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February 2020



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings Huntsville Chapter Members –

We are slowly getting through winter! This is a Leap Year with February 29th!

In January, we had an excellent meeting! Our guest speaker was Judge Hall who is a great supporter of Veterans. Over 30 members attended and were also treated to the presentation of our donation to the RSAMCC President for the Merit Awards program.

The Governing Board spends a lot of time working to schedule speakers of interest to our members. What we really need from the rest of the membership is attendance at the meetings. Each speaker is our guest and we want to have a great turnout for all of them – not just the Brooks or the Battles. Many of you are very loyal, attending every meeting. I know many work and many have other appointments that occasionally conflict and just can't be rescheduled. Each month, we work hard to get the minimum attendance required by The Summit Club – you all would think that 30 out of a membership of over 350 (many retired) members would be easy...it isn't! All I am asking is that you try to make it to a few meetings each year. I know that you will enjoy them – I haven't heard any complaints about the speakers!

Our next membership luncheon is scheduled for Wednesday, February 26th, at 1100 at The Summit Club. Our guest speaker is yet to be determined from the Huntsville office of the FBI. I will e-mail membership with a biography and additional information when it becomes available. Please **submit your reservations early** to CDR Christine Downing.

We continue to work on filling the 2020 speaker schedule. If you have a speaker or a topic that you would like to see included, please let Christine Downing (our Programs Chair) or I know. Also, if you have any suggestions regarding the conduct of the meetings or the small buffet menu (we are very limited in that area), please contact us!

Lastly, **just a reminder that dues were due January 1st**. Please see page 13 of this Sentinel to see if you are due!

Have a great February and I hope to talk to many of you at the chapter membership meetings! Come early and socialize!

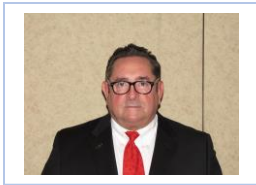
Rick

Member Meeting 26 February Guest Speaker is from the FBI (TBD)

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



“All politics is local.”

In January, the 116th Congress began its second session, and MOAA continues to stay focused on our mission. MOAA’s Government Relations staff identified the following seven objectives, which broadly represent priorities with targeted actions to address anticipated threats for the coming year:

1. **Protect Your Health Care Benefit** - Ensure any changes to the Military Health System sustain military-medical readiness and beneficiary access to top-quality care.
2. **Keep Military Pay and Benefits Strong** - Sustain military pay comparability with the private sector and block erosion of compensation and non-pay quality-of-life benefits.
3. **Support Military Families** - Protect family support programs, and ensure military-provided services (housing, PCS, childcare) are affordable, readily available, and meet quality standards.
4. **Concurrent Receipt for All Retirees** - End concurrent receipt penalties for military retirees.
5. **Support the Total Force** - Achieve equity of benefits, protections, and administrative support for Guard/Reserve members consistent with their active duty counterparts.
6. **Better, Faster DoD/VA Services** - Ensure timely access to service-earned benefits, and resist proposals to erode foundational services delivered through the VA and DoD.
7. **Strengthen and Support All Uniformed Services** - Support legislation, policies, and programs to enable the seven uniformed services to recruit, retain, and manage personnel.

Please read the recent posting to the Legislative portion of our webpage. One posted article better explains the seven MOAA goals for 2020, another article lists details of the 2020 NDAA as it impacts military family housing, and the last one expresses MOAA’s somewhat optimistic view on the proposed Commissary / Exchange merger.

As always, please take time to look at <http://takeaction.moaa.org>. The National Headhunters of MOAA has outlined action items they think are important to active duty force as well as those who have served, including you. On the MOAA webpage each action item is presented in the following format: Who is Affected; The Issue; and The Remedy.

