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January 2023



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings all!

As the holiday season draws to a close, I hope everyone had a wonderful and safe couple of weeks and that the cold spell impact was minimal. As this edition of The Sentinel goes out, I hope to be watching the last of college football for the year.

December was another slow month. It started out fast with an excellent Christmas party at the Overlook on base. We had over 50 attendees and enjoyed an excellent meal, some superb entertainment, and many nice door prizes. BTW, **the 2023 party is on December 2nd** so please mark your calendars now! The rest of December was uneventful – we even had to cancel our gift-wrapping fundraiser due to the cold spell.

In January we will start ramping back up with our events. **Our next meeting is January 25th.** Our speaker for January will be COL Wendy Gray – Commander, Fox AHC. With the potential changes to the military health system and the stellar debut of the MHS Genesis system, this should be a great meeting! 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.** We will be swearing in the Chapter Officers for 2 years at the meeting.

Our 2022 annual scholarship drive is complete. As you can see on page 10 of the Sentinel, we had a good month in December to close out the fundraising. The Scholarship Fund Board of Directors and Chapter Governing Board will work on a recommended scholarships award donation which will be presented to membership at the January meeting for approval.

Finally, it is my VERY sad duty to report the passing of long time Governing Board member COL James Treadway, USA (Ret.). Jim was a good man, and my heart goes out to his widow, Bonnie. Rest easy Soldier – we have the watch!

Stay warm and stay safe!!!

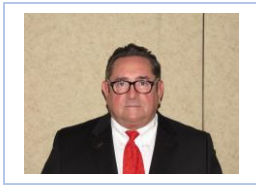
Rick

Our Member Meeting is on 25 January – Guest Speaker is COL Wendy Gray, Fox Army Health Center Commander

In This Issue

President's Message	1	Treasurer's Report	10
Legislative Corner	2	Membership Application	11
Concerns	3	Members needing to renew	12
PX/Commissary	3	Fox AHC (continued)	12
Fox Army Health Clinic	5	Guest Speaker	13
Surviving Spouse Luncheon	7	Assorted Scams	14, 15, 17, 18 & 21
Surviving Spouse Corner	7	Birthdays	16
Chaplain's Corner	8	TAPS	17
New Members/Statistics	8	Chapter Happenings	22
Legislative (continued)	9	Chapter Objectives	23
PX/Commissary (continued)	9	Important Dates	24

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.”

The 62nd annual NDAA supports a total of \$857.9 billion in fiscal year 2023 funding for national defense. Within this topline, the legislation authorizes \$816.7 billion for the Department of Defense (DOD) and \$30.3 billion for national security programs within the Department of Energy (DOE). This \$45 billion increase above the President’s budget request will address the effects of global inflation, provide additional security assistance to Ukraine, and accelerate implementation of the National Defense Strategy. Highlights include:

- Providing funding to support a 4.6 percent pay raise for both military servicemembers and the DOD civilian workforce
- Authorizing funding to ease the impacts of inflation on the force and increases the resources available to support military families
- Ensuring servicemembers have access to quality housing, including by extending the authority to adjust the basic allowance for housing in high-cost areas
- Authorizing critical investments in battle force ships, submarines, aircraft, combat vehicles, long-range artillery, and other equipment to maintain our combat advantage
- Deterring China by increasing our investments in the Pacific Deterrence Initiative and authorizing the Taiwan Enhanced Resilience Act of 2022, which is designed to increase our security cooperation with Taiwan
- Confronting Russia and supporting Ukraine by authorizing increased funding for the European Deterrence Initiative and the Ukraine Security Assistance Initiative
- Strengthening and securing the national supply chain and supporting the defense industrial base, including temporary authorizations to waive certain restrictions related to contracts for munitions to support Ukraine or to increase the Defense Department's stocks of critical munitions

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

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, mbarron468@gmail.com

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

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Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, bged992K@aol.com

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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, brobinsol1976@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, brobinsol1976@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, 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

Exchange Hours: Regular hours except closed New Year's Eve Dec. 31 at 1600 pm and closed Jan. 1.

STAR card promotion: Each time you use your STAR card, you are eligible to win your monthly STAR credit card bill paid in full.

Be sure to visit <http://www.shopmyexchange.com> every day! You will see the Special of the Day, plus there are often other one day only specials! Plus be on the lookout for upcoming winter clearance sales.

I've noticed that the main store and on-line (regular sales and specials of the day) has limited selection of sizes. The only way this will change is if you call and/or write (email is ok) the Dallas TX HQ of AAFES at <http://www.shopmyexchange.com>. They do want your input and letting them know is the only way to change their selections. You can also let them know if you want them to start carrying certain items.

