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February 2023



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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

Greetings all!

Welcome to the shortest month of the year! Based on recent weather and the predictions for the next couple of weeks, maybe I should say “Welcome to the Dark Ages!”

For those of you who missed our January meeting, you missed a good one! We had over 50 attendees and enjoyed a great meal. Our guest speaker, COL Wendy Gray – Commander, Fox AHC, gave an excellent presentation and answered many questions regarding the potential changes to the military health system, current issues at Fox AHC, and the “stellar” debut of the MHS Genesis system. Thanks, COL Gray!

Our February meeting will be February 22nd with “meet and greet” starting at 1030. Our guest speaker will be COL Brian Cozine – RSA Garrison Commander. This is our chance to get the latest and greatest on issues regarding the Arsenal and where it is heading. It is **never** too early to reserve a spot at the meeting – **RSVPs are open!** Please RSVP to me at rickw675@att.net or 256.776.6901.

Dues, Dues, Dues! Even with a flurry of dues received late in January, we still have about 30 renewals to go...well over halfway to our goal, but still too many! Please see page 12 and, if you are listed, send in your renewal! We don't want to lose a single member!

There are many other items on our plate right now – startup of the Scholarship Fund donation drive, preparations for this year's Golf Tournament, filling some vacancies in the Governing Board, and recruiting new members. Expect to see occasional emails from me on these topics. If you can help or if you know some ways to help, please let me know!

Everyone please stay out of the bad weather and stay safe!

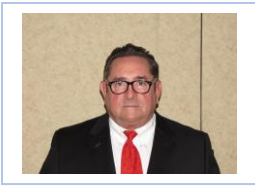
Rick

Our Member Meeting is on 22 February – Guest Speaker is COL Brian Cozine, Redstone Arsenal Garrison Commander

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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.”

SECURE 2.0 Act of 2022 was signed into law on 29 December 2022. So, what does this law do? Part of this law updates current required minimum distribution (RMD) rules, which require distributions to begin at age 72. If you turn 72 after December 31, 2022, or if you turn 73 before 1 January 2033, your distributions must begin when you turn 73. If you turn 74 after 31 December 2032, your distributions must begin when you turn 75. Previously, if you failed to take an RMD, you were subject to a stiff 50% excise tax. SECURE Act 2.0 would reduce the penalty to 25%, and if the failure is corrected in a timely manner, the excise tax is reduced to 10%.

Alabama lawmakers are eyeing possible tax rebates as the state sees a budget surplus of more than \$2.7 billion. Legislators will face decisions on what to do with the rare surplus, including how much to save and how to spend the rest. The state budget that funds education has a \$2.7 billion surplus. The state general fund has a smaller surplus of \$351 million. State Senate Arthur Orr, who chairs the Senate education budget committee, said lawmakers are working with Governor Ivey on a proposal but that he expects the plan to include rebate checks to taxpayers, along with tax cuts and putting money in reserves. Senator Orr said lawmakers are considering \$500 million in total rebates. The amount sent back to Alabamians will depend on how eligibility is defined, but he said they are looking at a minimum of \$200 or \$250 for individuals and \$400 or \$500 for married couples who file joint returns.

As the legislative slate is wiped clean for the 118th Congress, grassroots support becomes even more vital to achieving MOAA’s advocacy objectives. So, what are the MOAA’s Legislative Priorities for the 118th Congress? There are seven:

- Compensation and Service-Earned Benefits
- Military Housing

Continued on page 9

2023-2024 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

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

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

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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 (Acting): MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Vacant

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: Col Dave McKinney, USAF-Ret, 334-467-6860, mckinnewd@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, brobinso1976@gmail.com

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

ROTC/JROTC: COL Gene Lesinski, USA-Ret, 845-725-3677, gene.lesinski@gmail.com

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

The *SENTINEL* Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

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

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2023)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (June 2024)

Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, jerry15@hiwaay.net (July 2025)



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!

Alabama’s 12th severe weather preparedness sales tax holiday begins at 12:01 a.m. Friday, Feb. 24, 2023, and ends at midnight, Sunday, Feb. 26, 2023, allowing Alabama shoppers to stock up tax free on common supplies costing less than \$60 that every home and business needs to prepare for a natural disaster or even a general emergency - but at your Exchange – it’s always tax free!

While at your PX stop in and pick up your copy of the Valentine’s Day sales suggestions. Pick up the new fragrance sales catalog and 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. Remember, 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 10% but sometimes 15%.

The new sales ads are available in hard copy at your PX and on-line – and 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 on-line for special savings! Also, be sure to enter the online sweepstakes. The latest reward is for posting a review to be entered to win money from your Exchange!