2019-2020 GOVERNING BOARD

EXECUTIVE COMMITTEE

President: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

1st Vice President: CAPT William P. Nash, USN-Ret, 256-858-1617, p3cdriver@gmail.com

2nd Vice President: LTC Gary R. Young, USA-Ret, 256-722-2134, youngbikers@att.net

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, m.barron468@gmail.com

Treasurer: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, ctcbama76@gmail.com

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, j.treadway51@mchsi.com

Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, lkubik@mediacommbb.net

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, biged992K@aol.com

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

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

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, cdowning@bellsouth.net

Programs: CDR Christine Downing, USN-Ret, 256-828-9740, cdowning@bellsouth.net

Legislative Affairs: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, ctcbama76@gmail.com

Personal Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, jerry15@hiway.net

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

Chapter Hospitality: Mrs. Carrie Hightower, 256-882-3992

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

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, chbwig@gmail.com

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

ROTC: Vacant

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

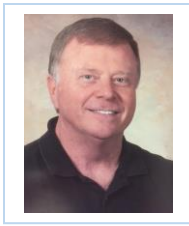
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2020)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (July 2021)

LTC John C. Franks, USA-Ret, 703-489-2701, john.franks@ingenuityinc.net (July 2022)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

For your New Year's resolution to get in shape – your Exchange has it! Pick out your exercise equipment including weights, clothing and bands – all on sale at the PX!

Don't forget the tax-free weekend for severe weather 21-23 February – but at your Exchange – it's always tax free!

Stop in and pick up your copy of the Valentine's Day sales suggestions. While at your PX you can also pick up the new fragrance sales catalog with new ideas for Valentine's Day! While there remember to stop by the jewelry counter and check out the Valentine's Day sale items.

Keep checking your Exchange for sales on winter clothes! Plus, the manager often has unannounced clearance discounts – where the more you buy the more you save – PLUS you usually save even more when you use your STAR card! Speaking of STAR card – they recently ran a 15% off everything sale for your first day you use the card – usually it's only 10%. So, you can apply for the STAR card – wait for the super discount day and EVERYTHNIG at the Exchange and Exchange on-line is additionally discounted with your STAR card that first day you use it.

New sales ads are available in hard copy at your PX and on-line – plus you can sign up to have the latest sales brochures delivered to your home and/or by email. New technology big screen TV's and sound bars are on sale so you can watch and hear the game almost like you are there! Computers, boots, kid's clothes, furniture – it's all on sale at your PX!

Always be sure to check the super daily special online for special savings! Also, be sure to enter sweepstakes online. The latest reward is to post a review and be entered to win money from your Exchange!

Download the Exchange app for your smart phone and get the latest sales and the Exchange Extra app to scan items, get coupons, join the coffee club, get life style/fitness tips and receive the latest Exchange sale promotions – from anywhere in the world!

As always shop early for best selection.

Shopette

Don't forget candies, liquors, wines, and other spirits for Valentine's Day! Stop in and register for the latest contest to become the latest winner! Check

Continued on page 11

Need Addresses

Mrs. Louise Garman

We have lost track of the above members. If you know their whereabouts, please have them contact Chris Downing at 256-828-9740.

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:
COL James D. Treadway
 256-859-1484
jtreadway51@mchsi.com

Navy/USMC Representative:
CW4 Louis J. Kubik
 256-859-3054
lkubik@mediacombb.net

Air Force Representative:
Col Edward L. Uher
 256-882-6824,
biged992K@aol.com

Personal Affairs Officer
Lt Col Gerald Haynes
 256-882-7857
jerry15@hiwaay.net



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Do you know how the Windfall Elimination Provision and the Government Pension Offset may affect the direction of your Social Security?



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



2020 TRAINING & HOLIDAY HOURS

****SUBJECT TO CHANGE WITHOUT PRIOR NOTICE****

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

- 1 January 2020 (Wednesday)
- 20 January 2020 (Monday)
- 17 February 2020 (Monday)
- 25 May 2020 (Monday)
- 3 July 2020 (Friday)
- 7 September 2020 (Monday)
- 12 October 2020 (Monday)
- 11 November 2020 (Wednesday)
- 26 November 2020 (Thursday)
- 25 December 2020 (Friday)

Fox Army Health Center will close during specified time below for Training:

- 14 January 2020 – 0730 to 0930
- 23 January 2020 – 0730 to 1300
- 30 April 2020 – 0730 to 1300
- 30 July 2020 – 0730 to 1300
- 1 October 2020 – 1130 to 1600
- 29 October 2020 – 0730 to 1300

Please check our FAHC website or facebook page for any unexpected closure information.

