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July 2022



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Howdy all! Welcome to another great newsletter!

Sadly, there is no membership meeting in July – maybe a good thing as we are very busy working the Scholarship Fund golf tournament. Our next membership meeting will be August 31st. More details to come, but please save the date NOW!

Speaking of the Scholarship Fund, there are still two ways for all of you to participate:

- **Participate in our annual golf tournament** as a player, sponsor, or golf committee volunteer

- Make a direct donation - any amount - \$10 or \$10,000 (wouldn't that be great?).

See Page 10 for details. If you can't help with the tournament, and I know many of you understandably can't, **we could really use the donations!**

On June 25th, we were able to conduct the first BBQ for the Vets lunch at the Tut Fann State Veterans Home since 2019 (pre-COVID). Spices Smokehouse and Operation BBQ Relief provided all the food and cooking talent. Volunteers from 4 local Veterans organizations provided the servers! It was a HUGE success, and the residents (and volunteers) greatly appreciated the excellent tasting meal. The Veterans organizations covered the small cost for anything not donated by area companies (all the meat and many of the side ingredients were donated).

I would like to **recognize the Chapter volunteers** who helped me ensure the Tut Fann BBQ was a successful event: Geno Lesinski, Charles Clements, Angie Inman, and James Pointer. **Many thanks my friends!**

Wouldn't be a Prez Sez column without the following: Our **2022 Scholarship Fund Golf Tournament** is scheduled for **September 9th** with a 0830 shotgun start. The golf committee is full speed ahead pursuing sponsors and players. Our next golf committee meeting is Wednesday, July 6th at 1200 at the Weeden Grill at The Links. We welcome all help – come early and enjoy some lunch!

Stay safe and enjoy some outdoor time!

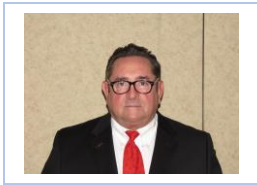
Rick

No Member Meeting in July

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



“All politics is local.”

After runoff elections Tuesday, 21 June 22, the general election ballot is now set in some races. In other races, the outcome is already decided.

Katie Britt won the runoff battle against long-time Congressman Mo Brooks with 63% of the vote. The former CEO of the Business Council of Alabama now faces Democrat Will Boyd in the November election to replace Sen. Richard Shelby.

State Representative Wes Allen defeated State Auditor Jim Zeigler to win the Republican nomination for secretary of state. He will face Democrat Pamela LeFitte in November.

In the race for Congress in North Alabama's 5th Congressional District, Madison County Commission chair Dale Strong won over former Huntsville Superintendent Casey Wardynski 63% to 37%. He'll face Democrat Kathy Warner-Stanton in the general election.

In the Democratic runoff for governor, Yolanda Flowers defeated State Sen. Merika Sanders Fortier 55% to 45% to win the chance to take on Governor Kay Ivey in November.

State Representative Andrew Sorrell claimed the GOP nomination for state auditor by defeating Birmingham pastor Stan Cooke, a win that was tantamount to election since there's no Democratic contender.

The two Public Service Commission incumbents on the ballot survived runoff challenges. Place 2 Commissioner Chip Beeker easily defeated Robert McCollum 63% to 37% while Place 1 Commissioner Jeremy Oden won 52% to 48% over Brent Woodall.

In other news, a state-funded circuit court judgeship will move from Jefferson County to Madison County, the Alabama Judicial Resource Allocation Commission decided in mid-June.

On the National Front:

The May 2022 CPI is 288.022, 7.3 percent above the FY 2022 COLA baseline. The Consumer Price Index for June 2022 is scheduled to be released July 13. The CPI baseline for FY 2022 is 268.421. The Federal Reserve meeting in late-June raised interest rates up by 75 basis points (.75%). This is the highest increase since 1994.

Continued on page 9

2022-2023 GOVERNING BOARD

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LIFE MEMBERSHIP TRUST

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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

The Exchange back to school sale starts in July and continues into August. Clothes, backpacks, school supplies, exercise items, and dorm room supplies. Your Exchange has a huge supply of back-to-school items—all tax free! Clothes, shoes, accessories, pens, pencils, markers, backpacks, and notebooks. Plus, everything your college student requires for the new dorm. Also, check out all the items (big screen TV for example) you can put into the now vacant room to make a man or woman cave. Speaking of big screen TV's—now is the time to gear up for all the college games! From desktop to wall filling, your Exchange has the TV for you!

You can save even more by signing up for the Exchange STAR card! The first day you use it – ALL your purchases are 10% off on your bill!

The Alabama Back-To-School Sales Tax Holiday begins at 12:01 a.m. 15 July and ends at 12:00 midnight on 17 July. Your purchases are always tax free at the Exchange.

Taurus firearms are on sale 10-23 June all at 10% off when you use your STAR card. Plus, a lot of ammo has arrived and is also now available on-line for delivery at shopmyexchange.com. You will have to be present in person when it arrives at your door.