Download the Exchange app and Extra app for your smart phone and get the latest sales, 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

Check your Shopette for a wide selection of local brews! These get updated often as Huntsville is a major micro-brewery center! Check out your Shopette wine and liquor of the month – special pricing on special products!

Remember, we offer a 10% case discount on wine. Discount applies to regular priced merchandise only, see store associate for more details.

Continued on page 9

Need Addresses

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

None this mmonth

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

Navy/USMC Representative:
COL Raymond G. Regner
256-851-5903
raymond.regner@gmail.com

Air/Space Force Representative:
Col Edward L. Uher
256-882-6824
biced992K@aol.com

Personal Affairs Officer
Lt Col Gerald Haynes
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CONTACT:

GERMI CLOUD,
NSSA, CRPC
VICE PRESIDENT, WEALTH ADVISOR
256-715-0094
germie@cloudfinancial.com



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



Upcoming closures:

- Fox AHC is closed on weekends and federal holidays
 - Monday, February 20 – Presidents' Day
- Half day closures for training
 - Friday Feb 17 closed at noon - last tickets for lab/pharmacy will be pulled at 1030 - last clinic appointments will be scheduled for 1040
- Starting February 6, the FAHC Laboratory will close at 1300 daily

Follow these best practices to obtain your prescriptions during the MHS Genesis transition:

- For all medications, you MUST “activate” your prescription ahead of time to give the pharmacy time to prepare your medicine. Same day filling is not available.
- For new prescriptions, have your doctor send them electronically, then use PCRS to activate the prescription <https://www.redstone.amedd.army.mil/PCRS/login>
- For refills, use the automated refill phone line to activate: 256-842-7337

Did you know? Fox Optometry Clinic provides primary care vision services including comprehensive ocular health exams to all beneficiaries (Active Duty, Active Duty family members, retirees and their family members). Call the main appointment line: 256-955-8888 option 2.

The FAHC registered dietician is currently offering a variety of classes in person and on-line. These classes are offered to TRICARE beneficiaries:

- Diabetes Support Class – This class takes a holistic approach to managing glucose through exploration of eating patterns, movement, sleep, and stress management.
 - 1st Tuesday of the month at 1000 in the FAHC Wellness Classroom
 - 2nd Wednesday of the month at 1030 in the Virtual Video Clinic
- Meal planning for 1, 2, or more – This class explores strategies and resources to help turn groceries into meals for 1, 2, or more
 - 1st Wednesday of the month at 1030 in Virtual Video Clinic
 - 3rd Tuesday of the month at 1000 in the FAHC Wellness Classroom
- Performance Nutrition – nutrition for the soldier and everyday athletes
 - 2nd Tuesday of the month at 1300 in the FAHC Wellness Classroom
 - 3rd Wednesday of the month at 1030 in the Virtual Video Clinic

To sign up for any of these classes, call 256-955-8888 (choose option #2) or go to the PCMH front desk

Fox Army Health Center's Tobacco Cessation Program incorporates motivation, behavior modification, strategies for coping with cravings, peer support, and medication safety education into each session.

- Free to all TRICARE beneficiaries and DoD civilians
- Free tobacco cessation medication, if indicated
- Pre-program screening and orientation visit
- Five classes held every Tuesday from 1130-1230
- Blood pressure evaluations at each session
- Interval telephone follow-up for one year

To sign up please contact the FAHC Wellness Clinic at 256-955-8888 x1440 or 1050

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Suite 103
Huntsville, AL 35802
256-881-1583

IRT-1848H-A

- we will



Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

The next widow's luncheon will be on Thursday, February 16th, at the Main Street Café, 101 Main Street in Madison
Phone 256-461-8096 – we will gather at 11 AM
Everyone will be called with the details

Surviving Spouse Corner: Looking Back on 2022

Surviving spouses comprise approximately 13% of MOAA's membership — that is over 46,000 members, voices, voters, givers, and doers. The Surviving Spouse Advisory Council (SSAC) represents these 46,000 members by supporting surviving spouses and spouses and promoting MOAA's strategic priorities at every opportunity through education, encouragement, and engagement.

In 2022, surviving spouses led MOAA chapters as president, secretary, treasurer, newsletter editor, program director, and legislative chair and created and managed community programs. We conducted five surviving spouse liaison trainings for over 100 surviving spouse liaisons, spoke at more than two dozen chapter meetings, wrote 12 articles, contributed to more than 100 Advocacy In Action sessions, and participated in 12 virtual meetings with over 500 total participants. We also organized and participated in a surviving spouse/spouse summit that attracted more than 80 participants. Here's a closer look:

Surviving Spouse Liaison Training: SSAC member training was held during regional leadership workshops in Florida, Washington, North Carolina, Nebraska, and Texas. Average attendance for each workshop was 80, with about 20 attending the Surviving Spouse Liaison Training. SSAC members continue to fine-tune the training based on new information, evaluations, and comments from participants.