Advice Nurses are available during non-duty hours at 256-955-8888, option #3 or 1-800-874-2273, option #1 for care advice.

In an emergency, dial 911.

Our next Lunch & Learn is on February 27th (1200 to 1300)
Hospice Family Care presented by Lee Shaw



THE REDSTONE ARSENAL MILITARY & CIVILIANS' CLUB
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Gala *in the* Garden

FRIDAY
FEBRUARY 21, 2020

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BOTANICAL GARDEN



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MERIT SCHOLARSHIP AWARDS

COCKTAIL ATTIRE

Visit <https://www.rsamcc.org/> to purchase tickets
or email rsamccfundraising@gmail.com
\$75 per person ~ \$525 for a table of 8
RSVP by February 15th

RSAMCC is a 501 (c)(4) non profit private organization not affiliated with Redstone Arsenal or the US Army.





Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Our luncheon for Thursday, February 20th, will be held at Kacey's Home Cooking, 10017 South Memorial Parkway, Huntsville. Phone: 256-715-0183.
Reservations are a must - everyone will be called.

Surviving Spouse Corner: 2019 — A Year in Review

The Surviving Spouse Advisory Committee looks back at its accomplishments from the past year and highlights its goals for 2020.

By [Anne Hartline](#), Surviving Spouse Advisory Committee

The Surviving Spouse Advisory Committee (SSAC) made great strides throughout 2019 in our efforts to serve all surviving spouses in the focus areas of encouraging, engaging, and educating. Here are some accomplishments from throughout the year:

New Surviving Spouse Liaison Training — A highlight of the year was the development of Surviving Spouse Liaison Training at MOAA's regional leadership conferences. Reactions and evaluations have been very positive, with appreciation for information and opportunities to share ideas on how to help surviving spouses continue to feel included in the military and MOAA family.

Virtual Chapter Growth — The membership of Surviving Spouse Virtual Chapter continues to grow, with 126 surviving spouses from 28 different states. The next meeting will be Jan. 21 at 1 p.m., Eastern. For more information, email mssvco2@gmail.com or go to [the surviving spouse section of MOAA.org](http://the-surviving-spouse-section-of-moaa.org).

Advocacy Efforts — SSAC members stormed the Hill with MOAA in April with television station WUSA09 in Washington, D.C., recording our visit with Sen. Doug Jones and others.

Newsletter Content — Members of the committee wrote a monthly "Surviving Spouse Corner," which can be found on MOAA.org.

Surviving Spouse Liaison Excellence Award — We selected Jayne Henley-Davis, surviving spouse liaison for the Hawaii Aloha Chapter, as the 2019 recipient of Surviving Spouse Liaison Excellence Award. [Read more about her work and service to her chapter.](#)

In 2020, we will face new challenges and opportunities, including selecting three new committee members. Our goals for 2020 include increasing the number of surviving spouse members at the chapter and national levels; growing the Surviving Spouse Virtual Chapter; increasing the number of state council surviving spouse liaisons; and developing and conducting activities at national MOAA meetings for both spouses and surviving spouses.



Chaplain's Corner
CH (LTC) Bert Wiggers, AUS-Ret

Prayer Answered

A.T. Pierson relates the following story:

"Some years ago, in the great State of Minnesota, the Granary of the West, there came a scourge of grasshoppers that threatened to destroy the whole wheat crop. The Governor who was a very devout Christian, called upon the people to observe a day of fasting humiliation and prayer for the removal of the plague. Secular papers laughed this action to scorn and scouted the idea of an appeal to God. Spring came, the wheat appeared and the grasshoppers with it, and then the secular press said, "What is the result of your day of prayer?" but after a little while as the grasshoppers grew, there came a parasite that not merely made the grasshoppers impotent to destroy the wheat, but also impotent to propagate itself. And from that day there has been no scourge of grasshoppers in the State of Minnesota."



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: 378
Regular Members: 310
Surviving Spouses: 68

New this month: 5
Deaths this month: 0
Renewals: 10

**Welcome New Members to
Huntsville Chapter MOAA**

COL Lee Tonsmeire, USA
LTC Christopher Stewart, USA
MAJ Gary Pollard, USA
LTC Keith Barshinger, USA
MAJ William Steele, USA

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.

