Volume 64, Issue 2 February 2025



Huntsville Chapter Military Officers Association of America The Semtinel

Huntsvillemoaa.org





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



Greetings all!

The first month of 2025 is in the books and it has been interesting. From the Polar weather in the South to the stuff going on inside the beltway, it has definitely kept us all on our toes!

Hopefully you all got as much out of this month's membership meeting as I did. Lots going on over at Fox Army Health Center and LTC Mathew did a great job addressing many of the issues.

Our next membership luncheon is February 26th. Put it on your calendars now, please. Meet and Greet will start at 1030 at the Summit Club. Our Guest Speaker will be **Ms. Kris McBride – the Civilian Aide to the Secretary of the Army (CASA) for North Alabama**. Kris should be able to provide us with some excellent insight into some of the changes to the Army (and DOD) under the new administration. It is NEVER too early to send in your RSVP! **RSVP to John Vanderbleek at <u>ivbleek78@gmail.com</u> or 256.893.1565**. Remember that family and guests are always welcome.

Membership Renewal! If you are due and haven't already renewed, please send in your dues now – a renewal form will be attached to the email promulgating this newsletter. We don't want to lose a single member nor have any of you miss out on being a member of our Chapter! If you aren't sure of your dues status, please see the list in the Sentinel on page 12 or contact Bruce Robinson or me. Several of those that renewed selected Life Membership – if you are interested, contact John Fairlamb.

We are in the midst of execution/planning/thinking about the many annual events we work. Just to list a few: the Scholarship Fund Golf Tournament, JROTC/ROTC award presentations, the Tut Fann annual BBQ for the Vets and many others. Keep an eye out for updates in future emails.

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

Rick

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The next member meeting is on 26 February – the guest speaker is

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



Legislative Corner Lt Col Charles Clements, USAF-Ret



http://www.moaa.org/takeaction/



Our Legislative Representative is under the weather. There will be no legislative report this month.

2025-2026 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

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

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

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

Army Representative: LTC Nicholas M. Mikus, USA-Ret, 256-604-7767, nicholasmikus@comcast.net

Navy Representative: COL Raymond G. Regner, USMC-Ret, 256-851-5903, rgregner58@gmail.com

Air Force Representative: Col Gerald C. Maxwell, USAFR, 256-606-5282, avatarmax@gmail.com

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, avatarmax@gmail.com

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

STANDING COMMITTEES

Membership: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, <u>brobinso1976@gmail.com</u>

Programs: COL John Vanderbleek, USA-Ret, 256-893-1565, jvbleek/78@gmail.com

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

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: Vacant

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

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

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, <u>avatarmax@gmail.com</u>

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

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

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, <u>fairlambjrf@comcast.net</u> (June 2026)

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

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



PX / Commissary Col Gerald C. Maxwell, USAFR



Main Exchange

Alabama's 14th severe weather preparedness sales tax holiday begins at 12:01 a.m. on Friday 21 Feb. 2025 and ends at midnight on Sunday 23 Feb. 2025 - but at your Exchange – it's always tax free!

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!

Stop in and pick up your copy of the Valentine's Day sales suggestions as well as the new fragrance sales catalog. While there remember to stop by the jewelry counter and check out the sale items.

Keep checking your Exchange for sales on winter clothes!! Plus, the manager often has unannounced clearance discounts – where the more your buy the more you save. Use your STAR card and save even more. Speaking of STAR cards – they are currently running a 15% off everything sale for your first day you use the card – usually it's 10%.

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 online for the super daily special, new sake ads and to enter the sweepstakes.

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

As always shop early for best selection.

Shopette

For the discerning palette there is Remy Martin XO extra old cognac \$223.30 and Glenmorangie Highland single malt Scotch whiskey \$252.79. Check out the unique Crystal Skull vodka, designed and owned by comedians and actors Dan Aykroyd and John Alexander. Just in is Luxardo maraschino cherry liqueur, Fernet Branca bitters from Italy, Mr. Black cold brew coffee liqueur, Disaronno velvet cream liqueur, and Garrison Brothers honey dew Texas straight bourbon whiskey. 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!

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Need Addresses

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

Mrs. Pattie Chatfield Col Joseph Goss, USAF

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 <u>rgregner58@gmail.com</u>

Air/Space Force Representative: **Col Gerald C. Maxwell** 256-606-5282, <u>avatarmax@gmail.com</u>

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



YOU SERVED OUR COUNTRY WELL AND WE WOULD BE Honored to serve you with your insurance and investment needs.

