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July 2025



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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

Greetings all!

This has been some start to the summer, eh? Everything is melting around here and the “feels like” temperatures have been outrageous! Be extra careful out there in this weather!

Remember – no membership meeting in July. Our next meeting will be August 27th at the Summit Club with Meet and Greet starting at 1030. Our guest speaker is still TBD. Based on speaker schedules, the date/time of our meeting may change. I will keep you informed!

On June 21st, several Chapter members/family members participated in the BBQ for the Vets at Tut Fann Veterans Home (see pictures in this Sentinel). I would like to thank members Ron Stowe, his wife Jennifer, Dave Dunlap, and John Fairlamb who helped me in serving an outstanding meal to the residents and who socialized with a great group of people who have served our country in the past! Thanks all! Looking forward to doing this again next year!

As many of you know, our fund-raising cycle has begun in earnest. Our 2025 Scholarship Fund golf tournament is scheduled for September 5th at The Links at Redstone. The Golf Committee is fully engaged in seeking sponsors and donations for the tournament and the silent Auction.

I know that many of you, due to work conflicts, summer commitments and just plain demographics, can't participate in the committee or the tournament. No problem! We know and understand and appreciate your situation. One way that you can still help is to send donations to HCMOASE at our P.O. Box. Please indicate that the donation is for the fund and whether you wish to remain anonymous or not as a donor.

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

Have a happy and safe 4th of July! Happy birthday to our great country!

Rick

There are no member meetings in July – enjoy your summer!

In This Issue

President's Message	1	Membership Application	11
Legislative Corner	2 & 10	Medicare	12
Concerns	3	Birthdays	13
PX/Commissary	3 & 9	TAPs	14 & 15
Advertisements	4 & 6	Data Breach	16 & 17
Fox Army Health Clinic	5	Chapter Happenings	18
Surviving Spouse Luncheon	7	Elder Fraud	19, 20 & 21
Surviving Spouse Corner	7	Chapter Objectives	22
Chaplain's Corner	8 & 13	Important Dates	23
Membership Statistics	8		

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



Legislative Corner

COL John Fairlamb, USA-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



Federal Legislation:

The Republican majority in congress wants to pass a massive 1,100-page bill to enact President Trump’s budget and tax changes as a *budget reconciliation bill*. A reconciliation bill follows a special, expedited process to align spending, revenue, and the debt limit with a pre-set budget allowing Congress to bypass the usual 60-vote supermajority requirement in the Senate and enable passage by a simple majority. But there are special rules governing the use of this type budget bill and the Senate Parliamentarian, Elizabeth MacDonough, must review the text to ensure all provisions conform with the law. So far, Ms. MacDonough has ruled **the following provisions must be stripped from the text:**

- A controversial provision making it significantly more difficult for courts to enforce contempt findings against the Trump Administration.
- The senate bill shifting SNAP (food stamp) costs onto the states as originally drafted would have required states to pay between 5 and 15 percent of food benefits in 2028. But after adjustments to the provision, the Senate Parliamentarian ruled the revised proposal complies with the chamber’s Byrd Rule. Most states will still have to pick up more of the cost or cut benefits.
- The repeal of funding authorizations in the *Inflation Reduction Act* and the repeal of the Environmental Protection Agency’s multi-pollutant emissions standards for light-duty and medium-duty vehicles for model years 2027 and later.
- A provision that would reduce appropriations to the Defense Department if spending plans are not submitted on time.
- A provision putting a funding cap on the Consumer Financial Protection Bureau (CFPB) cutting \$6.4 billion and effectively eliminating the agency. Creation of the CFPB was one of the central reforms of the *Dodd-Frank Act* passed after the 2008 financial crisis.
- Language cutting \$1.4 billion in costs by reducing the pay of Federal Reserve staff, cutting \$293 million by reducing the Office of Financial Research funding and cutting \$771 million by eliminating the Public Company Accounting Oversight Board.
- Several provisions in the bill authorizing states to conduct border security and immigration enforcement which traditionally have been duties of the federal government.
- Language in the bill increasing the Federal Employees Retirement Systems contribution rate for new civil servants if they do not agree to give up civil service protections and become at-will employees.