Membership Meeting
26 February 2020
1100 – Summit Club

Guest Speaker: TBD from the Huntsville Office of the FBI

The FBI has had a presence at Redstone Arsenal in Huntsville, Alabama, for more than 40 years, and today, more than 400 employees are working there in various operational capacities. Known as the “Silicon Valley of the South,” Huntsville presents the Bureau with new opportunities to build our capabilities, create new partnerships, and further our mission. The area also offers many amenities and a lower cost of living. Huntsville continues to be named as one of the best places to work and live in the U.S.

The FBI is the lead federal agency for investigating cyber-attacks by criminals, overseas adversaries, and terrorists. The threat is serious—and growing. Cyber intrusions are becoming more commonplace, more dangerous, and more sophisticated. Our nation’s critical infrastructure, including both private and public sector networks, are targeted by adversaries. American companies are targeted for trade secrets and other sensitive corporate data and universities for their cutting-edge research and development. Citizens are targeted by fraudsters and identity thieves, and children are targeted by online predators. Just as the FBI transformed itself to better address the terrorist threat after the 9/11 attacks, it is undertaking a similar transformation to address the pervasive and evolving cyber threat. This means enhancing the Cyber Division’s investigative capacity to sharpen its focus on intrusions into government and private computer networks.

Priorities

- Computer & Network Intrusions
- Ransomware
- “Going Dark”
- Identity Theft
- Online Predators

Our guest speaker will address cyber issues. Once identified, a biography and more information on the topic will be e-mailed to all members. This should be a very information talk. Hope to see many of you there.

Menu: Fried catfish, BBQ chicken, macaroni & cheese, fried okra, strawberry cobbler and assorted beverages

Cost: \$15 for Chapter members and their guests – pay at the door – cash or check only

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 21 February 2020



HCMOAA Treasurer's Report December 2019

Submitted by Lt Col Charles T. Clements, USAF (Ret.)

1. The December 2019 Treasurer's Report is presented herein. It was reviewed by the Governing Board and forwarded for membership approval at the January 2020 meeting.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 6,771.11	\$ 8,003.74
Income	\$ 983.75	\$ 0.20
Expenses	\$ 1,580.67	\$ 0.00
Ending Balance	\$ 6,174.19	\$ 8,003.94

3. Notable income: Revenue from Christmas gift wrapping, dues and Christmas social revenue.

4. Notable expenses: Christmas social payment to the Summit Club, door prizes, scholarship to a JROTC student attending the MOWW leadership conference and the annual bank card fee.

5. Chapter savings account activity was limited to interest.

6. The Chapter Operating Funds contains \$1403.07 in reserved funds donated by various VSOs in support of the 2019 RAD Luncheon for the Retirees. This is money unused from 2019 donations and will be applied to the 2020 RAD luncheon or similar event.

7. The Chapter re-invested a Certificate of Deposit (CD) with Wells Fargo Bank on 19 March 2019. The CD was opened for \$8,174.85 and the current balance is \$8,334.67. The funds represented by this CD are for reserve funding and advance dues payment protection.

Scholarship Fund

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving students. Please consider donating to our program. Contact the HCMOAA Scholarship Fund Treasurer, Rick West, at rickw675@att.net or 256.776.6901 for details.

Scholarship Fund Donations Received During January 2020

None

Total received for January:	\$0
Total received FY20 to date:	\$50



PX – continued from page 3

out your Shopette wine and liquor of the month – special pricing on special products!

After shopping, don't forget to visit the Red Box and get your favorite movies to rent. Plus, download the Red Box app on your smart phone and sign up for text alerts for additional information, sales, plus free movie rentals.

Commissary

Organic fruits and veggies just inside the door of your commissary.

Start off your New Year resolutions and make it a healthy one! But don't forget the wide selection of candies for your Valentine at the Commissary!

Stop in and pick up Fairlife milk and chocolate milk - it's ultra-Pasteurized so it lasts much longer!