I've also found that your STAR card 2% rewards gift card now comes via e-mail instead of US Mail. Make sure you activate it and print it out upon receipt. The e-mail link expires after 90 days.

Shoppette

The Redstone Express will be open for your shopping convenience on New Year's Eve and Day 0700 - 1800. Regular hours (0600 - 2100) will resume on Monday, 2 Jan. 23.

To really celebrate - Dom Perignon is available! Less pricy Korbel, Prosecco, and Moscato are also available for your New Year's (or any time) celebrations. Glühwein - Weiss Wein (white wine), cherry, blueberry, and market varieties still available. Stop in and see all the gift packs! All your favorites now with promotional items included for the holidays.

As always save 5 cents per gallon at the gas pumps when you use your STAR card.

Commissary

Hours: Closed New Year's Eve at 4 pm; closed New Year's Day. Visit <http://www.commissaries.com> or sign up at Facebook, Twitter, Pinterest, Instagram, or YouTube for all the commissary information!

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.

Mrs. Ann Dison

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
biged992K@aol.com

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



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CONTACT:

GERMI CLOUD,

NSSA, CRPC

VICE PRESIDENT, WEALTH ADVISOR

256-715-0094

germi@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, December 26 – Christmas Day, observed
 - Monday, January 2 – New Year's Day, observed
 - Monday, January 16 – Dr. Martin Luther King Day
 - 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

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).

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

Continued on page 12

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**Cheers to a
New Year!**

May you have a happy,
prosperous and healthy
new year!



Dale C Kuehl, AAMS™
Financial Advisor

2045 Cecil Ashburn Drive S E
Suite 103
Huntsville, AL 35802
256-881-1583

MKT-9811C-A



Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

I hope that all you ladies had a very Merry Christmas and a Happy New Year.
The widow's luncheon will be held on Thursday, 19 January, at a venue to be determined.
Everyone will be called with the details

Surviving Spouse Corner: Benefits of Pet Adoption

According to the ASPCA, well over 6 million companion animals enter U.S. animal shelters every year and just under 1 million are euthanized each year. Thankfully, that number has been declining in recent years due in part to more publicity around adoption as well as ease of technology tools like social media and microchips that can help to reunite a lost pet with its family.

You might have thought about pet adoption and perhaps have some misgivings, and it is true that pet ownership is not right for everyone. After all, it can be a commitment of up to 20 years. Here are some adoption myths and why pet adoption might be right for you.

- *"Why adopt, not shop?"* Adoption is cheaper, and you can save a life. Look into your local pet rescues and animal control shelters. Many will offer low cost adoption days or assistance with adoption fees and spay/neuter costs. Buying a pup from a pet shop may encourage the use of "puppy mills" or overbreeding. True, there are very reputable breeders that take great care of their animals but consider all the animals that currently need a loving home that you could provide.
- *"I can't get a purebred from a shelter."* You'd be surprised at what you can find through your local rescues and shelters. If you want a specific breed, reach out to your local rescue organizations and shelters, and fill out an application listing your preference.
- *"Shelter pets have behavioral issues."* Some do, some don't, and there is no guarantee of an animal's disposition even if you buy one from a breeder. Most rescues want to see a successful placement so they will try their best to match an animal to a potential family based on their breed and observed demeanor. Want an energetic pup? They have it. Want a cuddly cat? They have those, too. House-trained pet? Yep. No time for pet training? Many will offer that as well. Just remember that you and your shelter pet need an adjustment period to get used to a new routine.
- *"I'm older. What if the pet outlives me?"* First, as many of us know, tomorrow is not guaranteed and as such, regardless of our age we should all have a care plan for who will care for our pets when we no longer can. Second, consider adopting a senior pet or fostering through a reputable rescue.
- *"I can't afford it."* Yes, pets can be expensive. If this is a concern, check into long-term foster programs where costs may be covered in part or in full. You might also want to consider pet insurance. ([MOAA Insurance](#) even offers a plan.)

My two senior pups recently passed away, and when I was ready, I reached out to a few rescues in my area. I am now the dog mom to a 2-year-old, lazy, fully housebroken 45-pound, ridiculously cute, mixed-breed bundle of love and couldn't have asked for a better pup.



Chaplain's Corner

Col Dave McKinney, USAF-Ret

Merry Christmas to all and a very happy New Year! As you read this, you are probably wondering why I say Merry Christmas in January. Christmas, even though we historically celebrate it only on December 25th, is actually a season in the Christian calendar. The length that some celebrate this season is 12 days, ending on Epiphany-January 6th. This is the day when we normally celebrate the three kings (Magi) visit to the manger to see Christ, a visit that we celebrate as the first manifestation of Christ to the gentiles.