Check out your Exchange on Facebook for a FREE Friday drawing and also download Digital Garrison from the app store for more updates.

Shopette

Be sure to stop in every month to see the wine and spirit specials - check out the what's new, wine of the month, spirit of the month, and limited time specials! Redstone Express usually has a tent sale in late August and so far, it's a possibility!

While there stop at the Redbox outside and take in a movie night! Download the Redbox app and get specials/discounts on movies at the Box and on streaming!

Commissary

A new access road to the Commissary "Click2Go" curbside pickup is being constructed. "Click2Go" allows you to order groceries online and pick them up later. Go to commissaries.com to sign up. While there you can also clip electronic coupons with your Rewards Card.

At the entrance of your Commissary, you will find an opportunity to give back to your community by supporting the Fed's Feeds Families food drive.

Continued on page 11

Need Addresses

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

None this Month

Concerns

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

None this Month

Persons to contact are:

Army Representative:
COL James D. Treadway
256-859-1484
jtreadway51@mchs-i.com

Navy/USMC Representative:
COL Raymond G. Regner
256-851-5903,
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Air/Space Force Representative:
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Fox Army Health Center MAJ Bruce T. Robinson, USA-Ret



TRICARE Toolkit: Take TRICARE on Your Travels

After more than two years of travel restrictions, Americans are returning to the roadways, train tracks, and skies. While COVID-19 remains a concern, other illnesses and accidents can happen on travel.

While all TRICARE programs vary slightly, here are some basics to ensure you have health coverage for your trip.

TRICARE Prime

The Defense Health Agency recommends TRICARE beneficiaries who plan to travel get routine care before they leave home. Traveling patients must notify their primary care contractor or their TRICARE regional contractor within 24 hours of going to a hospital regardless of if they are admitted.

For non-emergency illnesses or accidents, Prime patients have several options for treatment in the U.S., beginning with the Nurse Advice Line, at 1-800-874-2273. They also have access to the TRICARE network of urgent care centers without a referral. Beneficiaries can check with the regional contractor for a network urgent care facility.

Prescriptions can be filled at a TRICARE network pharmacy or a military pharmacy. If these options are not available, they may be filled at non network pharmacies. Retain copies of receipts; additional expenses may warrant filing a claim.

TRICARE Select

Beneficiaries who use TRICARE Select and are traveling in the U.S. should go to a hospital in an emergency, but they can see any TRICARE authorized provider for illnesses or injury. Patients can save money by seeing a network provider, found on the respective TRICARE contractor websites.

TRICARE recommends keeping all receipts and bills, as patients may need to file a claim for reimbursement.

Like their fellow TRICARE Prime patients, TRICARE Select beneficiaries can fill prescriptions at any nearby U.S. military pharmacy overseas, at a network pharmacy if they are in a U.S. territory, or a non-network pharmacy.

TRICARE For Life

The Defense Health Agency recommends anyone using TRICARE for Life and traveling in the U.S. or its territories should see a TRICARE-authorized provider, found via [TRICARE.mil/findadoctor](https://www.tricare.mil/findadoctor). They can also contact Medicare at 1-800-633-4227 to locate a provider that takes Medicare. Medicare does not cover health care outside the U.S., so TRICARE will be the primary payer.

For TFL beneficiaries, there may be deductibles and cost shares for overseas care. Patients may have to pay up front; keep all receipts to file claims.

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Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

There will be no luncheons during the months of June & July.
Enjoy your summer.
We will meet again in August.

Surviving Spouse Corner: Four Resources for Older Adults

The community of military spouses, encompassing all past and present, is a resilient group of individuals. The ability to change plans in a moment's notice is a skill acquired over years of experience. The other amazing characteristic of military spouses is that we support each other and share tools, benefits, and resources no matter how long we have known each other.

Here are four such resources to consider:

VA Aid and Attendance: Also known as housebound allowance, VA Aid and Attendance might be able to provide a monthly financial benefit to assist with personal care services. Financial and physical considerations need to be investigated. Local veteran services organizations are a great place to get neutral information and support.

Geriatric Care Managers: Hiring these professionals can be an unmatched option of support for seniors who do not have family members close. They are social workers for hire who can be on a retained contract or situational contract in case of emergency needs. Their experience can help you navigate insurance coverage, emergency services, or placement recommendations if you are looking into senior living locations.

Board-Certified Elder Law Attorney: Often attorneys will list that they offer estate and/or elder law specialties. This is an important area in that "what you don't know will hurt you." A board-certified elder law attorney has a higher level of training and expertise. Learn more through the [National Elder Law Foundation](#).

Senior Real Estate Specialist (SRES): This designation for Realtors means that they have done advanced education for working with home buyers over the age of 50. Often, they have a network of additional businesses and services that will assist in making the real estate transaction as smooth as possible. Learn more through the [SRES Council](#).



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

Where Can We Get Power?