Surviving Spouse Virtual Chapter: Membership continues to grow, with 210 members from 38 states. The chapter meets on the third Tuesday of each month. Every other month is a business meeting with a speaker, and alternate months are an informal gathering to exchange information and ideas. Attendance varies but usually includes 30 at the social meetings and about 60 at the more formal meeting

Articles for MOAA Newsletters: SSAC members wrote monthly Surviving Spouse Corner columns, which are published the first Thursday of each month in *The MOAA Newsletter*.

Surviving Spouse Liaison Excellence Award: This year, we chose two excellent finalists from an outstanding list of nominees as recipients of the award — one representing a chapter and one representing a council. Learn more about this year's recipients, Judith Thomas and Patricia Bergquist.

Surviving Spouse/Spouse Summit: A highlight of the year was the second annual "Surviving Spouse/Spouse Summit," held during the MOAA annual meeting in October in Kansas City, Mo. Over 80 surviving spouses, spouses, and military members attended the two-hour event that featured a five-member panel discussing relevant issues. Based on evaluations and comments, it was a huge success and something we can build on for future events.

Continued on page 16



Chaplain's Corner
Col Dave McKinney, USAF-Ret

Welcome to February, the month a lot of people associate with love, especially as we head to the stores and sometimes struggle with that special gift for our loved ones. This is a struggle I often deal with as my wife swears she has everything she needs or wants. Yet when I look back at the 41+ years we've been married, I know she has done so much to show her love to me; so I struggle.

In the first 25 years we were married, Loretta and I moved 13 times, and often spent weeks/months apart. She's had to build a house, sell it, buy a new house and move us in, with family trials that accompanied each of these moves, all without my presence. I was often in Washington DC for months at a time in a not very stressful environment. Yet she persevered. When I look back, I can see that she laid down her life for me. I can't begin to count all the things she gave up. I am sure many of you share this same experience, with you either at sea or on a deployment. In their own ways, our spouses laid down their lives for us so we could serve our country.

Serving in the military was also a way of laying down our lives for our friends. Each of us gave up life in a corporate world that may have brought bigger rewards, but we chose to lay down our lives to not only protect the freedoms for our family and friends, but also for those who go well beyond our close circle.

As you read this, I ask you to think about how your family has laid down their lives for you, then think about how you laid down your life for your friends through your time in the military. Then show some love and take time to reach out to someone to tell them thank you for all they have done and continue to do.

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



Blessings, Dave

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: COL Jim Treadway

By: COL Harold Hicks

Membership Statistics

Total Members: 319
Regular Members: 271
Surviving Spouses: 48

New this month: 5
Deaths this month: 2
Renewals: 20

Welcome New Members to Huntsville Chapter MOAA

CW4 Dennis Horn, USN
MAJ Paul Horn, USA
MAJ Rich Hudgens, USA
CAPT Ron Stowe, USN
COL Matt Mingus, 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.

Legislative – continued from page 2

- Health Care for Currently Serving and Retirees
- Health Care and Benefits for Veterans
- Service Families
- Survivors
- Guard and Reserve

It just happens that the January 2023 edition of the Military Officer, beginning at page 12, goes into detail listing what these priorities are and explaining why new law must be enacted to eliminated or reduce these issues. And we can help MOAA to achieve these objectives, but it will take some effort from you. In the past MOAA supplied (blue) letters that one could remove for the magazine and send to our two senators, representative, the leader of the Senate and the Speaker of the House. There is not a letter in the current Military Officer. However, those with the ability to use the internet may use the HQ MOAA web site and copy the letter MOAA suggests you use (they are different letters for each of the 7 priorities) and petition your representatives. Or you may send an email or letter. And if you wish to personalize the letter, you may.

The December 2022 Consumer Price Index for Urban Wage Earners and Clerical Workers, released on 12 January, was 291.051, 0.3% below the FY 2023 baseline of 291.901. The next CPI-W release is set for 14 February. III

PX/Commissary – continued from page 3

Also, several exciting events planned for Valentine’s Day! Stop in for candies and find out what else your Shopette has in store!

After shopping, don’t forget to visit the Red Box and get your favorite movies to rent – a great idea for Valentine’s night. 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

Check out the organic fruits and veggies just inside the door of your commissary. There has been supply issues with salads and processed meats but most of them are now restocked.