Epiphany also has another meaning. Merriam-Webster defines epiphany as, "an illuminating discovery, realization, or disclosure." During my lifetime I know I have had many epiphanies. Yet, there are one or two that stand out. One special moment was when I (as a captain) and my colonel had a major falling out (I was right, but he could not admit it for almost a year). I won't bore you with the details, but let's just say it was very painful, so painful that I almost quit. I received lots of support from family and friends. Luckily my functional boss came to my rescue, and I survived to have many more assignments. My epiphany? While I have always been taught that we are not alone, it took this specific experience for my epiphany. I came to realize I was not truly alone and just how many people had my back and kept their watch over me.

I'm retired now, but I know I still have many people watching over me. Going into the new year, I encourage all of you to do two things. Make a list of those who have watched over you, then reach out to one or two of them telling them how much you appreciate them. Then I encourage you to reach out to someone you've watched over and let them know you're still watching over them.

"When they saw that the star had stopped, they were overwhelmed with joy. On entering the house, they saw the child with Mary, his mother; and they knelt down and paid him homage. Then, opening their treasure-chests, they offered him gifts of gold, frankincense, and myrrh". (Matthew 1: 10-11)

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:

By:

Membership Statistics

Total Members: 316
Regular Members: 268
Surviving Spouses: 48

New this month: 4
Deaths this month: 0
Renewals: 7

Welcome New Members to Huntsville Chapter MOAA

CW3 Chris Ridenour, USA
CAPT Steve Guiliani, USN
CAPT Tim Howell, USN
CW5 Paul Steele, USA

Recruiting

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

Legislative – continued from page 2

- Modernizing our military technology and capabilities, including hypersonic weapons, artificial intelligence, quantum technologies, and biotechnologies
- Authorizing \$1 billion for the National Defense Stockpile to acquire rare earths and critical materials required to meet the defense, industrial, and civilian needs of the U. S.
- Providing increased funding for military construction
- Maintaining and modernizing our secure, credible nuclear deterrent
- Advancing the development of various missile defense programs and systems
- Strengthening the Department of Defense’s cybersecurity strategy and capabilities

Congress passed **HR 8404**, the Respect for Marriage Act. The bill requires that states recognize same-sex and interracial marriages performed in other states. It’s a response to **concerns** that the Supreme Court might reconsider precedents regarding marriage equality.

The Army **selected** Textron-Bell’s V-280 aircraft as the service’s new Future Long Range Assault Aircraft (FLRAA), which will slowly replace the UH-60 Blackhawk that is a fixture in South Alabama skies around Ft. Rucker. The contract could be worth upwards of \$70 billion.

The November 2022 Consumer Price Index for Urban Wage Earners and Clerical Workers, released on 13 December 2022, was 292.495, 0.2% above the FY 2023 baseline of 291.901. The next CPI figures will be released on 12 January 2023. |||

PX/Commissary – continued from page 3

Turkeys are available if you can catch them while they are in! I visited recently and there were regular frozen and smoked turkeys but no fresh turkeys – and there is a limit of two turkeys per shopper. Keep checking back because they sell out fast. The smoked fully cooked frozen turkey is fantastic – costs a little more but very convenient! There are plenty of fixings for sides.

Your commissary has coupons to print out and save! Visit:

<http://www.mymilitarysavings.com/coupons> plus, you can use your commissary rewards card to load coupons before you shop or download the Rewards Card app from Google Play or the Apple App store. More information at: <http://www.commissaries.com/rewards/>

Your Bakery and Deli can create Meat and Cheese trays or/and Sandwich trays. Please call 256-876-3517 and please give a 24-hour notice. Remember the Sushi Bar it's now located by self-checkout – I find it a great place to buy lunch or dinner and it’s a healthier selection than fast food.

My recent trip found that salad and processed meats are having supply issues. Plan accordingly.

Also, check out the center of the store where warehouse pricing is in effect! Throughout your commissary you will find specials that will make your Holidays the best yet! |||



HCMOAA Treasurer's Report November 2022

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

1. The November 2022 Treasurer's Report is presented herein.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$17,699.27	\$ 4,524.05
Income	\$ 424.00	\$ 0.25
Expenses	\$ 2,012.57	\$ 0.00
Ending Balance	\$16,110.70	\$ 4,524.30

3. Notable income: Dues and one LMT buy-in.

4. Notable expenses: Payment for the membership luncheons for October, reimbursement for National MOAA meeting to Captain West, payment for door prizes for the Christmas Social, and reimbursement to the LMT.