At the close of World War II, two pictures appeared in a magazine showing a soldier in conflict with a tank. The first showed a huge tank bearing down on a tiny soldier, about to crush him. The picture was proportioned to show the odds involved when a foot soldier with a rifle faced the tank. The next picture showed what happened to that soldier's odds with a bazooka, or rocket launcher, in his hands. This time the tank appeared to be shrunken in size and the soldier at least equal in size, if not a little larger.

Without the power of God released in our lives, when in conflict with sin we are like an infantry soldier in the presence of a tank. We cannot do a thing. But by trust in the power of the living God at work in us, we can say, 'No!' and make it stick. We can turn and begin to live as God intended us to live.

Furthermore, in the Lord's Prayer Jesus teaches us that we are to ask God "to deliver us from temptation." In the following passage we are given a wonderful promise that He will deliver from temptation; and, therefore, we can have the victory over sin: "No temptation has overtaken you, but such as is common to man; and God is faithful, who will not allow you to be tempted beyond what you are able, but with the temptation will provide the way of escape to endure it (1 Corinthians 10:13, NASB).



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: 314
Regular Members: 262
Surviving Spouses: 52

New this month: 0
Deaths this month: 2
Renewals: 0

Welcome New Members to Huntsville Chapter MOAA

None this month


Recruiting

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

A new report from the Department of Defense Inspector General affirms the Air Force's 2021 decision to locate the U.S. Space Command Headquarters in Huntsville. After evaluating the selection process, the IG found that "the process Air Force officials used to select Huntsville, Alabama, as the preferred permanent location for the U.S. Space Command headquarters (USSPACECOM HQ) complied with law and policy and was reasonable in identifying Huntsville as the preferred permanent location." In January 2021, Secretary of the Air Force Barbara Barrett announced that Huntsville's Redstone Arsenal had been selected as the permanent headquarters of the U.S. Space Command. There will be a GAO report on this matter and is expected to be published in the coming days.

On Tuesday, June 7, 2022, President Biden signed the following nine bills into law related to veterans and the Department of Veterans Affairs (VA):

- S. 1760, which designates the community-based outpatient clinic of the Department of Veterans Affairs planned to be built in Oahu, Hawaii, as the Daniel Kahikina Akaka Department of Veterans Affairs Community-Based Outpatient Clinic
- S. 1872, the "United States Army Rangers Veterans of World War II Congressional Gold Medal Act," which provides for the award of a Congressional Gold Medal to the United States Army Rangers Veterans of World War II, in recognition of their dedicated service during World War II
- S. 2102, the "Dr. Kate Hendricks Thomas Supporting Expanded Review for Veterans In Combat Environments Act" or the "Dr. Kate Hendricks Thomas SERVICE Act," which expand eligibility for VA mammography screening to veterans who served in locations associated with toxic exposures
- S. 2514, which renames the Provo Veterans Center in Orem, Utah, as the Col. Gail S. Halvorsen "Candy Bomber" Veterans Center
- S. 2533, the "Making Advances in Mammography and Medical Options for Veterans Act," which makes a number of changes to VA's mammography screening and access to related medical care
- S. 2687, the "Strengthening Oversight for Veterans Act of 2021," which temporarily authorizes the Department of Veterans Affairs' Office of Inspector General to issue subpoenas in certain circumstances
- S. 3527, which authorizes VA to transfer to another property the name of a VA property that was named in statute
- S. 4089, the "Veterans Rapid Retraining Assistance Program Restoration and Recovery Act of 2022," which restores entitlement to educational assistance under the Veterans Rapid Retraining Program under certain conditions; Thank you to Senator Durbin and Representatives Danny Davis and Underwood for their leadership
- S. 4119, the "RECA Extension Act of 2022," which extends by two years the availability of compensation for radiation exposure related to nuclear weapons development

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



HCMOAA Treasurer's Report May 2022

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

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

	Operating Funds	Savings
Starting Balance	\$15,879.67	\$16,523.26
Income	\$ 1,470.00	\$ 0.14
Expenses	\$ 672.26	\$ 0.00
Ending Balance	\$16,677.41	\$16,523.40

3. Notable income: Proceeds from the May membership luncheon, Sentinel advertiser, donation from NAVFOC fund raiser, petty cash for the May luncheon and dues.
4. Notable expenses: Payment for the Chapter's website renewal, JROTC supplies, and petty cash for the May luncheon.
5. Chapter Saving account activity was limited to interest.
6. The Chapter Operating Funds contains \$2,403.07 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from 2019/2021/2022 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 students. Please consider donating to our program. Contact the HCMOAA Scholarship Fund Treasurer, Rick West, at rickw675@att.net or 256.776.6901 for details.

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.

Total received for June:	\$0
Total received CY22:	\$0





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



Membership Application or Renewal

Yes - I'd like to add my voice to the Huntsville Chapter!