Continued on page 10

2025-2026 GOVERNING BOARD

EXECUTIVE COMMITTEE

President: CAPT Richard C. West, USN-Ret, 256-776-6901, rckw675@att.net

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

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

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

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

STANDING COMMITTEES

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

Programs: COL John Vanderbleek, USA-Ret, 256-893-1565, jvbleek78@gmail.com

Legislative Affairs: COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Vacant

Chapter Hospitality: Vacant

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LIFE MEMBERSHIP TRUST

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

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

Col Dave McKinney, USAF-Ret, 334-467-6860, mckinnewd@gmail.com (July 2025)



PX / Commissary
Col Gerald C. Maxwell, USAFR



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!

25 July is the Exchange 130th celebration! From 1030 – 1400 inside the store is the celebration.

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

The Back-To-School Sales Tax Holiday begins at 12:01 a.m. 19 July and ends at 12:00 midnight on 21 July. [Alabama Tax Free Weekend 2025: Back to School Shopping No Sales Tax](#) Most large retailers like [Walmart](#), [Amazon](#), & [Target](#) will be participating. That means you can shop online tax free if you are buying on the date that your state qualifies. Your Exchange ALWAYS is tax free and often matches the tax discount on the school items-computers may be excluded.

Springfield guns & Trijicon scopes on sale 4 July to 18 July but only 5% off with STAR card.

Check out <https://www.shopmyexchange> for sweepstakes entries.

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! Each area is expected to have July 4th specials. The gas pumps often have more than the usual 5 cents off per gallon using your STAR card for the July 4th holiday.

Commissary

Visit [Commissary CLICK2GO Online Ordering | Commissaries](#) plus your commissary waives the service fees. At the end of the checkout

Continued on page 9

Need Addresses

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

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:
LTC Nicholas M. Mikus
256-604-7767
nicholasmikus@comcast.net

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

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

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

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NSSA, CRPC
VICE PRESIDENT, WEALTH ADVISOR
256-715-0094
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Fox Army Health Center
MAJ Bruce T. Robinson, USA-Ret



Some FAHC Items of Interest

Other Health Insurance: let Fox know about your other health insurance (OHI) now. Starting in July, the Pharmacy will be required to check for OHI for each prescription filled. This will increase wait times by about 8 minutes for each prescription. Updating your information now will save time when this process begins.

No Shows: Don't be a No-Show! Call to cancel! Not canceling your appointment ahead of time prevents other patients from getting care when they need it. Please call 256-955-8888 option 2 to cancel or reschedule your appointments.

Bling-a-Bra contest: Raising awareness for breast cancer screening, Fox has a display of blinged out bras in the front entrance. Vote for your favorite July 1-11.

Walk-in-Wellness: confidential and discreet STI testing.

Community Care Connect: an opportunity to speak directly with the FAHC commander, and to hear about our new offerings in person. Join us at 11 a.m. on July 16 to meet the Therapy Partners therapy dog teams!

The Adult Wellness Circle: a program designed to support the well-being of veterans and their families. Our weekly classes provide a safe and supportive space to explore topics such as:

- Strengthening relationships
- Managing stress and emotions
- Finding purpose and meaning
- Nurturing your physical health
- Connecting with your spirituality

We believe that total wellness is essential for a fulfilling life, and we're committed to providing you with the resources and support you need to thrive. Contact FAHC to learn more, get the class schedule & to register for classes. We hope to see you there!

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You've served our country. Let us serve you.
Call to schedule a one-on-one.

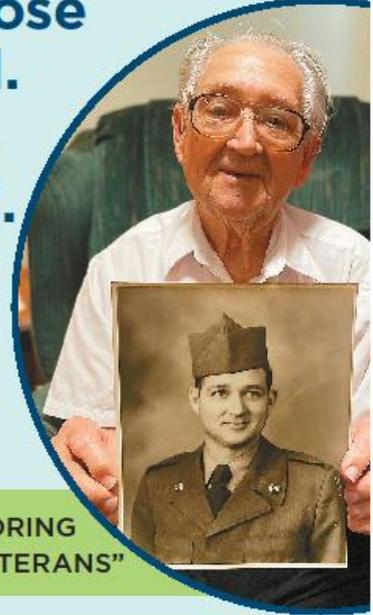
Dale C Kuehl, CFP®, AAMS™

Financial Advisor

2045 Cecil Ashburn Drive SE
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Live Well.



"HONORING our VETERANS"

THERE COMES A POINT

A point to live well, love well, BE well.