Commissary shopping privileges for disabled veterans and their caregivers:

As of January 1, 2020 -- The Department of Defense is proud to expand Commissary, Exchange and Morale, Welfare and Recreation program eligibility to:

- Purple Heart recipients
- Former prisoners of war
- All veterans with service-connected disabilities
- Individuals approved and designated as the primary family caregivers of eligible veterans enrolled under the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers

For more information, visit [Military OneSource](https://militaryonesource.com)

Check out <http://commissaries.com> for recipes, cooking tips, and coupons! Also, sign up for your commissary connection to make the most of your commissary benefit. You will receive the latest commissary news, promotions, events, and news about your local commissary.

Go to <https://commissaries.com/rewards-and-savings/rewards-card> for the latest rewards on line!

Subscribe to the commissary newsletter: <https://commissaries.com/rewards-and-savings/rewards-card>. 

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**Ideas for guest
speakers? Let
a board
member know.
We want to
hear from you.**



Huntsville Chapter
Military Officers Association of America
P.O. Box 1301
Huntsville, AL 35807
www.huntsvillemoaa.org



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

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

Interested in a Chapter Life Membership
Contact us for pricing (age-based)

*New members joining after September 1st will have their membership paid through following calendar year

_____ First Name	_____ MI	_____ Last Name			
_____ Preferred Name	_____ Birthday	_____ Spouse's Name	_____ Period(s) of Active Duty i.e. 1965 – 1990		
_____ Grade	_____ Branch of Service	_____ MOAA National Member #			
_____ Active	_____ Retired	_____ NG	_____ Former Officer	_____ Reserve	_____ Surviving Spouse
_____ Mailing Address		_____ City	_____ State	_____ Zip	
_____ Phone Number		_____ E-mail Address			

Attention Annual Members

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

Don't risk getting dropped from the rolls – If you need to renew your name is on the next page

You can also renew for multiple years and lock in that low rate
Don't know when your membership expires? Contact CDR Chris Downing at
256-828-9740 or csdowning@bellsouth.net

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 for the details

The following members need to renew their memberships

Please get your checks in the mail soonest

CDR Timothy L Zane
CW4 William J Barron
LTC Michael W DiNardo
COL Ronald N Funderburk
MAJ Richard C Hudgens
LTC Charles A Joyner
LTC Ruby R Lardent-Davis
LTC Richard W LeVan
COL Michael S Maloney
CDR Steven T Middleton
LTC Albert G Parmentier III
LTC John R Scott
CWO4 Gary K Sweet
Mrs. Margot Chabot
Mrs. Marjorie E Hines
Mrs. Virginia Wagner

COL Mark R Arn
LTC John S Bolton
Lt Col James B Dooley
LTC Linda L Green
LTC Richard K Jackson
COL Alvin R Kemmet Jr
COL Terese D LeFrancois
CAPT Dale E Lyle
LTC Thomas R McLaughlin Jr
COL John A Olshefski
MAJ Richard J Quinones
MAJ Sean R Sterling
COL Casmere H Taylor
Mrs. Sonia Gojsza
Mrs. Jean B Parker
Mrs. Caroline Wilson






19 Birthdays in February

Mrs. Ouida Ann Turner
MAJ Craig R Ailles, USA
COL Douglas S Brouillette, USA
CDR Roger L Berg, USN
Mrs. Gwen V Parks
CW3 Ernest E Williams, USA
COL Jeffrey S Ogden, USA
LTC James H McWhorter Jr, USA
COL Frederick R Bisch, USA
LTC Glen W Williams, USA

COL George J Jobczynski, USA
CDR Christine S Downing, USN
LTC Ruby R Lardent-Davis, USAR
Lt Col Patricia A Schuessler, USAF
COL Patrick S Stone, USA
COL Dale C Kuehl, USA
CW4 Robert L McCall, USA
LTC Lowell D Twitchell, USA
COL Ricki L Sullivan, USA

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 brucer76@knology.net so it can be included in future newsletters. Thank you.



YOU SERVED OUR COUNTRY WELL AND WE WOULD BE HONORED TO SERVE YOU WITH YOUR INSURANCE AND INVESTMENT NEEDS.