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 \$25.19.

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 previous 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 December 2022

Mrs. Carol Freyder (Surviving Spouse)
Lt Col Ed Gniadek, USAF (Ret.)
CPT Rene Lemieux, Jr., USA

Total received for December:	\$650.00
Total received CY22 - FINAL:	\$4850.00





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!

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

_____ Active	_____ Retired	_____ NG	_____ Former Officer	_____ Reserve	_____ 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

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


LTC Robert Archer, USA
CW4 William J Barron, USA
CW2 Ann D Bruno, USN
COL Mary O Drayton, USA
LTC Earl A Freeman, USA
MAJ James Greene, USA
LTC Robert W Hearon, USA
CW5 Reginald Jacobs, USA
CH (LTC) James R Johnson Sr, USA
LTC Edwin L Kennedy, USA
Col Larry D Layne, USAF
LTC Richard W Levan, USMC
CAPT Alan G Maiorano, USN
Mrs. Elaine Miner
Col Millard E Moon, USAF
Maj Edward L Morfenski, USAF
LTC Mark L O'Brien, USA
LTC Steven R Palmer, USA
MAJ Gary L Pollard, USA
LTC Samuel Scruggs, USA
LTC Ruth J Sonak, USA
CPT Sean R Sterling, USA
Mrs. Travis Stewart
COL Lee M Tonsmeire, USA

CW4 Edward J Banville, USA
COL Richard F Bowyer, USA
COL Steven S Debusk, USA
LTC Levern Eady, USA
Lt Col Andrew J Grau, USAF
COL Mary S Hall-Van Bebber, USA
Mrs. Carrie V Hightower
COL George J Jobczynski, USA
LTC Charles A Joyner, USA
LTC Ruby R Lardent-Davis, USAR
MG John A Leide, USA
CW3 Clarissa A Lewis, USA
LTC Thomas E Means, USA
LTC Joseph S Minor, USA
LTC Johanna L Mora, USA
CDR Paul R Morin, USN
LTC Douglas L Oyler, USA
Mrs. Gwen V Parks
LTC David E Pray, USA
CW4 Samuel Smith, USA
MAJ Wesley R Sparks, USA
LTC Christopher R Stewart, USA
MAJ Michael V Tallman, USA
Maj James M Tynan, USAF

FAHC – continued from page 5

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

Fox is hiring qualified clinical professionals! Please review our vacancies for Licensed Practical Nurses, Medical Support Assistants, and Social Workers on the USAjobs website at <http://www.usajobs.gov> 



Membership Meeting
25 January 2023
1100 – Summit Club

Guest Speaker: COL Wendy L. Gray
Fox Army Health Center Commander

COL Wendy L Gray enlisted in the United States Army as a Combat Medic and later transitioned to a Licensed Practical Nurse she was inducted into the NCO Corps and accepted into the Army Enlisted Commissioning Program, earning her Bachelors of Science in Nursing degree from Marymount University, Arlington, Virginia and commissioned as a 2LT into the United States Army Nurse Corps. Selected for Long Term Health Education and Training she attended Uniformed Services University Health Sciences, Bethesda, Maryland and earned her Masters of Science in Nursing degree as a Family Nurse Practitioner. A graduate of the Officer Basic and Advanced Course, Command General Staff College, and the Army War College. She is a member of Sigma Theta Tau International Honor Society of Nursing and the American Academy of Nurse Practitioners. She is also an Aviation Flight Nurse Practitioner.

Her current and previous assignments include, Director, Strategic Initiatives Group Office of the Surgeon General; Commander, Raymond W. Bliss Army Health Center; Assignment Officer, Army Nurse Corps Branch, Human Resources Command. Officer in Charge, Warrior Transition Clinic, Fort Belvoir Community Hospital; Commander, Community Based Warrior Transition Unit, Rock Island, IL; Department Chief, Department of Warrior Care, Ireland Army Community Hospital along with various assignments at Brooke Army Medical Center and Walter Reed Army Medical Center.

COL Gray's military awards include, The Defense Meritorious Service Medal, Meritorious Service Medal with 5 Oak Leaf Clusters, the Army Commendation Medal with 5 Oak Leaf Clusters, and the Army Achievement Medal with 1 Oak Leaf Cluster and various unit and service awards. She is also a member of The Order of Military Medical Merit.

She is married to 1SG (R) Lomack Gray Jr, and they have one daughter Taylor Gray.