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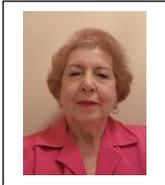
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HUNTSVILLE, AL 35803
INSIDE CREEKSIDE CORNER

5PM- 11PM TUESDAY - SATURDAY
HAPPY HOUR DAILY 5PM- 6:30PM





Surviving Spouse's Luncheon

Mrs. Bonnie Treadway
256-859-1484

Our next luncheon will be on Thursday, 17 July, at 11AM.
We will gather at Kacey's Home Cooking, 10017 Memorial Parkway SW.
All will be notified.

Surviving Spouse Corner: Support Is Needed for Surviving Spouses Legislation

In April, MOAA members — including members of MOAA's [Surviving Spouse Advisory Council](#) — gathered in the nation's capital for Advocacy in Action, a day to visit lawmakers and advocate for key issues. This year, MOAA identified five issues for members to discuss. Learn more in [this event wrap-up](#).

Your voice still holds power even if you could not attend Advocacy in Action in person. Members, friends, and family — including non-members — can use MOAA's [Legislative Action Center](#) to support legislation, including bills affecting military survivors and families, from anywhere.

MOAA tracks and advocates for legislation that affects military surviving spouses and dependents. MOAA offers an easy way to reach out to your elected officials about these bills through its [Legislative Action Center](#). Click the links below to take action.

[Caring for Survivors Act of 2025 \(H.R. 680/S. 611\)](#). This bill proposes increasing the monthly Dependency and Indemnity Compensation (DIC) payable to surviving spouses through the VA. It also seeks to reduce the required period a veteran must have been rated totally disabled from 10 years to five years for survivors to qualify for benefits.

[Love Lives On Act of 2025 \(S. 410/H.R. 1004\)](#). This bill would eliminate the remarriage penalty for surviving spouses, allowing them to retain DIC, Survivor Benefit Plan, and TRICARE benefits regardless of age if they remarry. It also restores TRICARE if a subsequent marriage ends and preserves access to education and commissary benefits.

[Fairness for Servicemembers and Their Families Act of 2025 \(S. 385/H.R. 970\)](#). This legislation will require the federal government to regularly review and update Servicemembers' Group Life Insurance (SGLI) coverage limits to ensure they keep pace with inflation and rising market costs. Veterans' Group Life Insurance (VGLI) is also included in this legislation. The bill has already been passed by the House, and we hope the Senate will act swiftly to do the same.

Keep up with the latest from Capitol Hill by bookmarking [MOAA's advocacy news page](#).



Chaplain's Corner
Col Dave McKinney, USAF-Ret

Proverbs 17: 22-24

22 Without counsel purposes are disappointed: but in the multitude of counsellors, they are established.

23 A man hath joy by the answer of his mouth: and a word spoken in due season, how good is it!

24 The way of life is above to the wise, that he may depart from hell beneath.



Sometimes we find ourselves in roles that we don't seek yet have to step into. That happened to me when we lost our senior pastor, and I found myself having to step in as the Interim Pastor. I am now finishing up that time as Interim Pastor. What was my role as Interim Pastor? I had some great counselors who helped me define that role. They helped me to see my role was to shepherd the congregation while we searched for a new pastor. I will say this interim period lasted longer than some initially thought, yet transition was going so well, several leaders asked me to consider taking the position as a permanent role. With all the sage advice from my many counselors, I was able to kindly say no, maintaining my role as the Interim Pastor.

Proverbs is a book that gives great advice. I've only given a small snippet of one chapter in Proverbs, but I would encourage you take time to read all of it. I know you will be amazed at how wise these biblical writers are. And you will see that ancient sayings still apply to modern day issues we all face.

Continued on page 13

Memorials

If you would like to send a memorial contribution to the Huntsville Chapter MOAA, please send the following information along with your check to: Memorials, HCMOAA, P.O. Box 1301, Huntsville, AL 35807

In memory of:

By:

Membership Statistics

Total Members: 257
Regular Members: 219
Surviving Spouses: 38

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.

2025 Annual Scholarship Golf Tournament

It's that time again. The golf committee will have its next planning meeting on **9 July**, 12 noon, at the Links. Come early for lunch.

As always, we need volunteers to make the tournament successful.

You don't need to know anything about golf to help.