Please call our office to set a time for a complimentary one on one meeting with John D. Stover, LUTCF, Certified Financial Planner[™], Certified Kingdom Advisor[®]



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



TRICARE Online Patient Portal Decommissioning: Download Your Health Records Now

On April 1, the <u>TRICARE Online Patient Portal</u> will no longer be available. The Department of Defense's new electronic health record—<u>MHS GENESIS</u>—has replaced the TOL Patient Portal. As part of the transition, the DOD is decommissioning the TOL Patient Portal.

If you want to keep a copy of your legacy health records for personal use, you must download them from the TOL Patient Portal before April 1. Here's what you need to know before the TOL Patient Portal decommissions.

Why is the TOL Patient Portal decommissioning?

The <u>MHS GENESIS Patient Portal</u> has replaced the TOL Patient Portal. As detailed in the <u>TRICARE Choices</u> in the <u>United States Handbook</u>, MHS GENESIS allows you to access your EHR 24/7. You can also <u>book and</u> cancel appointments, request prescription refills and renewals, see <u>clinical notes and certain test results</u>, and exchange <u>secure messages</u> with your military healthcare team.

The change from TOL to MHS GENESIS eliminates the need to maintain two systems and streamlines EHR management.

What will happen to my records?

- **Provider access:** Your provider will continue to have access to your complete health records.
- **Personal access:** You can use the steps below to download your legacy records for personal use before April 1. You can also request a physical copy from your <u>military hospital or clinic</u>'s records management office. To do this, you'll need to complete a request form in person, and then return at a later designated time to pick up the records. Beginning April 1, if you want your legacy health records, you'll have to follow this process.

What should I do now?

To keep copies of your legacy health records, follow these instructions:

- 1. Visit www.TRICAREOnline.com.
- 2. Log in: Sign in using your DS Logon, CAC, or DFAS myPay credentials. If you don't have a DS Logon, you'll need to create one by clicking "Need An Account."
- 3. Access: On the TOL homepage, click the blue "Health Record" button to view your personal health data.
- 4. Find data: Select "Download My Data." You'll see several data categories.
- 5. **Customize**: Choose the person, data types, date range, and format for the records you want to download.
- 6. **Download**: You can choose to download your records in portable document format (.pdf) or as a (.xml) continuity of care document. The CCD format allows you to share your data with family, caregivers, providers, and healthcare systems, or to document data in your preferred personal health record.

Continued on page 12



When it comes to your to-do list, put your future first.

Together, let's create an investment strategy that works for you. Contact us for a complimentary portfolio review.



Dale C Kuehl, AAMS™ Financial Advisor 2045 Cecil Ashburn Drive S E Suite 103 Huntsville, AL 35802 256-881-1583

FAP-1966G-A

Governing Board Vacancies

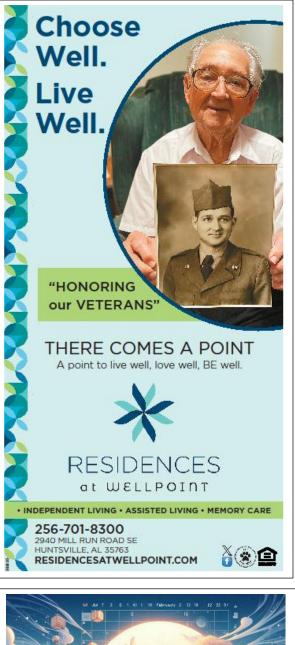
The Chapter has several vacancies on the Governing Board that we are looking to fill with volunteers from the membership. They include:

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 to 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







Surviving Spouse's Luncheon

Mrs. Bonnie Treadway 256-859-1484

Our next luncheon will be held on Thursday, February 20th at Kacey's Home Cooking, 10017 South Memorial Parkway SW, phone: 256-715-0183. We gather at 11:00 A.M. All will be notified.

Surviving Spouse Corner: 2024 in Review

The eight members of MOAA's Surviving Spouse Advisory Council (SSAC) — along with many surviving spouse liaisons and individual survivors — impacted thousands of surviving spouses, spouses, and military members during 2024 through our advocacy efforts, training program, special presentations, speaking engagements, chapter meetings, and individual counseling sessions.