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

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

**If renewing just update any address or phone changes, verify e-mail address, and sign the form

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

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

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

MOAA National Membership Number


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

PX/Commissary – continued from page 3

At <http://www.commissaries.com> you can check out the latest commissary sales flyer, recipes/coupons and sign up for the commissary rewards card. You will want to download all the football recipes!

With the concerns of what is in our food, you can now check out all the food recalls on the commissary web site. There are still supply issues with some salads and breakfast foods.

Follow the commissary on Facebook or on Twitter @YourCommissary. Also, while entering the Commissary check out the table of coupons and sales flyers. You will be sure to find something on sale to get great savings.

With shortages everywhere - your Commissary has you covered with extensive canning supplies located near the bread and self-checkout lanes. Plus check out the collection of MRE's. 

Tax Burden on Alabama Vets

Tax burden measures the proportion of total personal income that residents pay toward state and local taxes. Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales, excise, and property taxes can more than offset the lack of or a low state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few.

Alabama's total state tax burden is ranked as the 15th lowest in the nation at 9.11% on median U.S. household as of 7 March 2022. Following is a breakdown of the taxes you can expect to pay if you move to this state in 2022:

Sales Taxes

The Alabama state sales tax rate is 4%, and the average AL sales tax after local surtaxes is 8.91%.

- Prescription Drugs are exempt from the Alabama sales tax
- Counties and cities can charge an additional local sales tax of up to 7%, for a maximum possible combined sales tax of 11%
- Alabama has 765 special sales tax jurisdictions with local sales taxes in addition to the state sales tax
- Alabama has a lower state sales tax than 94.2% of states
- Alabama treats both candy and soda as groceries for sales tax purposes. Other items including gasoline, alcohol, and cigarettes are subject to various Alabama excise taxes in addition to the sales tax
- Alabama has six sales tax holidays, during which certain items can be purchased sales-tax free. For more details, refer to <http://www.tax-rates.org/alabama/sales-tax-holidays> for Alabama sales tax holiday calendar.

Excise Taxes

An excise tax is a tax directly levied on certain goods by a state or federal government. The most prominent excise taxes collected by the Alabama state government are the fuel tax on gasoline and the so-called "sin tax" collected on cigarettes and alcoholic beverages. The excise taxes are flat per-unit taxes that must be paid directly to the state government by the merchant before the goods can be sold. Merchants may be required to attach tax stamps to taxable merchandise to show that the excise tax was paid. Even though excise taxes are collected from businesses, virtually all state merchants pass on the excise tax to the customer through higher prices for the taxed goods. Alabama collects an average of \$510 in yearly excise taxes per capita, higher than 60% of the other 50 states.

- Alcohol: Note that the IRS also collects a federal excise tax on alcoholic beverages, which are included separately from your alcohol taxes in the final purchase price.
 - The Alabama excise tax on beer is \$1.05 per gallon, one of the highest beer taxes in the country. Alabama's beer excise tax is ranked #3 out of the 50 states. Alabama's beer tax includes a local surtax of \$0.52 imposed statewide. The Alabama beer tax is already added to the purchase price of all beer bought in Alabama, whether in kegs, bottles, or cans.
 - The Alabama excise tax on Wine is \$1.70 per gallon, one of the highest wine taxes in the country. Alabama's excise tax on wine is ranked #5 out of the 50 states. The Alabama wine tax is already added to the purchase price of all wine bought in Alabama.

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- The Alabama excise tax on liquor is \$18.22 per gallon, one of the highest liquor taxes in the country. Alabama's excise tax on Spirits is ranked #4 out of the 50 states. All spirits and hard alcohol in Alabama are sold by state-owned distributors. The excise tax is calculated by the Distilled Spirits Council of the United States (DISCUS). The Alabama liquor tax applies to all hard alcohol (alcoholic beverages other than beer and wine) and is already included in the purchase price.
- **Cannabis:** Recreational marijuana is illegal in Alabama. Patients are required to pay a 9% sales tax on every purchase of medical marijuana. There is also an additional excise tax of 9% on every purchase of medical marijuana.
- **Cellphone:** The average tax collected on cell phone plans in Alabama is \$7.45 per phone service plan, lower than 76% of the other 50 states. Alabama's average cellphone tax is ranked #38 out of the 50 states. The Alabama cellphone tax is already included in the service plan price you pay to your service provider and may be listed as "Misc. taxes and Fees" or "Other" on your
- **Cigarettes:** The Alabama excise tax on cigarettes is \$0.43 per 20 cigarettes, one of the lowest cigarettes taxes in the country. Alabama's excise tax on cigarettes is ranked #46 out of the 50 states. The Alabama cigarette tax of \$0.43 is applied to every 20 cigarettes sold (the size of an average pack of cigarettes). If a pack contains more than 20 cigarettes, a higher excise tax will be collected.
- **Fuel:** The Alabama excise tax on gasoline is 28¢ and diesel is 29¢ per gallon. This does not include local option taxes. Of 1 - 3 cents. The Alabama gas tax is included in the pump price at all gas stations in Alabama and is in addition to the federal excise tax of 18.4¢ per gallon on gasoline and 24.4¢ per gallon, on diesel. The federal tax was last raised in OCT 1993 and is not indexed to inflation, which has increased a total of 92% from 1993 to 2020.
- **Vehicles:** Alabama collects a registration fee and a title fee on the sale or transfer of cars and motorcycles, which are essentially renamed excise taxes. These fees are separate from any sales tax, and will likely be collected by the Alabama Department of Motor Vehicles. For the current amounts charged refer to <https://revenue.alabama.gov/motorvehicle>.