Some areas where we need volunteers include:

- Contacting local golf courses for donations of free rounds of golf
- Contacting local businesses to be hole sponsors or to donate goods & services
- If you are still working, getting your company to be a sponsor
- Filling one of the numerous staff positions on tournament day
- If a golfer, playing in the tournament & advertising it to others

Commissary/PX – continued from page 3

lines near the customer service office of your Commissary you will find an opportunity to give back to your community. Pre-packaged bags for the Feds Feeds Families food drive. A wide variety of items bagged and convenient. Check out the large selection of Amish canned goods by the bread isle. Pickled garlic, pickles, chow-chow, okra, pears, peaches, and so much more!

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.

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. Also check out the discounted meats freezer just before the start of the meat counters. IIII

Governing Board Vacancies

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

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

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

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

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

Legislative – continued from page 2

- A section that would allow the executive branch to reorganize federal government agencies — or eliminate whole agencies — without congressional oversight.
- A provision granting authority to agencies to rescind funds appropriated by Congress by establishing an incentive program for federal employees to identify “unnecessary expenditures” and transfer savings to the Treasury Department.
- Language in the bill mandating the sale of all U.S. Postal Service electric vehicles and charging infrastructure.

Congressional leadership wants to compete work on a text to be sent to the floors of the House and Senate for votes by the 4th of July. Given substantial areas of disagreement in both Houses, that goal is questionable.

Because congress is totally absorbed trying to agree on a bill this complicated, little other work is being done on important legislation. The Support Military Families Act (H.R. 977), remains in House committee deliberation as does H.R.1277 — the Promote Military Spouse Act, that expands the Work Opportunity Tax Credit (WOTC) to include the hiring of a qualified military spouse.

U.S. Rep. Terri Sewell, D-Birmingham, is leading a bipartisan effort to expand medical residency positions nationwide to address the physician shortage. Sewell and Republican Rep. Brian Fitzpatrick of Pennsylvania, reintroduced the Resident Physician Shortage Reduction Act to add 14,000 Medicare-supported residency slots over the next seven years to increase access to healthcare.

Alabama Legislation:

Now that the 2025 Legislative session is history, it’s good to be reminded that you need to have a sense of humor in Alabama. [Alabama's law books](#) are full of rules that range from oddly specific to downright head-scratching. Whether rooted in old traditions, moral codes or just plain bizarre logic, these laws are real and some are still technically enforceable.

Here are some of the strangest laws in Alabama:

- It's illegal to wear a fake mustache in church if it might cause laughter.
- You can't play dominoes on Sunday thanks to lingering laws.
- Organizing a bear wrestling match might land you in legal trouble since it’s illegal to wrestle bears in the state. Didn’t Bear Bryant do that once?
- Putting salt on a railroad track is punishable by death. In a grim bit of history, salt was once used to lure cattle onto railroad tracks where trains would strike them.
- It’s illegal to impersonate a priest, so rethink that Halloween costume this year.
- It’s illegal to put an ice cream cone in your back pocket which was once a trick to lure horses away from carriages leading to their theft.
- It's completely legal to drive the wrong way down a one-way street if you have a lantern mounted on the front of your vehicle. And an actual law bans driving while blindfolded.
- In Mobile, Ala., keeping streets spotless is a top priority as evidenced by a trio of unusual laws to maintain order and prevent potential messes.
- Spitting orange peels onto the sidewalk is a no-go, and silly string is banned in the city. Confetti was also forbidden, but a [2018 amendment lifted the ban](#), allowing residents to use and possess the product again.
- And last, but not least, you cannot tie your pet alligator to a fire hydrant. 🦎



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			

Recruiting

You are the best recruiting tool the Chapter has. Tell your eligible friends & associates about our Chapter – the best in Alabama. We have the lowest membership rate in the country at \$10. One can also sign up for multiple years.

Direct questions to MAJ Bruce Robinson at 256-426-0525 or brobinso1976@gmail.com.

We also offer a Chapter Life Membership – COL John Fairlamb - 256-539-0161 or fairlambjrf@comcast.net - has the details.

Spread the word!

Medicare Scams

It's important to know the signs of a Medicare scam so you can protect yourself. To get your personal information, like your Medicare number, **scammers may call, text and email saying things like:**

- "You need to activate or renew your Medicare card."
- "We'd like to send you a free genetic testing kit."
- "Medicare has authorized us to send you a free (knee, back or elbow) brace."
- "You qualify for a refund on your Medicare costs."

