire transfers, cryptocurrency, or gift cards.
- **They create panic or urgency.** Fraudsters might say you'll be arrested within hours, lose access to an account, or put a loved one in danger if you don't comply quickly.
- **They refuse to let you verify.** If someone tells you not to hang up or contact anyone else, that's a major red flag. Scammers want you isolated and flustered.
- **They ask for sensitive information.** Real companies will never call, text, or email you out of the blue to ask for your Social Security number, account passwords, or full credit card number.

### **How to outsmart imposter scams**

Falling for a scam doesn't mean you weren't smart or careful. These schemes are designed to catch you off guard. The good news is that with a few mindful habits, you can protect yourself and the people you care about.

- **Slow down and stay skeptical.** Pause before acting on any urgent requests. Take a deep breath, step away, and consider whether the situation sounds suspicious.
- **Verify independently.** If a caller claims to be from your bank or a government agency, hang up and call back using a verified number from the official website or your account statement.
- **Talk it out.** Fraudsters often count on secrecy. If something feels off, consult a friend, family member, or trusted advisor before acting.
- **Know the common scripts.** Familiarize yourself with how these scams tend to unfold. The more you recognize their tactics—fear, urgency, secrecy—the easier it becomes to resist.

And if you ever do fall victim, don't let shame stop you from speaking up. Reporting these scams helps protect others and holds fraudsters accountable.

If you spot an imposter scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/whocomplaint) and your local authorities.



## **Huntsville Chapter Objectives**

- Promote the aims of the national MOAA organization
- Further the legislative and other objectives of MOAA through grassroots activity
- Foster fraternal relationships among retired, active and former officers of the uniformed services
- Maintain liaison and a positive relationship with the Redstone Arsenal Garrison and other military commands in the Northern Alabama area
- Provide a social venue for members to meet periodically and enjoy fellowship with people of similar interests and backgrounds
- Promote and assist worthy community activities
- Provide useful services and information for members and their dependents and survivors
- Provide representation to the Alabama Council of Chapters of MOAA
- Provide representation to the Northern Alabama Veterans and Fraternal Organizations Coalition
- Protect the rights and interests of service retirees and active-duty military members in matters of state legislation through the Alabama Council of Chapters

## **Benefits of Membership**

We are the largest of the 13 chapters in Alabama and have over 250 members. We have been recognized by National MOAA for the last four years with Level of Excellence awards. We provide grassroots support for issues that affect us and are active in both the Redstone Arsenal and Madison County communities. Why should you join our chapter? This is what we do, and what's in it for you:

- Partnership with Redstone Arsenal agencies – Fox Army Health Clinic, Army Community Service, MWR, PX/Commissary, Military Retiree Council
- Membership in the North Alabama Veterans and Fraternal Organizations Coalition (NAVFOC) – plugged in to the larger Veterans associations “big picture”
- Recognizing leadership – JROTC/ROTC awards and “gold bar” ceremonies
- Recognizing potential – Scholarship Awards program with the Redstone Arsenal Military and Civilians Club
- Community service/relations – annual Tut Fann Veterans Home BBQ, Memorial Day wreath laying ceremony, Veterans Day parade and events, Retiree Appreciation Day
- Camaraderie – Monthly meetings & breakfasts, parties, golf tournament
- Information – Monthly newsletter, web site, Personal Affairs, guest speakers
- Legislative action – grassroots activities, support for National MOAA agenda
- Venue for getting involved

Please visit our award-winning chapter website at <http://huntsvillemoaa.org> where you can find out more about chapter activities.

## Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our nearly 300 members each month. All they can say is “no”.

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is [brobinso1976@gmail.com](mailto:brobinso1976@gmail.com) or 256-426-0525.

## Important Dates in December

- 1 December – Birth of Civil Rights movement - Rosa Parks was arrested in Montgomery, AL (1955)
- 1 December – Civil Air Patrol founded (1941)
- 2 December – Napoleon Bonaparte crowned Emperor of France (1804)
- 2 December – United Arab Emirates formed (1971)
- 3 December – First artificial heart transplant (1982)
- 5 December - Haiti was discovered by Christopher Columbus (1492)
- 5 December - The AFL-CIO was founded (1955)
- 6 December - Thomas Edison demonstrated his newly invented phonograph (1877)
- 6 December - Gerald Ford was sworn in as vice president (1973)
- 6 December – Christmas Party – Overlook- 1700**
- 6 December – SEC Championship Game
- 7 December – Pearl Harbor Day
- 8 December - John Lennon was assassinated in New York City (1980)
- 8 December - The USSR (Union of Soviet Socialist Republics) ceased to exist
- 11 December - The first transatlantic radio signal was transmitted by Guglielmo Marconi (1901)
- 11 December - King Edward VIII abdicated the throne of England (1936)
- 13 December - New Zealand was discovered by Dutch navigator Abel Tasman (1642)
- 13 December – Beginning of the “Rape of Nanking” (1937)
- 13 December – Army-Navy Game
- 14 December - George Washington died at Mount Vernon (1799)
- 15 December – The Bill of Rights became effective (1791)
- 15 December - Gone with the Wind had its world premiere in Atlanta (1939)
- 16 December - The Boston Tea Party occurred (1773)
- 16 December – Battle of the Bulge began (1944)
- 17 December - Orville and Wilbur Wright achieved the first powered, controlled airplane flight (1903)
- 19-20 December – First round college football playoffs
- 20 December - South Carolina became the first state to secede from the Union (1860)
- 21 December – First Day of Winter
- 23 December - The transistor was invented at Bell Laboratories (1947)
- 25 December – Christmas Day
- 31 December - Thomas Edison demonstrated his electric incandescent lamp (1879)
- 31 December – New Year’s Eve