Personal State Income Taxes

The average family pays \$2,404.00 in Alabama income taxes.

- **Tax Rate Range:** Low – 2.0%; High – 5.0%
- **Income Brackets:** Single Lowest – up to \$500; Highest – \$3,000
- **Personal Exemptions:** Three. Single – \$1,500; Married – \$3,000; Head of Household w/dependent – \$3,000
- **Standard Deduction:** For single taxpayers with AGI below \$25,000, the standard deduction is \$2,500. This standard deduction amount is reduced by \$25 for every additional \$500 of AGI, not to fall below \$2,000. For Married Filing Joint taxpayers with AGI below \$25,000, the standard deduction is \$7,500. This standard deduction amount is reduced by \$150 for every additional \$500, not to fall below \$4,000. For all taxpayers claiming a dependent with AGI below \$20,000, the dependent exemption is \$1,000. This amount is reduced to \$500 per dependent for taxpayers with AGI above \$20,000 and below \$100,000. For taxpayers with over \$100,000 AGI, the dependent exemption is \$300 per dependent
- **Medical/Dental Deduction:** Limited to excess of 4% of adjusted gross income. However, you may deduct 50 percent of the premiums you pay for health insurance if you work for an employer that has less than 25 employees.
- **Federal Income Tax Deduction:** All of federal income tax paid can be deducted from state taxable income.

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- **Retirement Income Taxes:** Social Security, military, civil service, state/local government and qualified private pensions are exempt. All out-of-state government pensions are tax-exempt if they are defined benefit plans.
- **Retired Military Pay:** Pay and survivor benefits not taxed.
- **Military Disability Retired Pay:** Retirees who entered the military before Sept. 24, 1975, and members receiving disability retirements based on combat injuries or who could receive disability payments from the VA are covered by laws giving disability broad exemption from federal income tax. Most military retired pay based on service-related disabilities also is free from federal income tax, but there is no guarantee of total protection.
- **VA Disability Dependency and Indemnity Compensation:** VA benefits are not taxable because they generally are for disabilities and are not subject to federal or state taxes.
- **Military SBP/SSBP/RCSBP/RSFPP:** Generally subject to state taxes for those states with income tax. Check with state department of revenue office.
- **Penalties.** Failure to pay or file 10% not to exceed \$50. Failure to timely pay 1% per month not to exceed \$25.

Property Taxes


The state does not collect taxes on personal property such as boats and computers. Each city and county may levy its own. For information on all ad valorem tax exemptions, click [here](#). Alabama is ranked number 49th lowest out of the fifty states, in order of the average amount of property taxes collected. The median property tax is \$398 per year for a home worth the median value of \$119,600. Counties collect an average of 0.33% of a property's assessed fair market value as property tax per year. Alabama's median income is \$51,014 per year, so the median yearly property tax paid by Virginia residents amounts to approximately 0.78% of their yearly income.

The exact property tax levied depends on the county in Alabama the property is located in. Shelby County collects the highest property tax in Alabama, levying an average of \$905.00 (0.47% of median home value) yearly in property taxes, while Crenshaw County has the lowest property tax in the state, collecting an average tax of \$206.00 (0.29% of median home value) per year. For more localized property tax rates, find your county on the property tax map at http://www.tax-rates.org/alabama/coosa_county_property_tax.

Homeowners 65 and older plus veterans and their unmarried widows are exempt from all state property taxes. Some cities also assess separate property taxes. A homestead exemption up to \$5,000 of assessed value is granted by the state on real property taxes. A larger exemption is available to persons over 65. Visit state's property tax division web site <https://revenue.alabama.gov/property-tax>.

Taxpayers are allowed to take a deduction on their individual returns for amounts contributed to a catastrophic (hurricanes, floods and storms) savings account. If the qualified deductible is \$1,000 or less, the maximum contribution is \$2,000. If the qualified deductible is more than \$1,000, the maximum contribution is the smaller of (a) \$15,000 or (b) twice the qualified deductible.