Menu: Knackwurst, Pork Schnitzel (with Jaeger sauce), German Pan-Fried Potatoes, Red Cabbage, Cucumber Salad, Apple Dumpling, Broetchen (with butter), 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, rickw675@att.net, NLT 20 January 2023



**Partnership for
Patients Council**

Help us improve your
healthcare experience

FOX ARMY HEALTH CENTER
PATIENTS INVITED TO BE ADVISORS




KICK THAT HABIT!!



**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
- A 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, ext 1440 or 1050



FOX ARMY
HEALTH
CENTER

Social Security Scams

Many of us spend the holidays relaxing and sharing in goodwill with friends and family. But some bad actors use the holidays to take advantage of people's generous spirits. Scammers frequently target the older and other more vulnerable members of our communities. They pretend they are from Social Security or another government agency to steal your money or personal information.

Caller ID, texts, or documents sent by email may look official, but they are not. Fraudsters are calling to verify information about the 2023 cost-of-living adjustment for people who get benefits. Remember, this adjustment is automatic, and a beneficiary does not need to verify anything. Social Security won't ask you to provide information or money to get your benefit increase. Know that how we do business with you doesn't change because it's the holidays. We may email or text you about programs and services, but we will never ask for personal information via email or text.

Recognizing the signs of a scam can help you avoid falling victim to one. These scams primarily use the telephone to contact you, but scammers may also use email, text messages, social media, or U.S. mail. Scammers **pretend** to be from an agency or organization you know to gain your trust. Scammers say there is a **problem with your Social Security number or account**. Scammers **pressure** you to act immediately. Scammers tell you to **pay** in a specific way.

Know what to look for and be alert. Scammers don't take days off and neither should you... when it comes to making sure you identify suspicious communications and report it. If you receive a questionable call, text, or email, hang up or don't respond and report it at oig.ssa.gov/report. Scammers frequently change their methods with new tactics and messages to trick people. We encourage you to stay up to date on the latest news and advisories by following SSA's Office of the Inspector General on [LinkedIn](#), [Twitter](#), and [Facebook](#) or subscribing to receive [email alerts](#).

Gift Card Scams

Some criminals have sophisticated methods for stealing the funds loaded onto gift cards. Others use cons to trick people into sending gift cards as payment for goods or services that are never provided. But by simply knowing the warning signs of gift card scams, you can reduce your risk.

Did you know that almost half of holiday gift spending goes to gift cards?

It's no surprise that they're a popular gift option — they're convenient and useful. In fact, a recent study found that shoppers will spend 18% more on gift cards this year compared to last year.

So, it's particularly important to know that according to the Federal Trade Commission (FTC), gift cards have been a top payment method for fraud every year since 2018.

Gift cards are an attractive way for fraudsters to get fast cash. This is in part because gift cards offer fewer consumer protections than other payment methods, like credit cards.

With gift card scams, the transactions are more challenging to reverse, and once the funds are stolen, it can be difficult to trace the crime back to fraudsters.

Have you ever given or received a gift card that actually had a balance of zero? When this happens, it could be due to cashier error — or criminal activity.

The Better Business Bureau (BBB) notes that a scammer doesn't have to physically swipe a gift card to access the funds.

With that in mind, here are a few common gift card scams to be aware of:

- **In some cases, bad actors tamper with gift cards displayed on store racks.** The scammer will expose the PIN on the back of the card and take a picture of it, along with the gift card number. Then, they find a way to cover the exposed PIN — by placing a sticker over it, for example — before putting the gift card back on the shelf. Once the card is purchased and activated, the scammer can access the funds.
- **Cybercriminals can hack into gift cards remotely.** Criminals may use bots or other remote methods to guess the PINs and get access to the card's funds.
- **Scammers use bogus deals to sell phony gift cards.** If you find a gift card selling for a suspiciously low price online, it's likely fake or stolen.
- **Sometimes, scammers use fake websites to capture the gift card's identifying number and PIN.** Avoid activating a gift card — or checking its balance — on any website other than the one listed on the physical card or in the instructions that came with it.

No matter their method, these scammers usually have one goal in mind: to drain the funds from your gift card and scam you out of your money. Our advice can help you make sure this doesn't happen.

When purchasing a gift card, follow these safety tips:

Continued on page 18



13 Birthdays in January

BG William J Fiorentino, USA
COL Wood R DeLeuil, USA
CW2 Ann D Bruno, USN
MG Kenneth J Quinlan, USA
MAJ Monte C Washburn, USA
LTC Eric C Deets, USA
RADM Richard B Landolt, USN

COL Gilbert J Stieglitz, USA
COL Jimmy C Hill, USA
CW4 William J Barron, USA
COL Thomas J Kunhart, USA
CDR Paul R Morin, USN
COL Carl D Owens Sr, 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 brobinso1976@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

None this month

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

We will miss these outstanding Leaders and Patriots.