Remember to pick up Fairlife milk and chocolate milk- it’s ultra-pasteurized so it lasts much longer -about two months!

The Department of Defense has expanded 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

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. III



HCMOAA Treasurer's Report December 2022

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

1. The December 2022 Treasurer's Report is presented herein.
2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$16,110.70	\$ 4,524.30
Income	\$ 2,744.78	\$ 0.58
Expenses	\$ 2,687.68	\$ 0.00
Ending Balance	\$16,167.80	\$ 4,524.88

3. Notable income: Christmas Social, return from Wells Fargo of ordered check for October’s membership luncheon, Sentinel advertisement, and dues.
4. Notable expenses: Payment for the membership luncheon for October (second attempt), the Christmas Social (including meal, entertainment and door prizes), bank card fees, and the Alabama Legislature Update.
5. Chapter Saving account activity was limited to interest.
6. Certificate of Deposit was purchased in the amount of \$12,000 from Wells Fargo on 20 October 2022. The CD is for 7 months at an interest rate of 2.5%. Interest to date is \$49.63.
7. The Chapter Operating Funds contains \$3,091.68 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from pervious donations and will be applied to a future RAD luncheon or similar event.

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 or 256.776.6901 for details.

The Scholarship Fund operates on a calendar year. Remember that the fund is fully tax deductible due to 501(c)(3) status. **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 January 2023

None

Total received for January:	\$0.00
Total received CY23:	\$0.00





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!

<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 1st 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 time to renew your membership for next year.
 The Chapter has one of, if not the, lowest membership rates in the country at \$10.

PAST DUE: those members needing to renew are listed on the following page

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.

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.

Annual Members Needing to Renew

COL Richard F Bowyer, USA
LTC Levern Eady, USA
Lt Col Andrew J Grau, USAF
LTC Robert W Hearon, USA
LTC Charles A Joyner, USA
Col Larry D Layne, USAF
CW3 Clarissa A Lewis, USA
LTC Joseph S Minor, USA
LTC Johanna L Mora, USA
LTC Douglas L Oyler, USA
MAJ Gary L Pollard, USA
MAJ Wesley R Sparks, USA
LTC Christopher R Stewart, USA
COL Lee M Tonsmeire, USA

COL Mary O Drayton, USA
LTC Earl A Freeman, USA
MAJ James Greene, USA
CW5 Reginald Jacobs, USA
LTC Edwin L Kennedy, USA
MG John A Leide, USA
CAPT Alan G Maiorano, USN
Col Millard E Moon, USAF
LTC Mark L O'Brien, USA
LTC Steven R Palmer, USA
CW4 Samuel Smith, USA
CPT Sean R Sterling, USA
Mrs. Travis Stewart
Maj James M Tynan, USAF



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HAPPY HOUR DAILY 5PM- 6:30PM

Governing Board Vacancies

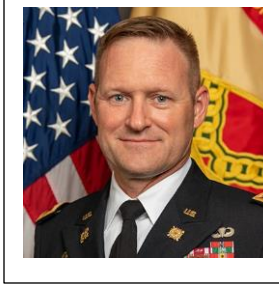
The Chapter has several vacancies on the Governing Board that we are looking to fill with volunteers from the membership. They include:

Surviving Spouse Liaison – responsible for keeping the surviving spouses of the Chapter informed & look out for their welfare – you do not have to be a surviving spouse the serve

Membership Chair – responsible for recruiting and retention of Chapter members – this is a key position

Webmaster – responsible for all aspects of the Chapter website – ideally this would be a member's child or grandchild who is website savvy – this is a key position

Publicity – responsible for advertising Chapter events – primarily the golf tournament



Membership Meeting
22 February 2023
1100 – Summit Club

Guest Speaker: COL Brian Cozine
Redstone Arsenal Garrison Commander

COL Brian Cozine is the Garrison Commander of Redstone Arsenal in Huntsville, Alabama. COL Cozine is a native of Springfield, Vermont. He was commissioned and Branch Detailed into the Air Defense Artillery, and then later into the Quartermaster Corps upon graduation from the University of Tampa with a Bachelor of Science Degree in Computer Information Systems in May 1999. His military schooling includes the Air Defense Artillery Basic Officer Course, Quartermaster Transition Course, Theater Logistics Planners Course (TLOG), the Air Command and Staff Course (ACSC), the School of Advanced Air and Space Studies (SAASS) at Maxwell Air Force Base, AL, and the Joint Advanced Warfare School (JAWS) at Norfolk, VA. COL Cozine holds three Masters Degrees in Operational Arts and Sciences, in Philosophy of Military Strategy, and in Joint Campaign Planning and Strategy.