We also promoted MOAA's strategic priorities at every opportunity through education, encouragement, and engagement. One of our greatest achievements this year was the writing and publication of the guide *Preparing for the Loss of A Military Spouse*. We also wrote 12 online columns.

Farewells and Welcomes

In 2024, we said farewell to three of our hard-working SSAC members who were with us for six years: Barbara Smith, Renee Matthews, and Nancy Mullen. We will certainly miss their input and experience! We also welcomed three new members: Susan Collins, Cheryl Toland, and Roy Yenchesky, who is the SSAC's first male non-survivor. He has been a surviving spouse liaison for five years and brings with him not only extensive experience in working with survivors but also a fresh perspective.

Liaison Training

SSAC members led Surviving Spouse Liaison (SSL) Training held during five Regional Leadership Workshops -- three in-person (in Florida, South Carolina, and Nevada) and two virtual events. The average attendance for each workshop was 100, with an average of 30 attending each SSL training session. The training got high marks from the attendees. SSAC members continue to fine-tune the training based on evaluations and comments from participants. At our last training in Nevada, we added a session on caregiving led by Linda Wolverton from Arizona.

In addition to our MOAA activities, many of our members worked with other organizations and promoted MOAA values. Roy Yenchesky spoke to the <u>Judge Advocate Virtual Chapter</u> and the Wichita Retired Officers Wives Club. Nora Durham made a presentation to Partners Losing Partners Outreach group. Pat Green met with the American Korean War League. Many surviving spouses were involved with Wreaths Across America.

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Chaplain's Corner Col Dave McKinney, USAF-Ret

1 Corinthians 13:1-13

13:1 If I speak in the tongues of humans and of angels but do not have love, I am a noisy gong or a clanging cymbal.

13:2 And if I have prophetic powers and understand all mysteries and all knowledge and if I have all faith so as to remove mountains but do not have love, I am nothing.

13:3 If I give away all my possessions and if I hand over my body so that I may boast but do not have love, I gain nothing.

13:4 Love is patient; love is kind; love is not envious or boastful or arrogant 13:5 or rude. It does not insist on its own way; it is not irritable; it keeps no record of wrongs;

13:6 it does not rejoice in wrongdoing but rejoices in the truth.

13:7 It bears all things, believes all things, hopes all things, endures all things.

13:8 Love never ends. But as for prophecies, they will come to an end; as for tongues, they will cease; as for knowledge, it will come to an end.

13:9 For we know only in part, and we prophesy only in part,13:10 but when the complete comes, the partial will come to an end.13:11 When I was a child, I spoke like a child, I thought like a child, I

reasoned like a child. When I became an adult, I put an end to childish ways.

13:12 For now we see only a reflection, as in a mirror, but then we will see face to face. Now I know only in part; then I will know fully, even as I have been fully known.

13:13 And now faith, hope, and love remain, these three, and the greatest of these is love.



I sure hope everyone has recovered from our whipsaw weather this past month. I, like most people, probably said ugh. I hope you, like me, are looking forward to warmer weather that is sure to be coming our way.

February is sometimes referred to as the month of love. It's also the month we celebrate our loved ones on Valentine's Day. But what does true love mean? I think Paul's letter to the Corinthians in chapter 13 verses 1-13 makes it pretty clear. Love never ends.

I read a book by Chaplain George T. McCarthy, a chaplain during World War I. He wrote about his experiences in his book called *The Greater Love*. In this book he shared details from the time he was given the blessing to become a chaplain, his entry to the military, his travels across the sea, and the men he ministered to. He detailed the struggles his men faced as

Continued on page 13

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: 282 Regular Members: 242 Surviving Spouses: 40

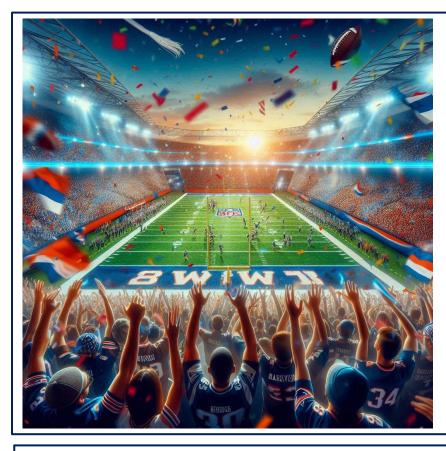
New this month: 0 Deaths this month: 7 Renewals: 7

Welcome New Members to Huntsville Chapter MOAA

Maj Len Ingram,USMC

Recruiting

You are our best recruiter. If you have a friend, colleague or coworker 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.