To compare the above sales, excise, income, and property tax rates to those accessed in other states go to:

- Sales Tax: <http://www.tax-rates.org/taxtables/sales-tax-by-state> or <http://www.salestaxhandbook.com>
- Excise Taxes (i.e. gasoline, cigarettes, cellphones, automobiles, beer, wine, and liquor: <http://www.tax-rates.org/taxtables/excise-tax-by-state>.
- Personal Income Tax: <http://www.tax-rates.org/taxtables/income-tax-by-state>.
- Property Tax: <http://www.tax-rates.org/taxtables/property-tax-by-state>.
- Income Tax: <https://www.tax-rates.org/taxtables/income-tax-by-state>
- State Tax Comparisons <https://www.moaa.org/content/state-report-card> 



Scholarship Golf Tournament

Our annual fundraising golf tournament for 2022 is scheduled for September 9th at the Links at Redstone.

The Chapter's Golf Committee will hold its next planning meeting on Friday, 6 July, at 1200. It will take place at the Weeden Grill at the Golf Course over lunch.

The Golf Committee needs volunteers to make the tournament a success. You don't need to know anything about golf to help out.

Areas where you can help include:

- Corporate sponsorships
- Soliciting items for the silent auction & door prizes
- Soliciting rounds of golf from local courses
- Advertising the tournament
- Signing up golfers
- Helping staff the tournament – registration, silent auction, photography, manning prize holes, placing hole signs, and more

If you would like to join the Committee, or just find out more, contact Bruce Robinson at 256-425-0525 or brobinso1976@gmail.com



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30 Birthdays in July

Maj Edward L Morfenski, USAF
LTC Robert Archer, USA
COL George E Lewis, USA
COL Norbert Patla, USA
LCDR Charles A Jennings, USN
MG John A Leide, USA
LTC Douglas Schuetz, USA
COL Louis R Durnya, USA
Mrs. Carol P Worsham
LT William G Byrd, USN
CW2 Noel G Snivley, USA
Col Daniel J Krenzel, USAF
LTC Paul L Hoffman, USA
CDR James O Travis, USN
COL James E Moentmann, USA

LTC Eugene A Marchetti, USA
LTC James D Pepper Jr, USA
LTC Steven R Palmer, USA
LTC William K Emerson, USA
COL Raymond G Regner, USMC
COL Dennis Patrick, USA
Col Stephen C Baker, USMC
LTC Daniel A Cutshall, USA
COL Mary S Hall-Van Bebber, USA
COL Matthew T Tedesco, USA
MAJ Wesley R Sparks, USA
Mrs. Opal E Otto
LTC Paul H Fall, USA
CH (LTC) Bert E Wiggers, USA
CW5 Harry L Hobbs, 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.

Governing Board Vacancies

The chapter either has, or will have, vacancies in several governing board positions. We need some dedicated volunteers to fill these positions and help the leadership team keep the chapter vibrant. Brief descriptions of the positions follow. If you think you may be able to fill one of the vacancies, or desire additional information, contact any board member.

1st Vice President: An important position. The 1st VP fills in for the President in his absence. He also supervises & assists the other board members & committees with their duties.

Membership: A key position. The chair maintains a roster of chapter members & keeps it in synch with MOAA National's online roster. Responsible for recruiting & retention of members.

Webmaster: Maintains the chapter's website & keeps it current. You can be as creative as you want. The position could be filled by a spouse, child or grandchild of a member.

Chaplain: Provides spiritual support to members in need. Provides prayers at chapter meetings. Provides a monthly newsletter article. You need not be a military chaplain or any type of priest or minister to fill the position.



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

TAPS

LTC Eugene "Gene" Fleming Small (USA-Ret) was born on December 15, 1931, in Cordell, Oklahoma. He was preceded in death by his parents, Clarence and Aileen Small and his sister, Judy Bell.

He is survived by his loving wife of 67 years, Eva Maria Small of Huntsville, Alabama; son and daughter-in-law, Stephen and Brandy Small of Exeter, New Hampshire; and two grandchildren, Ella and Nicholas Small of Exeter, New Hampshire.

Gene enjoyed over ninety years on this earth. He grew up in New Mexico then served 27 years in the U. S. Army. While serving, he met wonderful life-long friends, and the love of his life.

After retiring from the military in 1977, they moved to Huntsville where they raised Stephen. After retiring from a second career, Gene and Eva cruised the world together. In recent years he enjoyed spending time with his young grandchildren, Ella and Nicholas. Together, they built rockets, played games, and enjoyed M & M's.

He will be greatly missed by all that knew and loved him. He was an amazing military officer, husband, father, opa, and friend. We take great peace and comfort in the knowledge that he is walking through eternity with our Heavenly Father.

Visitation was held from 10 to 11 a.m. Saturday, June 25, 2022, at Laughlin Service Funeral Home in Huntsville, Alabama. The funeral followed in the chapel. Interment will be at Arlington National Cemetery at a later date.

In lieu of flowers, the family requests that donations be made in Gene's honor to M.D. Anderson Cancer Center ([gifts.mdananderson.org](https://www.mdananderson.org)).