COL Cozine's previous assignments include Platoon Leader and Executive Officer, Air Defense Battery, 2d Armored Cavalry Regiment (ACR); S4, 1st Squadron and Assistant S3, Regimental Support Squadron, 2d ACR, Ft. Polk, Louisiana; S3 and Alpha Company Commander, 47th Forward Support Battalion, 2d Brigade, 1st Armored Division, Baumholder, Germany and Operation Iraqi Freedom 01 and 05-07; Concepts Development Officer, for Future Concepts Development, Combined Arms Support Command, Ft. Lee, Virginia; Support Operations Planner, 1st Theater Sustainment Command, Fort Bragg, North Carolina and Camp Arifjan, Kuwait; Division Logistics Planner for the 101st Airborne Division in support of Operation Enduring Freedom; and the Support Operations Officer, 101st Sustainment Brigade in support of Operation United Assistance in Liberia, Africa and Fort Campbell, Kentucky; Professor of Military Science for the University of Georgia Army Reserve Officer Training Corps (ROTC), Athens, Georgia; and Battalion Commander for the Army Field Support Battalion-Hawaii, Schofield Barracks, Hawaii. He was recently assigned to USNORTHCOM, as the J35 Future Operations Division Chief in support of Homeland Defense and Defense Support of Civil Authorities.

COL Cozine's awards and decorations include: the Defense Superior Service Medal, the Bronze Star Medal (2 OLC), Meritorious Service Medal (4 OLC), Army Commendation Medal (5 OLC), Army Achievement Medal (5 OLC), Parachute Badge, Air Assault Badge and the Rigger's Badge.

COL Cozine is married to the former Stacey Buck, and they have two sons, Matthew and Jackson.

Menu: Pulled Pork, Baked Chicken, Green Beans, Potato Salad, Peach Cobbler, Cornbread, Assorted Beverages

Cost: \$20 for Chapter members and families; \$25 for non-members / guests – pay at the door – cash or check only. **Exact change is appreciated.**

RSVP: CAPT Rick West, 256-776-6901, rckw675@att.net, NLT 17 February 2023



18 Birthdays in February

- | | |
|--------------------------------|--------------------------------|
| Mrs. Ouida Ann Turner | COL George J Jobczynski, USA |
| MAJ Craig R Ailles, USA | LTC Levern Eady, USA |
| CDR Christine S Downing, USN | MAJ Gary L Pollard, USA |
| COL Douglas S Brouillette, USA | LTC Ruby R Lardent-Davis, USAR |
| Mrs. Gwen V Parks | COL Patrick S Stone, USA |
| CW3 Ernest E Williams, USA | COL Dale C Kuehl, USA |
| COL Jeffrey S Ogden, USA | LTC James H McWhorter Jr, USA |
| LTC Lowell D Twitchell, USA | COL Frederick R Bisch, USA |
| COL Ricki L Sullivan, USA | CAPT Kenneth L Lawing, USN |

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 so it can be included in future newsletters. Thank you.

Redstone Arsenal Tax Center

The Redstone Arsenal Tax Center is now open and accepting appointments for eligible clients.

The eligible client population includes active duty and retired military members who are receiving their pensions, and their lawful dependents. Reservists and National Guard on orders for 30 days or more are also eligible clients.

The Tax Center is in Building 3489 on Ajax Road. The phone number is 256-842-1040.

The Tax Center's hours are 7:30 a.m. to 4:00 p.m., Monday through Friday.

Appointments are highly encouraged, but walk-ins are accepted between the hours of 7:30 a.m. and 2:00 p.m. Appointments are only scheduled 1 to 2 weeks in advance.

This year many states, including Alabama, are requiring that Driver's License or State Identification card numbers be reported to e-file a tax return. For married couples filing jointly, both spouses' information is required.



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

TAPS

COL James Dale Treadway, Sr. (USA-Ret) - age 89, of Huntsville, passed away Thursday, December 22, 2022, at home after a lengthy period of declining health. He was preceded in death by his parents, Orville and Mary Lenora Tate Treadway, brothers Walter, Russell, William, and Jay Charles.

He is survived by his wife of 29 years, Bonnie Abney Treadway; step-daughter Chanda Abney Allen (Ed), Houston, TX; and four children with his first wife Anne Wood, Lexington, KY: daughters Angela Rose Doll (Tom), Patterson, NC, and Celeste Marie Treadway-Leuzinger (Harry), Leander, TX; sons James Dale Treadway, Jr. (Lea MacNider), North Attleboro, MA, and Jay Selden Treadway, Lexington, KY; grandchildren Heather McFavilen (Mike), Phoenix, AZ, Brian Leuzinger (Julia Erwin), Cedar Park, TX, Chelsea Swirsky (David), Dunwoody, GA, Ashlin Treadway, Portland, OR, Maria Leuzinger, Tacoma, WA, Paul and James Allen, Houston, TX; great-grandchildren Archer Lawson, Ft. Worth, TX, Corbin and Fiona McFavilen, Phoenix, AZ, Ophelia and Bennett Leuzinger, Cedar Park, TX, and Eli and Liam Swirsky, Dunwoody, GA.