Super Bowl Sunday February 9th 5:30 PM

Kansas City Chiefs vs. Philadelphia Eagles

PX/Commissary – continued from page 3

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

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

Commissary

After the snow/ice weather the Commissary had few items stocked in the salads, meats, departments. They have since gotten truck deliveries and should be almost back to restocked conditions. 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!

Check out <u>http://commissaries.com</u> 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 online rewards.

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 <u>Military OneSource</u>.



Our Treasurer is under the weather. There will be no treasurer's report this month

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. <u>Please consider donating</u>. Contact Rick West, at <u>rickw675@att.net</u> or 256.776.6901 for details.

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

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 2025

None

Total received for January: Total received CY25:

\$0.00 **\$0.00**



| | | HOMAN ASSOCIATION OF THE REAL | | | |
|---|--|--|--|-------------------------|-------------|
| | Yes - I'd like to add | D Application of I my voice to the H | | | |
| New | One Year \$10* | One Year \$10* If New, how did you hear about us? MOAA National | | | |
| Renewal** | Two Years | \$20 | Local event Letter / e-mail from HCMOAA HCMOAA website Friend / acquaintance Other (Please explain | | Δ |
| Life Membership*** | Three Years | \$30 | | | |
| *New members joining at **If renewing just update ***Interested in a Chapte First Name | any address or phone cl r Life Membership? Cont MI | hanges, verify e-m act us for pricing (| ail address, an age-based) Last Name | d sign the form | an yeu |
| Preferred Name | Birth Date | Spous | e's Name | | |
| Grade | Branch of Servi | ice Period(s | s) of Active Du | ty (i.e. 1965-1990) | |
| Membership in our MOAA Chap minimum, FREE "Basic" MOAA National member, we will add yo valuable benefits. Please contact | National membership is require ou as a Basic member. Again, it' | ed. If you are not already | a HOAA | National Member | ship Number |
| Active Retired | NG | Former Officer | Reserve | Surviving Spou | se |
| Mailing Address | City | | State | Zip | |
| Phone Number | E-mail | Address | | Signature | |
| | Attentio | on Annual Mo | embers | | |
| The Chapte | It is not too early to re r has one of, if not the | • | • | • | \$10 |
| Those men | nbers needing to ren | ew are <u>PAST D</u> | <u>UE</u> and liste | ed on the next p | bage |
| | ou can also renew for w when your member 256-426-0525 | | ontact MAJ E | Bruce Robinson | at |
| Don't want to worry a COL John | bout renewing ever ac Fairlamb at 256-539- | | | | |

The following annual members need to renew their memberships:

- COL Tom L Albertson, USA COL Lawrence J Becker, USA LTC Kenneth E Breeden, USA Mary O Drayton, USA COL Ronald N Funderburk, USA LTC Edwin L Kennedy, USA LTC Ruby R Lardent-Davis, USAR COL Norb Patla, USA MG Kenneth J Quinlan, USA Lt Col Joshua M Soblaskey, USAF CPT Robert E Steward, USMC COL Michael D Teter, USA
- Col Stephen C Baker, USMC LTC Johnnie L Bone Jr, USA COL Douglas S Brouillette, USA LTC William K Emerson, USA COL Joshua S Kennedy, USA COL Dale C Kuehl, USA LTC Richard W Levan, USMC COL William R Pope, USA LCDR Jesus M Rodriguez, USN LCDR Daniel F Stayton, USN COL Matthew T Tedesco, USA LTC Harold E Walden, USA

FAHC – *continued from page 5*

7. After downloading, you can either open the file or save it securely for future use. You can also print your records and store them in a safe place.

Important details

- Your records won't transfer to MHS GENESIS once TOL decommissions.
- Your TOL health records only reflect periods of time when your military hospital or clinic was using TOL. **Note:** If you moved from one duty station to another, and one military hospital or clinic used TOL and the other used MHS GENESIS, your records in MHS GENESIS may have gaps. You'll find these "gap" records in the TOL Patient Portal. Be sure to download them.
- You can only download your records from the past 30 years, from the date you log in to TOL.
- Protect your health information. When you download or print your personal health information, it becomes your responsibility to keep it safe. Use secure options. Avoid saving personal data on unsecure devices or platforms.