Payment App Scams

Peer-to-peer payment apps like Venmo, PayPal, Cash App, and Zelle can make it easier to pay for things and send money to friends. But it's important to know that scammers are also active on these platforms. With payment scams on the rise, learn how to protect your accounts and safeguard your assets.

P2P transactions — also known as person-to-person payments — are online money transfers, enabled by a third-party app or site.

Payment apps or sites make it easy to send money with a few taps — and this convenience and speed have helped P2P platforms surge in popularity over the last few years. With payment apps, it may be easier than ever to split the dinner bill with a friend, divvy up vacation expenses with family, or pay a roommate for your part of the utility bill.

According to the Pew Research Center, 76 percent of Americans say they have used at least one of these popular payment apps or sites: PayPal, Venmo, Zelle, or Cash App. It's important to keep in mind that scams are increasing on these platforms, too.

One man accidentally revealed his personal information to scammers, who then used his details to break into an old PayPal account — one he hadn't used in over a decade. From there, the fraudsters were able to access his bank account.

In other cases, victims are tricked into transferring money directly to a scammer. Sending money this way is like sending cash, which makes this fraud type particularly devastating.

If you're scammed on a P2P app — or even if you accidentally send money to the wrong person — it can be difficult to get the money back.

If you know what scammers are up to, you'll be more likely to identify and avoid fraud if it happens to you. Here's what to watch out for:

Continued on page 21

Gift Card Scams – continued from page 15

- **Examine the card before you buy it.** The PIN on the back should be covered, and the packaging or security seals shouldn't be wrinkled, torn, or otherwise damaged.
- **Keep the receipt.** This can be helpful if you have to report an issue later on. If you plan to give the gift card to a loved one, consider taping the receipt to the card.

On the flip side, if you receive a gift card, follow these tips:

- **Register the gift card promptly.** And if the retailer allows it, change the PIN. This could help protect you in case the card is lost or stolen later on.
- **Use the gift card as soon as possible.** If it was hacked, a scammer could beat you to using the funds.


The cost of gift card payment scams:

- 1 in 4 people who report losing money to fraud paid the scammer with a gift card, and individuals are being stripped of more cash each year.
- That median reported losses climbed from \$700 in 2018 to \$1,000 in the first nine months of 2021.
- Meanwhile, the number of people being scammed of \$5,000 or more jumped from about 8% in 2018 to about 14% in the first nine months of 2021.

There's another type of gift card scam to be aware of. Scammers may try to convince victims into sending them a gift card as payment for goods or services that are never provided. Or they'll find a way to convince you to share a gift card number, as well as its identifying number and PIN. Then, they'll activate the gift card themselves and spend the balance.

Anytime someone asks you to send payment via a gift card, it's safe to assume it's a scam. Here are some additional red flags to watch out for:

- **Urgent requests:** Someone contacts you with an "emergency" request — typically via phone call, email, text, or on social media — to send a payment via a gift card. The scammer may pose as a representative from a government agency or as a tech support employee for a company.
- **Pressure tactics:** They claim that if you don't pay immediately, there will be consequences. The goal is to pressure you into acting quickly before you think through the situation or discuss it with anyone.
- **Demanding and specific instructions:** A scammer might say that you need to buy a certain type of gift card — such as a Google Play, Target, or iTunes card. They also may direct you to purchase it online or at a specific store. If the scammer reaches out by phone, they may even urge you to keep them on the line as you go into the store and buy one or more gift cards. This is because they don't want you to speak to anyone who might intervene.

If you suspect you're talking to a scammer, remember that you're in control. You can simply hang up or delete the message. 

TRICARE Pharmacy Network May Shrink by Thousands Due to Grocery Merger

A planned merger of Kroger and Albertsons grocery corporations could slash the number of [Tricare](#) network pharmacies and send beneficiaries searching for a new place to get their prescription medications in the coming year.

Tricare beneficiaries who get prescription medications at a Kroger pharmacy or other store in the Kroger group received letters last week telling them that the company is leaving the Tricare pharmacy network effective Jan. 1. Its plans to acquire Albertsons, Safeway, Vons and other retail grocery chains could reduce the network by another 5,000 stores, according to the Military Officers Association of America.

The grocery giant announced the decision to leave the network last month in response to a contract offer from the Defense Department's pharmacy benefits manager, Express Scripts, which was described by Kroger officials as not meeting "equitable and fair" standards.