Born on May 30, 1933, in Johnson City, TN, Jim grew up in his beloved mountains of east Tennessee and Banner Elk, NC, where he learned the values of hard work, thrift, and the value of an education. He earned a bachelor's degree from East Tennessee State College in 1956 and was commissioned through the ROTC as an officer in the U.S. Army where he served honorably for 30 years. He earned a Masters in Business Administration from Boston University and he graduated from the US Army Staff College. Following his military career, he was employed by Humana in Lexington, KY, and Huntsville, AL.

He was a Colonel in the U.S. Army and a Vietnam Veteran. He served 12 tours of duty. Four overseas: Germany (2), Vietnam and Yangson, South Korea; and 8 in the US: Ft. Bliss, TX; Ft. Sill, OK (2); Ft. Carson, CO; Norfolk, VA; Randolph AFB and Ft. Sam Houston in San Antonio, TX; Ft. Knox, KY; and US Army Materiel Readiness Support Activity, Lexington Bluegrass Army Depot, Avon, KY.

Among his many decorations are the Legion of Merit, Bronze Star, Meritorious Service Medal, Air Medal, Joint Service Commendation Medal, Army Commendation Medal, Meritorious Unit Citation, National Defense Service Medal, and the Vietnamese Cross of Gallantry with palm.

He was a member of Epworth United Methodist Church, where he enjoyed singing in the choir, and he sang tenor in the Huntsville Community Chorus. He was a Life Member of Military Officers Association of America (MOAA). He was a member of the Huntsville Gem and Mineral Society, and was known locally for his beautiful jewelry creations, "Jim's Gems," that were sold at shows, and often generously gifted to family and friends as an expression of his love.

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He dearly loved God, family and country. He never failed to tell his children, grandchildren, and great-grandchildren that he loved them every time they spoke.

Visitation and a memorial service were held on Saturday, January 14, 2023, at Epworth United Methodist Church, 2102 Epworth Drive, N.E., Huntsville, AL, 35811. Visitation was from 11:00 a.m until 12:00 p.m. with the memorial service following immediately.

In lieu of flowers, donations in Jim's honor may be made to Epworth United Methodist Church by mail at the above address or to the general fund online at <https://secure.myvanco.com/YQMC/home>.

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



Surviving Spouse Corner – continued from page 7

Chapter Leaders Roundtable Discussion: SSAC members participated in roundtable discussions about important chapter issues. This was an excellent opportunity for SSAC members to get to know chapter leaders from other states.

MOAA Surviving Spouses and Friends Facebook Group: This group has over 750 members and provides updated information on important surviving spouse issues, especially regarding the Survivor Benefit Plan/Dependency and Indemnity Compensation offset. Former SSAC member Kathy Prout is the administrator, with current SSAC members Kathy Thorp and Nancy Mullens assisting.

Community Involvement: In addition to direct MOAA involvement, SSAC members participated in caregiving and Gold Star Family organizations, Veterans Day and Memorial Day events, and with local veterans' service organizations such as the VFW, American Legion, and Disabled American Veterans.

The council's goals for 2023 include increasing surviving spouse membership in national MOAA, local chapters, and the virtual chapter; developing a webinar on surviving spouse and spouse issues; and organizing the next Spouse/Surviving Spouse Summit. Improving training guidelines and support materials will also be at the top of our to-do list this year. We look forward to a very productive and exciting year as we never stop serving! 🇺🇸

Update Your Other Health Insurance Info for TRICARE

The new year is here, so it's important to take stock of your family's overall health plan coverage. This is especially true when it comes to other health insurance (OHI). You may have had OHI last year, but now no longer. Or perhaps you've recently gained or changed OHI. In any of these cases, make sure your OHI information is current with TRICARE, so your health care claims are processed accurately.

"It's important to tell your doctor and other health care providers if you have coverage in addition to TRICARE," said Shane Pham, TRICARE Health Plan policy and programs analyst at the Defense Health Agency. "This will help them send your bills to the correct payer and avoid delays."

Have OHI? Learn what's required of you and how your two plans work together. Here are a few Q&As to help.

Q: What kind of health insurance is OHI?