It's also important to know that if you're planning to file a claim with the <u>Department of Veterans Affairs</u>, this decommissioning won't affect your ability to do so. Providers will still have access to your complete health records.

Can I see my children's health records?

Yes. You can view all available health data for your children under the age of 12. For children aged 12 to 17, you may view COVID-19, coronavirus, and flu test results, as well as allergies, vitals, and immunization data. Due to state privacy laws, there are limits to what health data you can view online for your children aged 12 to 17. You can request printed results from your child's clinic or provider.

Don't wait—take action

Remember: The TOL Patient Portal will only be available until April 1. Take the time now to download and store your health records to ensure you can easily access them if needed. To get started or learn more, visit the <u>TOL Patient Portal</u>.





Mrs. Ouida Ann Turner MAJ Craig R Ailles, USA COL Douglas S Brouillette, USA CAPT Kenneth L Lawing, USN CW3 Ernest E Williams, USA LTC James H McWhorter Jr, USA COL Frederick R Bisch, USA Mrs. Susan Della-Corte COL George J Jobczynski, USA CDR Christine S Downing, USN LTC Ruby R Lardent-Davis, USAR COL Patrick S Stone, USA COL Dale C Kuehl, USA LTC Lowell D Twitchell, USA COL Jason E Kerr, USA COL John D Williams, 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 <u>brobinso1976@gmail.com</u> so it can be included in future newsletters. Thank you.

Chaplain's Corner – continued from page 8

as well as those he personally faced. Towards the end of the book Chaplain MCarthy, when remembering the many people he ministered to and the personal battles he faced, including surviving a gas attack wrote, "We needed God Over There, we need Him equally as much Over Here! Peace has its trials, its dangers, its lurking foes, its pitfalls, its hills of Pride to be conquered, its valleys of Despond to be overcome."

It's almost like a mountain range you never know what is around the corner. We are all climbing mountains on our journey in this life. Jesus is there pouring out His love for us, no matter what part of the mountain you're on. I encourage you, as we go into this month to show love, as described by Paul. Let your love for your fellow man help them find peace in this troubled world we live in.

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



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

COL Dahl Joseph "Joe" Cento, USA (Ret) - 90, a Northland resident of Kansas City, MO and parishioner of St. Therese Catholic Church passed away Friday, December 29, 2023 in his home surrounded in love by his family. Joe was born December 27, 1933 to Frank Joseph and Ruby Florence (Dahl) Cento, Sr. in St. Louis, MO.

Joe was united in marriage with Kathryn Dorothy "Dottie" Seib on October 27, 1956 in St. Louis, MO.

Joe was drafted into the U.S. Army and was selected to attend Officer Candidate School. He was commissioned in the U.S. Army, as an Artillery officer in October 1956. Joe's career assignment locations included Fort Sill, Oklahoma; Fort Bragg, North Carolina; Mainz, Germany; Korea; Vietnam; Norfolk, Virginia; Fort Monroe, Virginia; Rome Italy; and Redstone Arsenal, Alabama. Joe served 30 years, achieving the rank of Colonel, retiring in 1985.

Lt Col Robert R. Barnes, Jr., USAF (Ret) - passed away March 20, 2024. at the age of 90. He was married to the love of his life, Dorothy Hanawalt Barnes. He was commissioned an officer in the United States Air Force in March 1955 at Ellington AFB, Texas.

He was a true aviator and served his country with dedication and honor as a pilot. During his distinguished military career, Bob served during the Vietnam period and earned two Distinguished Flying Crosses, an Air Medal with six oak leaf clusters, Air Force Commendation Medal, Combat Readiness Medal, National Defense Service Medal with one bronze star, Vietnam Service Medal with six bronze stars, and numerous other awards and ribbons.

Mrs. Lillian Chiseko Kawano - age 86, of Huntsville, Alabama passed away on Friday, April 5, 2024.

Mrs. Betty Bates - was born June 19, 1932 in Hobbs Island, Alabama to Ray and Ellen Taylor McDonald. She was the oldest of six children; James Ed McDonald, Joyce Barnes, Alice Jones, Laura Eubanks, and Gail Hill.

Betty married John D. Bates shortly before he was deployed during the Korean War. She was a devoted Army wife who followed John for 29 years of his service all over the world.

Mrs. Jane L. Berg - passed away peacefully March 4, 2024 at the age of 87. Janie Liggett was born August 29, 1936 in Pattonsburg, Missouri to the late Robert Liggett and Genevieve (nee Curtis) Ligget.