"Since February, Kroger has attempted on dozens of occasions to negotiate in good faith with [Express Scripts Inc.], seeking a more equitable and fairer contract that lowers cost, increases access, and delivers greater transparency -- but there has been little to no progress to date," Kroger officials said in a statement Sept. 30 announcing the termination of their agreement.

Kroger is set to acquire Albertsons and its affiliates by 2024, given regulatory approval, which could further reduce the number of network pharmacies.

Albertsons operates its own branded stores and other common retail grocery chains. A loss of these stores could reduce the Tricare retail pharmacy network by nearly 5,000 locations, in addition to Kroger and the nearly 15,000 small and independent pharmacies that were dropped in October.

"Just the independents leaving is a 25% cut to the number of pharmacies in the network. If you take out Kroger plus Albertsons, now you are talking about a 33% cut to the network if there is nothing done to bolster it otherwise," said Karen Ruedisueli, director of government relations for health affairs with the Military Officers Association of America.

"It's just really disturbing, because the pharmacy benefit was a key component of the compensation and benefits package to retain an all-volunteer force over two decades of war," Ruedisueli added. "It's just not OK."

Neither Kroger nor Albertsons responded to a request for comment on the ongoing acquisition discussions and the potential impact on the Tricare pharmacy network.

In October, 14,963 retail pharmacies left the Tricare network rather than accept the terms of a contract offered by Express Scripts. Many of the pharmacies opted out of their contracts, but others never learned of the change, given their corporate structures, and were blindsided when Express Scripts announced that the dismissals were effective Oct. 24, rather than on Jan. 1 as was expected.

The Defense Health Agency and Express Scripts maintain that, despite the loss of those pharmacies, more than 90% of beneficiaries will have access to a pharmacy within a 15-minute drive.

Continued on next page

Continued from previous page

Then, Kroger bailed, effective Jan. 1. The company not only controls Kroger Supermarkets, but also operates Ralphs, Dillons, Smith's, King Soopers, Fry's, Fred Meyer, Harris Teeter and other stores.

Jennifer Bittner, an Army spouse who volunteers with Exceptional Families of the Military, said she knows families who received letters this week telling them they had a month to transfer their prescriptions to either a military treatment facility, Express Scripts home delivery or another network pharmacy.

"They make it sound so simple, and it's not simple whatsoever, especially for families that are [in the Exceptional Family Member Program] and have complex medical conditions," Bittner said.

Following Kroger's announcement, Express Scripts reached out to some of the pharmacies that were ousted in October, offering them the chance to rejoin the network under a new contract that would be effective on Jan. 15.

The terms of the new contract, however, were the same as those offered earlier this year and are untenable, according to Ronna Hauser, senior vice president of policy and pharmacy affairs at the National Community Pharmacists Association.

"[They are] severely underwater reimbursement terms that would leave our members losing money on 80+% of prescriptions billed for Tricare patients. The terms offered were so egregious," Hauser said. "Especially with the news from Kroger, we are still dubious as to how Express Scripts can maintain network adequacy standards."

She added that in the past several weeks, some of the association's members that own multiple pharmacies have learned that some of their stores were removed from the network while others remain.


"They have no idea what the contract terms are for the stores that are still able to submit claims. It's just a mess," Hauser added.

Lawmakers have pressed the Defense Department for answers regarding pharmacy access for beneficiaries and the terms of the contract offered by Express Scripts, saying the loss of pharmacies would have a negative impact on some of the sickest patients, including children; those with cancer; veterans and their family members in long-term care; and those needing specialty medications, such as infusions.

"This leaves patients, including those with cancer and rare diseases, with the impossible choice of either switching to a new and often far away pharmacy or paying high out-of-pocket costs to stay with their established pharmacy. This is no way to treat our service members and their families," wrote Rep. Buddy Carter, a Georgia Republican and pharmacist; Rep. Mike Rogers, R-Ala., the ranking member of the Armed Services Committee; and others in a letter dated 21 November 2022.

The lawmakers requested that the Defense Health Agency attend a listening session with patients, pharmacists and others affected by the change.

Ruedesueli said her organization is lobbying to reverse the cuts to the network and hopes the DHA will address the concerns but "realizes that legislation might be necessary."


"We appreciate the many congressional offices that have sent letters on the matter and look forward to working with them to achieve protections in statute to maintain the integrity of the Tricare pharmacy program. Our beneficiaries, including many vulnerable populations, are counting on it," she said. 