Please join us at one of our upcoming dinner seminars or come into the office for a complimentary one on one meeting with John D. Stover, LUTCF, Certified Financial Planner™, Certified Kingdom Advisor®

**We will be hosting events at Grille 29
(445 Providence Main St NW #101 / Huntsville, AL 35806) on
FEBRUARY 6 & 10 AT 5:45 AND MARCH 12 AND 16 AT 5:45
To RSVP or schedule a meeting call: 888-468-9672**

8 ARCH STREET HUNTSVILLE, AL 35806 BY APPOINTMENT ONLY	PHONE: 615.591.3937 TOLL FREE: 888.468.9672 FAX: 615.591.3932
---	--

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TAPS

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

None this month

*Gone but not forgotten for their dedicated support and service to our Country. We
will miss these outstanding Leaders and Patriots.*



History of St. Valentine's Day

Whether you love Valentine's Day or hate it, one thing's clear: Valentine's Day history goes way back. And while Valentine's Day is now known for kissing, Valentine's Day gifts for him, and hard-to-get dinner reservations, the origins of the holiday are far less romantic. Here, the Valentine's Day history that wouldn't make it into a romantic comedy, featuring a saint, a massacre, and even sinful nuns of Valentine's Day (seriously!). This is everything you need to know about the real origins behind the February 14 holiday before you start shopping for Valentine's Day gifts for kids.

When is Valentine's Day?

First, a quick refresher: Valentine's Day always falls on February 14. Valentine's Day 2020 is Friday, February 14. At the end of the 5th century, Pope Gelasius declared February 14 St. Valentine's Day, and since then, February 14 has been a day of celebration (religious or romantic).

How did Valentine's Day start?

Valentine's Day is a fixed day on the calendar, and the ancient Roman calendar included a mid-February holiday even before St. Valentine's time. That holiday (arguably the origin of Valentine's Day), called Lupercalia, celebrated fertility, and may have included a ritual in which men and women were paired off by choosing names from a jar. In Ancient Greece, people observed a mid-winter celebration for the marriage of the god Zeus and the goddess Hera. Some historians wonder if these traditions may have influenced the way we now celebrate February 14.

Who was Saint Valentine? (And what does he have to do with chocolate hearts?)

Not much, it turns out. Saint Valentine's Day was a feast day in the Catholic religion, added to the liturgical calendar around 500 AD. (Thanks, Pope Gelasius!) The day was commemorated for martyred saints named—you guessed it—Valentine. Differing legends celebrate three different saints called Valentine or Valentinus, but since very little was known about these men and there were conflicting reports of the Saint Valentine Day story,

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the feast day was removed from the Christian liturgical calendar in 1969.

But even though not much is known about the real history of the Saint Valentines on whom the holiday is based, the legend of Saint Valentine has several tellings. One legend says that Saint Valentine refused to convert to paganism and was executed by Roman Emperor Claudius II. Prior to his death, he was able to miraculously heal the daughter of his jailer, who then converted to Christianity along with his family. Another legend says a bishop called Saint Valentine of Terni is the true namesake of the holiday; this Saint Valentine was also executed.

But according to others—and this is how Saint Valentine became affiliated with a love-focused holiday—Saint Valentine was a Roman priest who performed weddings for soldiers forbidden to marry, because of a Roman emperor edict decreeing married soldiers did not make good warriors and thus young men could not marry. This Saint Valentine wore a ring with a Cupid on it—a symbol of love—that helped soldiers recognize him. And, in a precursor to greeting cards, he handed out paper hearts to remind Christians of their love for God.

Because of this legend, St. Valentine became known as the patron saint of love. The Saint Valentine prayer asks Saint Valentine to connect lovers together, so that two become one, and the couple remembers their devotion to God.

While the Saint Valentine story set the groundwork for establishing the day as a holiday for romantic love, what truly solidified the connection between Saint Valentine and love was a poem by medieval author Geoffrey Chaucer in 1381, which historians consider the origin of the “modern” celebration of Valentine’s Day, where we celebrate our romantic partnership with one other person.

Why do we celebrate Valentine’s Day?