Continued on next page

Continued from previous page

Jane was living in Canada and she married a lifelong friend, Roger Berg. Roger was a Commander in the United States Navy and Jane embraced being a military spouse. They lived in Virginia, Alabama and Colorado.

Col Donald Ray Brewer, USAF (ret) - 83 of Grant passed away Friday, December 27, 2019 at his residence. He and the former Jean Kirkland, daughter of the late Homer and Ruth Kirkland were married for 64 years.

Don worked for the FBI in Washington, D.C. as a Fingerprint Specialist for a time and enlisted in the D.C. Air National Guard. He was called to active duty with the United States Air Force during the Pueblo Crisis and remained in the Air Force until his retirement with over 38 years of service. Colonel Brewer's educational background included a Master of Business Administration degree from the University of Maryland, and he was also a graduate of the Squadron Officer School, Air Command and Staff College, The Industrial College of the Armed Forces and the Air War College. His decorations include the Bronze Star Medal for service in Vietnam and the Legion of Merit. During his military career, Colonel Brewer held every rank in the United States Air Force from Airman Basic to Senior Master Sergeant and 2nd Lieutenant to Colonel.

Opal Edna Otto - 100, of Huntsville, passed away on Tuesday, December 19, 2023.

Opal was one of a kind. Opal always kept it real. She had no built in filters. If you asked her opinion on something, you were going to get it. Take it or leave it. She learned to be a shrewd businesswoman from her father Howard Butler. She excelled in real estate and ran countless beauty shops all her life. Opal's children came before anything else. She had a deep love for her daughter Dianne, her grandson Cos, and her great grandson Cameron. We will truly miss Opals quick wit and fiery spirit

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

Advocacy Efforts

All our members actively promote important legislation statewide and nationally. All SSAC members visited their elected representatives during MOAA's April <u>Advocacy in Action</u> event. We work closely with our Government Relations team and support the work of other organizations. For example, Nancy Mullen attended the Survivor Day on the Hill that was organized by the Tragedy Assistance Program for Survivors and supported by MOAA. One spouse from a small state singlehandedly got a bill passed for surviving spouses to get free parking at the airport.

Membership

Membership in the virtual chapter continued to grow, with 285 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 the other months are informal gatherings to exchange information and ideas. Attendance varies but usually includes 30 at the social meetings and about 60 at a more formal meeting. SSAC members are responsible for the management of the chapter.

MOAA Surviving Spouses & Friends Facebook Group has over 850 members and provides updated information on important surviving spouse issues — especially regarding legislation important to surviving spouses and their families. Former SSAC member Kathy Prout is the administrator, with Kathy Thorp and Nancy Mullen assisting.

We will continue to work on increasing surviving spouse membership for national MOAA, local chapters, and the virtual chapter. Currently, surviving spouses represent about 12% of MOAA membership — that is approximately 44,000 voices, voters, and volunteers. We are a significant force in the organization.

Awards

In 2024, two excellent finalists were the recipients of the Surviving Spouse Liaison Excellence Award: Linda Wolverton from the Luke (Ariz.) Chapter and 1st Lt. John Glenn, USMC (Ret), from the Missouri Council of Chapters. Linda works around the clock helping the members of her chapter to be better prepared for the future along with attending to everyday needs such as caregiving. John has been a solid leader for the Missouri Council of Chapters and was one of the leaders to help organize Missouri's new seminar for all servicemembers and their families and survivors about being prepared for the future.

The SSAC looks forward to an exciting and promising 2025, including supporting MOAA's TotalForce+ conference in October, participating in April's Advocacy in Action event, and growing the Surviving Spouse Virtual Chapter.



Membership Meeting 26 February 2025 Summit Club 1030 – Meet & Greet 1100 - Lunch

Guest Speaker: Kristin McBride Civilian Aide to the Secretary of the Army

Kristen McBride, from Alabama, is a retired corporate executive with more than 30 years in the defense industry. She is currently a part-time senior business counselor for the University of Alabama in Huntsville's APEX Accelerator, where she advises small businesses interested in doing business with the government at the federal, state and local levels.

Ms. McBride spends most of her time volunteering for organizations that support Soldiers, young people, education and economic development in greater Huntsville, Alabama. She has been an active leader in the Association of the United States Army for 20 years, working her way from chapter secretary to third region president. Ms. McBride is the immediate past chair of the board of directors for the Huntsville/Madison County Convention and Visitors Bureau.