- **Imposter scams:** In many common scams — including grandparent scams and romance scams — fraudsters are now requesting that victims pay via a payment app, either instead of or in addition to a wire transfer or pre-loaded gift card.
- **Account takeover scams:** In some cases, fraudsters use stolen personally identifiable information (PII) to hack into a P2P payment account and steal money.
- **Phishing scams:** Think twice if you see an unexpected bill from a payment app. In one phishing scam, fraudsters send a phony invoice, then prompt you to call a number to dispute the charge. But when you call, instead of the payment app's customer service, you're connected with a scammer — who then talks you into sharing information or access that can lead to identity theft and fraud.
- **Fake reimbursement scams:** A scammer "accidentally" sends you money via a payment app — then requests you send it back. But the original payment was connected to a fraudulent account, and by the time the service provider catches the issue, the scammer has made off with the cash.

Payment app scams are affecting thousands of consumers — and costing them millions each year. In a recent survey conducted by Morning Consult, 29 percent of respondents said they had either been a victim of a peer-to-peer payment scam or know someone who has.

Now that you know what you're up against, the next step is to safeguard your accounts and always take care when sending money on payment apps. Here's how:

1. **Only send P2P payments to someone you know and trust.** First, verify the contact information — such as the phone number or email address that's associated with the account — to ensure you're paying the right person. Then, send a test payment. "When I'm sending money to someone new, I like to send a small amount, like \$1, to be sure I have the right account before sending a larger payment," says Starks.
2. **Don't use a P2P app to shop online.** If an online retailer is requesting payment through a payment app, consider it a red flag. "Credit cards are the safest way to purchase goods online," recommends Starks.
3. **Link your payment apps to a credit card rather than your bank account.** Credit cards typically offer stronger consumer protection against money lost to fraud, even if they were linked to a peer-to-peer platform.
4. **Activate a personal identifying number (PIN) on all P2P payment apps and use strong passwords.** This will make your account harder to hack, even if your phone falls into the wrong hands.
5. **Close any unused P2P payment accounts.** If you no longer use an account that is connected to your debit or credit card, be sure to close it.
6. **Don't connect your P2P payment account to social media.** Some social media platforms make it easy to connect your P2P payment accounts to pay for in-app purchases. However, if an identity thief gains access to your social media account, they might also be able to access your payment app account, and any associated bank accounts or credit cards.

Any time you share your personal information, there's a risk that it could become exposed, which could then lead to fraud. Money lost to peer-to-peer payment scams is typically not covered by banks, payment apps, or identity protection plans. 

Chapter Happenings – Christmas Party



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 January

- 1 January – New Year’s Day
- 1 January – Emancipation Proclamation freed the slaves (1863)
- 1 January – Ellis Island opened in New York harbor (1892)
- 1 January - The Commonwealth of Australia was founded (1901)
- 1 January - Fidel Castro seized power in Cuba (1959)
- 1 January - China and the U.S. established diplomatic relations (1979)
- 2 January – The Japanese capture Manila (1942)
- 3 January - Alaska was admitted as the 49th U.S. state (1959)
- 3 January – President Eisenhower broke off relations with Cuba (1961)
- 4 January - President George Washington delivered the first State of the Union address (1790)
- 8 January -The Battle of New Orleans (1815)
- 8 January - Charles de Gaulle took office as the president of France (1959)
- 8 January – President Johnson declared War on Poverty (1964)
- 9 January- Construction work began on the Aswan High Dam (1960)
- 9 January – College Football Championship
- 10 January - Florida became the third state to secede from the Union (1861)
- 10 January – League of Nations established (1920)
- 11 January - Alabama seceded from the Union (1861)
- 12 January – Monthly Board Meeting – 1100 – Java Café**
- 13 January - Douglas Wilder of Virginia became the first African American governor (1990)
- 14 January – Monthly Breakfast – 0900 – City Café Diner**
- 16 January - The Shah of Iran fled his country (1979)
- 16 January - Martin Luther King Day
- 19 January - Indira Gandhi was elected prime minister of India (1966)
- 21 January - The Concorde supersonic jet began passenger service (1976)
- 22 January - Abortion became legal in the U.S (1973)
- 23 January - The American ship USS Pueblo was seized by North Korean (1968)
- 24 January - The California gold rush began (1848)
- 25 January - President Kennedy conducted the first live televised presidential news conference (1961)
- 25 January – Monthly Member Meeting – 1100 – Summit Club**
- 27 January - The Russian Army liberated Auschwitz death camp (1945)
- 28 January - The U.S. Coast Guard was created (1915)
- 30 January - Adolf Hitler was appointed Chancellor of Germany (1933)