LTC Dallas Arthur "Art" Shaw (USA-Ret) was born in Jacksonville, Florida on October 6th, 1939. Art was the son of Margaret O'Farrell and Levi Shaw. Art spent his childhood in Palatka, Florida. Dallas Arthur, called "Sonny" as a boy, had a beautiful Irish Tenor voice and sang in a school quartet. In high school, Art was a fierce debater and he disc-jockeyed the school radio station.

With his mother's permission, Art joined the Army at the age of 17. He served for 28 years. Dallas Arthur's military career included, among other assignments, parachuting at Fort Bragg, North Carolina, with the 82nd Airborne Division. He was an artillery officer at Fort Sill, Oklahoma, and he worked with the Office of the Inspector General overseas. His proudest moments included two tours

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tours of duty in Viet Nam, where he was part of the 1968 Tet Offensive among other actions. During his service in Viet Nam, he earned two Purple Heart medals for wounds in action and a Bronze Star with Valor. In addition, Art was awarded The Legion of Merit among other medals and honors with the United States Army.

After Art retired from military service as a Lieutenant Colonel, he became an active and enthusiastic member of the Rotary International clubs in both Palatka, Florida and Madison, Alabama. He served as president of both clubs and was a Paul Harris Fellow. Art was also a voracious reader of military history and the history of presidents of the United States. He was a bee keeping enthusiast, and a fan of college football, especially his beloved Maryland Terrapins. Art was a Christian and a long-time member and contributor to Saint James Methodist Church of Palatka, Florida.

Dallas Arthur Shaw is survived by his loving wife, MAJ Mary Louise (Kleis) Shaw (USA-Ret) of Madison, Alabama, his daughter Dr. Linda Jackson, and son-in-law, LTC Kevin D. Jackson (USA-Ret), his son, Naval Captain and Chaplain Stephen J. Shaw and daughter-in-law Terry Shaw, his brother James Patrick Shaw and sister-in-law Brenda Shaw of Tallahassee, Florida. He is also survived by his grandchildren, Joshua Shelledy of Oklahoma City, Dr. Maggie Shelledy (Emmett Sanders) of Edinburg, Texas, Timothy Shaw of New Orleans, and Ryan Shaw, Naval Electronics Nuclear Tech second class USS Ohio, and his great grandsons, Rex and Baldwin.

The Shaw family would like to offer sincere thanks to the caregivers of Madison Manor and Affinity Hospice Care, of Madison, Alabama. Your warm, kind, and professional care guaranteed Arthur's comfort and our family's piece of mind. Thank you all, again.

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



Southern States of Mind

1. A Florida senior citizen drove his brand-new Corvette convertible out of the dealership. Taking off down the road, he pushed it to 80 mph, enjoying the wind blowing through what little hair he had left. "Amazing," he thought as he flew down I-95, pushing the pedal even more. Looking in his rear-view mirror, he saw a Florida State Trooper, blue lights flashing and siren blaring. He floored it to 100 mph, then 110, then 120. Suddenly he thought, "What am I doing? I'm too old for this!" and pulled over to await the trooper's arrival. Pulling in behind him, the trooper got out of his vehicle and walked up to the Corvette. He looked at his watch, then said, "Sir, my shift ends in 30 minutes. Today is Friday. If you can give me a new reason for speeding--a reason I've never before heard -- I'll let you go." The old gentleman paused then said: "Three years ago, my wife ran off with a Florida State Trooper. I thought you were bringing her back. "Have a good day, Sir," replied the trooper.
2. The owner of a golf course in Georgia was confused about paying an invoice, so he decided to ask his secretary for some mathematical help. He called her into his office and said, "Y'all graduated from the University of Georgia, and I need some help. If I wuz to give yew \$20,000, minus 14%, how much would you take off?" The secretary thought a moment, and then replied, "Everthang but my earrings."
3. A senior citizen in Louisiana was overheard saying ... "When the end of the world comes, I hope to be in Louisiana." When asked why, he replied, "I'd rather be in Louisiana 'cause everythang happens in Louisiana 20 years later than in the rest of the world."
4. The young man from Mississippi came running into the store and said to his buddy, "Bubba, somebody just stole your pickup truck from the parking lot!" Bubba replied, "Did y'all see who it was?" The young man answered, "I couldn't tell, but I got the license number."
5. A man in South Carolina had a flat tire, pulled off on the side of the road, and proceeded to put a bouquet of flowers in front of the car and one behind it. Then he got back in the car to wait. A passerby studied the scene as he drove by and was so curious, he turned around and went back. He asked the fellow what the problem was. The man replied, "I got a flat tahr." The passerby asked, "But what's with the flowers?" The man responded, "When you break down, they tell you to put flares in the front and flares in the back. I never did understand it neither."
6. A Tennessee State trooper pulled over a pickup on I-65. The trooper asked, "Got any ID?" The driver replied, "Bout whut?"
7. A Texas Sheriff pulled up next to the guy unloading garbage out of his pick-up into the ditch. The Sheriff asked, "Why are you dumping garbage in the ditch? Don't you see that sign right over your head." "Yep," he replied. "That's why I'm dumpin' it here, 'cause it says: 'Fine for Dumping Garbage.' "