A: OHI is any insurance you have other than TRICARE. It can be through your employer, a spouse's employer, or a private insurance program. But TRICARE supplemental plans don't count as OHI.

Q: Do you have to report your OHI?

A: Yes. You must disclose other health insurance coverage you carry in addition to TRICARE. Updating your OHI information with your TRICARE contractors and providers will ensure claims process promptly and accurately. You can report your OHI using any of the options below:

- **By phone:** Call your TRICARE contractor
- **Online:** Fill out and submit your TRICARE contractor's OHI questionnaire
- **In person:** Go to your military hospital or clinic
- **By mail or fax:** Complete and send the OHI questionnaire

Q: Does OHI or TRICARE pay first?

A: By law, TRICARE pays after all OHI. The exceptions to this are:

- Medicaid
- TRICARE supplemental plans
- State victims of crime compensation programs
- Other federal government programs identified by Defense Health Agency

After your OHI processes your claim, you or your doctor files a claim with TRICARE. Keep in mind that if TRICARE receives your claim before your OHI, TRICARE will deny the claim. If TRICARE pays first and later learns that you had OHI, TRICARE will take back any payments it made and will reprocess the claim after your OHI processes it.

Q: How does other dental insurance work with the TRICARE Dental Program?

A: If you're an active duty family member with dental coverage through the TRICARE Dental Program (TDP) and have other dental insurance, be sure to complete and submit the *Other Dental Insurance Coverage Questionnaire* to United Concordia, the TDP contractor. This will ensure your claims process appropriately. United Concordia will work with your other insurance company to determine the coordination of benefits. Depending on the situation, TDP may act as primary or secondary payer.

If you have dental coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP) and have other dental insurance, contact your FEDVIP dental carrier, or other insurance provider, if you have questions about the coordination of your benefits.

Q: What if you have OHI with pharmacy benefits?

A: If you have OHI with prescription drug coverage, be sure to tell the pharmacy contractor, Express Scripts. Complete a *TRICARE Other Health Insurance (OHI) Form* and mail it to Express Scripts. Tell Express Scripts if you've lost or changed OHI, as well. When you have OHI with pharmacy benefits, your OHI pays first and TRICARE

Continued on page 20

Chapter Happenings – January Member Meeting



COL Wendy Gray, Fox Army Health Center
Commander, addresses the membership



Chapter President Rick West presents COL Gray
a certificate of appreciation



Largest crowd we have had in quite some
time – over 50 members



New Chapter Officers being sworn in

What is IRMAA, and What Does It Mean for My Medicare Premium?

Members often reach out to MOAA with questions about Medicare premiums. Many of these members don't realize the standard Medicare Part B monthly premium (\$164.90 in 2023) may not be the limit of their Medicare costs – those with income over a certain threshold also pay an Income Related Monthly Adjusted Amount (IRMAA).

New Medicare filers typically are charged the standard base premium for Part B without IRMAA until Medicare receives income data from the IRS. The notice with an initial IRMAA determination can come from Social Security at any time – and may surprise some who aren't aware of the impending additional cost.

Here are some facts you should know about the adjustment, including how to appeal and/or reduce your overall Medicare costs.

What Is IRMAA?

IRMAA was created in 2003 as part of the Medicare Modernization Act to help increase the financial stability of the Medicare program. It is a surcharge for high earners added to Medicare Part B and D premiums (uniformed service retirees typically do not have Part D premiums, as they are eligible for TRICARE pharmacy benefits). The current Medicare costs and IRMAA brackets can be found [at this link](#).

IRMAA brackets are different from tax brackets. Because we have a marginal income tax rate, if you are bumped into the next higher tax bracket, only your extra dollars of income over the limit are taxed at the higher rate. But Medicare's IRMAA brackets are what's known as a "cliff" – if you make one dollar over the bracket threshold, you and your spouse (if you are married filing jointly and are both enrolled in Medicare) will pay that bracket's IRMAA amount.

How Is IRMAA Calculated?

This trips many people up. IRMAA is based on your Modified Adjusted Gross Income (MAGI) from two years ago. So, where you fall in the 2023 IRMAA brackets depends on your 2021 tax return.

To further confuse things, MAGI for IRMAA is not simply a line item on your income tax return. It is a *Medicare-specific* form of MAGI that takes your Adjusted Gross Income (AGI) and then adds back in tax-exempt interest that has been earned or accrued (for example, from municipal bonds) and interest from U.S. Savings Bonds used to pay for higher education. It also adds back in earned income from U.S. citizens living abroad.

It's important to note that your AGI is your total income that's subject to income tax and is calculated *before* you take standard or itemized deductions.