She holds a BA in computer science and mathematics (double major) from the University of Tennessee and an MS in computer science from the University of Alabama in Huntsville.

Menu: Eggplant Parmesan, Country Fried Steak with White Pepper Gravy, Garlic Mashed Potatoes, Cole Slaw, Apple Cobbler, Rolls with Butter, Iced Tea, Water, and Coffee

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: COL John Vanderbleek, 256-893-1565, jvbleek78@gmail.com NLT 21 February 2025.

Chapter Happenings – January Member Meeting





LTC Deepak Mathew, Commander of Fox Army Health Clinic, addresses the membership



LTC Mathew receives a Certificate of Appreciation from Chapter President Rick West

TRICARE for Life Enrollment Fees, Cost Shares Part of New Budget Report

The Congressional Budget Office (CBO) has once again targeted TRICARE for Life (TFL) in its biennial report outlining options for reducing the deficit.

The December 2024 report highlights savings that could be achieved by introducing a TFL enrollment fee or minimum out-of-pocket cost requirements. Similar concepts have been presented in past CBO reports, which are issued every two years to provide information to lawmakers confronting budgetary challenges.

While no current legislation proposes TRICARE fee increases, MOAA takes these threats seriously given pressures on the DoD budget and precedent for such proposals. From FY 2013 to FY 2017, MOAA's efforts helped to block five consecutive administration budget request proposals for TFL enrollment fees.

Some details on the options included in the CBO report:

TFL Enrollment Fee

TFL enrollment is automatic once a beneficiary starts paying Medicare Part B premiums. There is no enrollment fee or monthly premium for TFL coverage.

A CBO proposal would require Medicare-eligible beneficiaries who choose to enroll in TFL to pay *an annual enrollment fee of \$610 for individual coverage or \$1,220 for family coverage.*

The enrollment fees would be indexed to grow at the same rate as average Medicare costs in later years.

TFL Cost Sharing

The other CBO measure affecting TFL would introduce minimum out-of-pocket requirements, including an \$850 deductible – TFL would not cover any of the first \$850 of a beneficiary's Medicare cost-sharing. For the first \$4,250 in total medical expenses each year, Medicare would pay its 80% (or \$3,400) while the TFL beneficiary would be responsible for the full \$850 not covered by Medicare.

After the deductible was satisfied, TFL would cover only 50% of the next \$7,650 in Medicare costsharing. This means TFL beneficiaries could face *up to \$4,675 in cost-sharing per year*. Similar to the enrollment fee proposal, cost-sharing requirements would increase annually at the rate of Medicare cost increases.

Protecting Your Earned Benefit

The options outlined in the CBO report come from various sources including past proposed legislation or budget proposals, congressional offices, federal agencies, and the private sector. "As a collection, the options are intended to reflect a range of possibilities, not a ranking of priorities or an exhaustive list," the report states. "Inclusion or exclusion of any particular option does not imply approval or disapproval by CBO, and the report makes no recommendations."

MOAA appreciates the importance of addressing the deficit, but our nation must fulfill obligations to those who serve a full career in uniform. The TFL benefit was a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war.

We will be monitoring for any signs that CBO's concepts have gotten traction. The administration budget request, due in February but sometimes delayed during the first year of a new administration, will likely give us our first glimpse at any potential proposals to increase TRICARE fees.

Subscription Renewal Scams

Overview

From weekly meal kits and TV streaming to business software, we're subscribing to more services than ever. Unfortunately, whenever scammers see such a steady stream of cash, they want in. These criminals might buy or steal your information, including the details about your subscriptions. Then, using an impostor phishing scam, they trick you into paying them—not the real subscription service—when renewal time rolls around. If you're unsure about a renewal notice, it's best to ignore the message.

In subscription renewal scams, criminals are betting that you'll panic-click before you pause. In this guide, we'll uncover how subscription renewal scams work and how to keep yourself safe from the phishers lurking in your inboxes.

What is a subscription renewal scam?

Subscription renewal scams fall into the <u>phishing scam</u> category. In a subscription renewal scam, the con artist impersonates a legitimate business or entity to trick you into forking over your money or personal information—or both.