Chapter Happenings – Tut Fann BBQ



Chapter members serve
BBQ at the Tut Fann
VA Home



Full house for
BBQ



Our volunteers

3 Steps to Stay Sane in a Volatile Market

Many Americans are facing an internal struggle right now: We know we need to invest to keep up with taxes and inflation, but a volatile market is making us yearn for “safe” places to put our money. That’s because we experience losses about twice as severely as equivalent gains, a phenomenon known as “[loss aversion](#)” in the world of behavioral economics.

Loss aversion and other biases can cause us to act irrationally. In times like these, it might make us want to guard our money instead of risking it in the markets – maybe move all of it into low-risk investments like bonds or certificates of deposit or high-yield savings accounts.

But for most of us, such a move would be a costly mistake that could set our retirement plans back years.

Here are a few tips to keep your sanity and your solvency in a crazy market.

1. Don’t look at your accounts right now. Unless absolutely necessary, resist taking a peek at your investment accounts. This will help prevent your primitive brain, prone to all those behavioral biases, from panicking and doing something rash.

2. Put things in perspective. If you don’t need to withdraw from your investments for decades, then a drop in the market can be viewed as something of a fire sale – one that, in the long run, will help you grow your portfolio. This assumes you are continuing to practice [dollar cost averaging](#), an investment strategy where you are making regular investments in the market. It also assumes that you are staying the course, keeping your money in the market for the long haul.

If you’re closer to retiring from the workforce, say 15-20 years out, you still have plenty of time to recover from market fluctuations as long as your [portfolio is allocated properly](#). If you don’t know how to allocate your portfolio, you could consider investing in a [target date fund](#) (like the Thrift Savings Plan’s Lifecycle funds).

If you are five or less years away from retirement, hopefully you have already moved some of your portfolio into less-risky investments such as bonds and cash.

Those in retirement and withdrawing from their investments should have a sizeable cash reserve and a portfolio structured to weather a prolonged market downturn.

3. Get help if you need it. If the words “asset allocation” sound intimidating and the idea of a hands-on approach to investing makes you nervous, you might want to call in a professional.

I am a big proponent of getting a periodic reality check from a [fee-only financial planner](#). Yes, this costs a bit, but retirement withdrawal planning is complicated. You don’t want to get this wrong.

If you are experiencing financial difficulties and need help with debt management or are going through a life transition and want guidance on creating a spending plan, you can get free financial counseling through the [Veterans Benefits Banking Program](#).

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 320 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 July

- 1 July – Internal Revenue Service established (1862)
- 1 July – Battle of Gettysburg began (1863)
- 1 July – President Grover Cleveland underwent secret cancer surgery (1893)
- 2 July – US Constitution ratified (1788)
- 2 July – President James Garfield shot & mortally wounded (1881)
- 2 July – Civil Rights Act signed into law (1964)
- 3 July – Raid on Entebbe airport in Uganda (1976)
- 4 July – Independence Day
- 6 July – Golf Meeting – Links at Redstone - 1200**
- 6 July - Louis Pasteur gave the first successful anti-rabies inoculation (1885)
- 7 July – The US annexed Hawaii (1898)
- 8 July – The first public reading of the Declaration of Independence (1776)
- 9 July – Monthly Breakfast – City Café Diner – 0900**
- 10 July - The Allied invasion of Italy began (1943)
- 10 July - The Bahamas gained their independence (1973)
- 14 July - The fall of the Bastille (1789)
- 14 July – Monthly Board Meeting – Java Café - 1100**
- 16 July - San Diego was founded (1769)
- 16 July – First atomic bomb detonated in the New Mexico desert (1945)
- 16 July – John F. Kennedy Jr. died in a plane crash near Martha’s Vineyard (1999)
- 17 July – Czar Nicholas II & his family assassinated by Bolsheviks (1918)
- 17 July – TWA flight 800 crashed off the coast of Long Island killing 229 (1996)
- 20 July – Neil Armstrong became first man to walk on the moon (1969)
- 21 July - Guam was ceded to the United States by Spain (1898)
- 22 July - John Dillinger was shot and killed by FBI agents in Chicago (1934)
- 25 July - During the Spanish-American War, the U.S. invaded Puerto Rico (1898)
- 25 July – The Italian luxury liner *Andrea Doria* sank - 1,634 people were rescued (1956)
- 26 July – The USS Indianapolis delivered the atomic bomb to the Japanese theater (1945)
- 27 July - The Korean War ended (1953)
- 28 July - The Bonus March eviction in Washington, DC (1932)
- 30 July - Former Teamsters Union leader James Hoffa disappeared (1975)
- 31 July - The US Patent Office first opened its doors (1790)