Chaucer lived in the Middle Ages, the era of courtly love, when broad, romantic statements of devotion—poems, songs, paintings—celebrated partnership. By the end of the 15th century, the word “valentine” was being used to describe a lover in poems and songs of the day, and in the 18th century, a book called *The Young Man’s Valentine Writer* was published in England. By the mid-19th century, mass-produced paper Valentine’s Cards were being created (though Valentine card ideas are still worth trying), and Valentine’s Day as we know it was born. The truth about Valentine’s Day history is that the romantic holiday isn’t immune to trauma. In Prohibition Chicago in 1929, seven men were killed by a gang organized by Al Capone on February 14. The Valentine’s Day Massacre became a flashpoint in Prohibition history, with police and lawmakers going after the gangs and mobs that had formed in cities to control then-illegal substances like alcohol.

What is the meaning of Valentine’s Day?

Over the years (and centuries), Valentine’s Day has been a religious celebration, an ancient ritual day, and a commercial holiday. All that change means the meaning of Valentine’s Day is truly whatever you want it to be: You can skip the celebrations completely, buy yourself some chocolate or flowers, or express your love and appreciation for the people in your life, whether they’re co-workers, romantic partners, friends, or family members. Some people love Valentine’s Day, and some people just love to hate it; Galentine’s Day (and Galentine’s Day gifts) are a relatively new way to celebrate, as women stock up on Valentine’s Day ideas for her and celebrate their love for their closest friends.

If you’re trying to figure out what to do on Valentine’s Day, just know that there are no rules: It’s a new era, and you can celebrate the day of love however you want, even if it’s just through self-love. A nice dinner out, going to the movies, cooking a fancy meal at home, or hosting a Valentine’s Day party are also great ways to celebrate; whatever you do, if you have a romantic partner, just make sure you’re on the same page to avoid any disappointments or hurt feelings. ||||

Get Your Financial Self in Shape

As January 2020 reaches its close, most of us have restarted our gym routines, made appointments with our personal trainer, or rejoined that spin or yoga class, vowing to get back in shape.

Here are some financial New Year's resolutions that might be helpful getting your personal financial life in shape.

Ages 25-35

- **Get a will done.** If you have no will and pass away, the state gets to decide where your property goes.
- **Match the match.** If you have a retirement fund and an employer match, don't leave money on the table. At least defer as much as your employer's match to get the maximum from your employer into your retirement account.
- **Put your retirement in a Roth,** if your plan allows for it. If you're younger, the pre-tax contribution may not make much of a difference on tax savings, so use the Roth 401k. If you have children, **start their 529 plans.**

Ages 35-45

- **Consider buying a home.** As long as you are going to be somewhere longer than five years, it will probably make sense for you to buy rather than rent. Interest rates are low, and you will be building equity (savings) in your new home.
- Work with a certified financial planner to develop some life goals and **develop a financial plan.** Update it yearly or as your situation changes.
- **Review your life insurance plan.** If you own a home and have a family, life has gotten more complex. You will never be healthier, so life insurance will probably never be cheaper.

Ages 45-55

- These will be some of your peak earning years so be sure to **max out your retirement plan.** Including your "catch up" after age 50.
- **Make debt a thing of the past.** Secured loans (mortgage, boat, second homes, etc.) excluded. You should have no credit card debt.

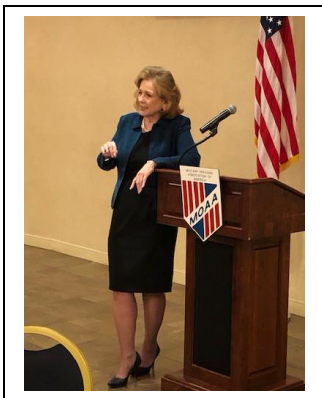
Ages 55-65

- **Develop a plan to pay for long term care.** According to a Genworth survey, the cost of a private room at a nursing facility can be upwards of \$100,000 per year in 2018.
- Review your estate plan and **consider setting up at revocable trust** to help your spouse manage your estate plan. After the review, **hold a family meeting** to let your family know your estate plans.