How Can I Avoid IRMAA?

The best way to avoid IRMAA is, of course, to keep your MAGI down. And the best way to do that is through careful tax planning and an intentional retirement withdrawal strategy. Some actions to consider:

- **Save smart.** If you are still working and can make tax-deductible contributions to a Traditional IRA or Traditional 401(k), TSP, 403 (b), or 457 plan, you can reduce your taxable income and reduce or avoid IRMAA.
- **Consider Charity ...** Some charitable contributions can reduce your taxable income, but not all contributions will reduce your MAGI. If you make a cash contribution and itemize your taxes, for instance, your total taxable income will be reduced in the year your contribution is made ... but your MAGI won't change because the line for charitable deductions falls below the line for AGI on your tax return.

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- **... But Know Your Donation Options.** If you are age 70½ or older, you can donate your Required Minimum Distributions (RMDs) to a qualified nonprofit organization in a process known as a [Qualified Charitable Distribution](#) (QCD). This would reduce your MAGI for IRMAA purposes. If you're charitably-minded, a [Donor-Advised Fund](#) (DAF) can be another way to reduce your taxable income/MAGI for IRMAA.
- **Make a plan.** Know what taking withdrawals from retirement accounts, selling real estate, or carrying out transactions that will net a large capital gain will mean for your taxable income. Structure these actions properly and you may avoid triggering the IRMAA penalty.

A Note About Roth Accounts

Ideally, your retirement “paycheck” should be funded by a mix of taxable and nontaxable sources of income. While your salary, retired pay, and even Social Security can all be counted as taxable income, distributions from a Roth account won't add to your taxable income at all.

Note that converting your traditional accounts to Roth accounts can leave you with taxable income and a sizeable tax bill, so you will want to complete conversions before you are 63, since IRMAA brackets are based on income from two years prior.

Can I Appeal the IRMAA Determination?

If you have received notification that you will be subject to IRMAA, then under certain circumstances you can [appeal to have your Part B premium lowered](#). If you feel the IRMAA calculation is incorrect because there was an error in your tax return, you filed an amended return, or you had a major life-changing event that significantly affected your MAGI, you can request a reconsideration of the initial determination from the Social Security Administration. III

Other Health Insurance - continued from page 17

pays second. Read *How to Use TRICARE and OHI at the Pharmacy* to learn more about OHI and your pharmacy benefit.

Q: How does TRICARE For Life and OHI coordinate benefits?

A: How Medicare coordinates with your OHI depends on whether you have OHI based on your current employment. Regardless, TRICARE always pays last. You can look up more info about OHI in the *TRICARE For Life Handbook* and Medicare website.

Q: What else is important to know about OHI?

A: When you have OHI, keep in mind:

- If you're active duty, you can't use OHI; TRICARE is your only coverage.
- Losing or gaining OHI is a Qualifying Life Event.
- If you lose OHI, TRICARE becomes your primary payer.
- You must follow all requirements of your OHI plan.
- Services you receive must be from a TRICARE-authorized provider, whether they're network or non-network.
- The OHI must process the claim before TRICARE can consider the charges.

Start 2023 off right by notifying your TRICARE contractors and providers that you have OHI. Also notify them if your OHI status has changed. Following this important step will make managing your health care easier throughout the year. III

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 310 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 350+ 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 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 – Groundhog Day
- 2 February – War between the US and Mexico ended (1848)
- 4 February – Beginning of the Apache Wars, which lasted 25 years (1861)
- 6 February – Queen Elizabeth II assumed the throne (1952)
- 8 February – Mary Queen of Scots beheaded (1587)
- 8 February – Boy Scouts of America founded (1910)
- 9 February – Battle of Guadalcanal (1943)
- 9 February – Monthly Board Meeting – 1100 – Java Cafe**
- 10 February – First Medal of Honor of World War II awarded (1942)
- 11 February – Nelson Mandela released from prison (1990)
- 11 February – Monthly Breakfast – 0900 – City Café Diner**
- 11 February – Vatican City granted sovereignty (1929)
- 12 February – Super Bowl Sunday
- 12 February – Impeachment trial of President Bill Clinton ended (1999)
- 13 February – Firebombing of Dresden (1945)
- 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)
- 19 February - Internment of Japanese Americans began (1942)
- 20 February – Presidents Day
- 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)
- 22 February – Monthly Member Meeting – 1100 – Summit Club**
- 24 February – Gregorian calendar established (1582)
- 24 February – President Andrew Johnson impeached (1867)
- 26 February - The *Communist Manifesto* pamphlet was published (1848)
- 28 February - NATO conducted its first combat action in its 45-year history in Bosnia (1994)