Back in the day, a "subscription" typically referred to a year's worth of print magazines or newspapers. Soon after you subscribed, a bill arrived in your mailbox. You then wrote out a check, stuffed it into the supplied business reply envelope, licked it shut, and sent it on its way. Since the digital age, subscriptions have evolved to cover a variety of categories:

- **Financial services**: Apps for investing, betting, or managing finances
- Goods: Monthly boxes with themed products or meal kits
- Leisure: Subscriptions for fitness, wellness, dating, or astrology
- Marketing: Platforms for business networking, newsletters, lead generation, and job listings
- Media: Access to sports, newspapers, magazines, streaming services, gaming platforms, music apps, and podcasts
- Reference materials: Digital access to style guides, encyclopedias, and recipe collections
- **Software**: Security tools, word processors, graphic design apps, site hosting services, and video conferencing tools

Today, most brands market and manage these subscriptions online, and subscribers can typically keep their accounts current via apps and websites. That means tech-savvy scammers can easily interrupt the loop between subscribers and the company.

How subscription renewal scams happen

A renewal scam typically arrives via email or text. Often, the messages reach you around the time you need to renew your subscription.

How would a third-party stranger know that timeframe? The scammer likely bought your information your contact details and subscription cycle—from a legal data broker or an illegal one they found on the dark web.

The con renewal message advises, "Click here to pay," and the embedded link might take you to a bogus bill-paying page. You enter your payment details, press submit payment, and get a thank-you popup and/or a confirmation email or text.

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By this point, the perp has your money and more personal information than before.

Common subscription renewal scams

Reports of widespread subscription renewal fraud repeatedly mention these companies:

- Geek Squad (Best Buy)
- Microsoft
- McAfee
- Sirius XM
- Walmart

How to spot a subscription renewal scam message

Here's the good news: Subscription renewal scams often give themselves away with tell-tales like the following:

- **Unexpected sender**: If you don't have an active subscription with the company that sent you the renewal message, or if the sender's email address includes a string of random numbers and letters instead of a recognizable brand name, it's likely a scam.
- Automatic renewal confusion: If your account is set to renew automatically with payments on autodraft, you should only receive a confirmation of the renewal, not a request for payment.
- **Inconsistent branding**: Watch for logos that don't match the brand's usual look or business names that are slightly misspelled.
- **Improper language**: Sloppy language, grammar, punctuation, or spelling is a warning sign. Scam messages may also sound alarming or even threatening.
- **Suspicious URLs or contact information**: Hovering over links may reveal unrelated URLs, or URLs that don't start with "https." Contact details like phone numbers or email addresses may lead to dead ends or appear suspicious.
- **Unprotected payment methods**: Scam messages often request payment via prepaid debit cards, digital wallets, money wires, or direct bank transfers.

What to do if you receive a subscription renewal scam message

If you suspect you received a scam subscription renewal notice, do not download any of its attachments, click on embedded links, or call or text any listed numbers.

Instead, log in to your main account portal to verify your billing interval. If the notice you received matches what's on your account, enter the company name and "subscription renewal scam" in your browser's search engine. Note the results, then enter "scam" and the company's name in the <u>BBB's Scam Tracker</u>. If either search yields reports matching your experience, you've uncovered a subscription renewal scam.

In that case, take a screenshot of the scam message. If the scam message came via text, block the sender and delete the message. Mark any emailed scam messages as spam (this automatically notifies your email host).

Then delete the message and empty your email trash. If you click on the message's embedded links, clear your browser cache and erase your browsing history for the scam site. Next, report the scam.

You can also contact the company that the scammer impersonated. Call the proper company using the number on their actual site, or report the scam via their "contact us" email address, form, chatbot, etc.

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 300 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 <u>http://huntsvillemoaa.org</u> 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 300+ members each month. All they can say is "no".

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is <u>brobinso1976@gmail.com</u> 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)

8 February – Monthly Breakfast – 0900 – City Café Diner

- 9 February Battle of Guadalcanal (1943)
- 9 February Super Bowl Sunday
- 10 February First Medal of Honor of World War II awarded (1942)
- 11 February Nelson Mandela released from prison (1990)
- 11 February Vatican City granted sovereignty (1929)
- 12 February Impeachment trial of President Bill Clinton ended (1999)
- 13 February Firebombing of Dresden (1945)
- 13 February Monthly Board Meeting 1100 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)
- 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)
- 24 February Gregorian calendar established (1582)
- 24 February President Andrew Johnson impeached (1867)
- 26 February Monthly Member Meeting Summit Club 1100

28 February - NATO conducted its first combat action in its 45-year history in Bosnia (1994