Ages 65-80

- Walk, bike, yoga, and/or swim to **keep your body active.** Go back to school, read, play bridge, and engage with other people to **keep your mind active.**
- **Develop a distribution plan** to fund your retirement expenses with your accounts, pensions, and Social Security and **stay within your budget.**
- If you have been fortunate with your wealth **develop a gifting plan to help others.** If you have been blessed with good health, use your skills to **give back to others.**

Chapter Happenings – January Member Meeting



Guest Speaker Judge Hall & Check Presentation to Redstone Arsenal MCC

Stay Healthy with TRICARE in 2020

Did you make a long list of resolutions this January? Consider one in 2020: taking better care of your health.

TRICARE covers many preventive health care services with no out-of-pocket costs to you. However, the rules for how and where you get preventive care depends on your sponsor's status, where you live, and your TRICARE plan.

Routine Check-ups and Health Exams

Start by scheduling necessary visits to your provider. Do the same for your family members. TRICARE covers preventive health exams for all beneficiaries, with tailored exams for women and for children.

Important preventive health screening tests are covered when provided during a covered Health Promotion and Disease Prevention exam. This includes blood pressure and cholesterol screenings, and more.

For women under age 65, TRICARE covers well-woman exams.

Routine checkups should be a part of your child's life from an early age. This includes health exams starting at birth. TRICARE covers well-child exams for children from birth through age 5. There are no out-of-pocket costs when care is provided by a TRICARE network provider. TRICARE covers physicals when required for school enrollment.

Immunizations

According to the Centers for Disease Control and Prevention (CDC), vaccines are one of the best ways to protect you from potentially deadly diseases. TRICARE covers age-appropriate vaccines and immunizations as recommended by the CDC. You can schedule covered vaccines from any TRICARE-authorized provider at no cost. However, you may have to pay copayments or cost-shares for the office visit or for other services received during the same visit. You can get some covered vaccines at TRICARE retail network pharmacies.

Take Small Lifestyle Steps

In addition to routine visits with your health care provider, making a commitment to good nutrition and regular exercise will help you stay healthy in 2020. Eating a balanced diet improves your overall health while maintaining a healthy weight. Make an effort to eat more fruits and vegetables, drink more water, and limit processed foods.

Become more focused on your health. Learn more about your TRICARE preventive health care benefits to help you and your family take command of your health this year.

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 about 450 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 400+ 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 brucer76@knology.net or 256-426-0525.

Important Dates in February

- 1 February - Space Shuttle *Columbia* broke apart in flight, killing all seven crew members (2003)
- 2 February – Super Bowl Sunday
- 2 February – Groundhog Day
- 6 February – Queen Elizabeth II assumed the throne (1952)
- 8 February – Mary Queen of Scots beheaded (1587)
- 8 February – Monthly Breakfast – City Café Diner**
- 8 February – Boy Scouts of America founded (1910)
- 9 February – Battle of Guadalcanal (1943)
- 11 February – Nelson Mandela released from prison (1990)
- 12 February – Impeachment trial of President Bill Clinton ended (1999)
- 13 February – Firebombing of Dresden (1945)
- 13 February – Monthly Board Meeting – Java Café**
- 14 February – Valentine’s Day
- 14 February – St. Valentine’s Day massacre in Chicago (1929)
- 15 February – Battleship *Maine* blown up in Havana harbor (1898)
- 15 February – Soviet Union withdraws troops from Afghanistan (1989)
- 17 February – Presidents Day
- 19 February - Internment of Japanese Americans began (1942)
- 20 February - Astronaut John Glenn became the first American launched into orbit (1962)
- 21 February – Malcolm X assassinated (1965)
- 21 February – President Richard Nixon goes to China (1972)
- 21 February - CIA agent Aldrich Ames was arrested on spying charges (1994)
- 24 February – Gregorian calendar established (1582)
- 24 February – President Andrew Johnson impeached (1867)
- 25 February – Mardi Gras
- 26 February - *The Communist Manifesto* pamphlet was published (1848)
- 26 February – Ash Wednesday
- 26 February – Monthly Member Meeting – Summit Club**
- 28 February - NATO conducted its first combat action in its 45-year history in Bosnia (1994)
- 28 February – Golf Meeting – Link at Redstone**
- 29 February – Leap Year this year