Remember, **never give your Medicare card or number to anyone** except your doctor or people you know should have it.

Keep in mind: Caller IDs and email addresses can be faked, so if you're not sure who's calling, **call us at 1-800-MEDICARE** (1-800-633-4227). And remember, Medicare will never contact you unless you've contacted us first.

Getting Medicare Support during an Emergency

Being prepared for a natural disaster is crucial to protecting your safety and well-being. Visit [Medicare.gov/emergency](https://www.medicare.gov/emergency) to learn how to get the care you may need if an emergency is declared and you have to evacuate to a safe area.

Getting your prescription drugs during a disaster or emergency: You can move most prescriptions to another nearby in-network pharmacy, and back to your regular pharmacy when the emergency or disaster ends. Contact your Medicare drug plan if you need to use an out-of-network pharmacy.

Seeing a doctor during a disaster or emergency: If you have Original Medicare, you can always see any doctor who accepts Medicare. If you have a Medicare Advantage Plan or other Medicare health plan, contact your health plan about making temporary changes, like using an out-of-network doctor during an emergency or disaster.

Learn more about accessing critical care (like cancer treatments or dialysis) or **repairing or replacing equipment** (like wheelchairs or walkers that were damaged or lost during a disaster or emergency).



22 Birthdays in July

Maj Edward L Morfenski, USAF
LTC Robert Archer, USA
COL George E Lewis, USA
MAJ Jean M Downs, USA
MG John A Leide, USA
COL Louis R Durnya, USA
CDR Timothy A Craddock, USN
COL Mary S Hall-Van Bebber, USA
LTC Gregg M Dellert, USA
CW2 Noel G Snivley, USA
LTC Paul H Fall, USA

LTC Eugene A Marchetti, USA
LTC James D Pepper Jr, USA
LTC Steven R Palmer, USA
COL Raymond G Regner, USMC
COL Dennis Patrick, USA
LTC Daniel A Cutshall, USA
Mrs. Carol P Worsham
LT William G Byrd, USN
Col Jay S Carlson, USAF
LTC Paul L Hoffman, 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 brobinsol1976@gmail.com so it can be included in future newsletters. Thank you.

Chaplain's Corner – continued from page 8

So, when faced with something new in your life that you must deal with seek the advice of many counselors and look to Proverbs to see what our ancient writers are sharing with us.

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

Blessings, Dave





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

TAPS

CDR John E. Inman, USN (Ret) - age 68, of Huntsville, AL, passed away on June 3, 2025, surrounded by his family. A devoted husband, proud father, decorated naval officer, and steadfast advocate for education and equality, he leaves behind a legacy of service, leadership, and love.

Born in Scottsbluff, Nebraska, John dedicated 27 years of his life to the United States Navy. Over the course of a distinguished career, he served with honor and distinction in a variety of roles, culminating in his assignment as the next-to-last commanding officer of the USS Dolphin. A deep-diving research and development diesel-electric submarine known for its vital contributions to naval science and technology. His leadership aboard the Dolphin exemplified his strategic mind, calm under pressure, and unwavering commitment to his crew.

Commander Inman was also a passionate advocate for the advancement of women in the military. He mentored many young sailors, especially women, encouraging them to pursue education, take on leadership roles, and break through barriers. His dedication to fairness and opportunity extended beyond the Navy into his civilian life.

After retiring from active duty, he continued his commitment to service as a civilian through active volunteerism. He gave generously of his time to AmeriCorps, supporting community education initiatives, and to the Military Officers Association of America (MOAA), where he advocated for the rights and welfare of fellow veterans and their families.

He was a steadfast supporter of the LGBTQ+ community, working throughout his life to ensure dignity, respect, and opportunity for all service members. He also believed deeply in religious freedom, affirming that every individual deserves the right to worship, or not, according to their own conscience, and he treated all faiths and cultures with respect and dignity.

While his professional accomplishments were many, John found his greatest joy in his family. He is survived by his loving wife, Angela, and his cherished daughter, Delaney. He also leaves behind his loving siblings Diane Bell, and Judy Knecht, as well as his nieces Jennifer Bell and Heidi Knecht and nephews Justin Bell and Scott Knecht, and grand nieces and nephews all of whom were inspired by his encouragement, kindness, and strength. He was preceded in death by his Mother Nancy E. Inman, Father Robert E. Inman, and nephews Michael Bell and Robert Bell.

Commander John E. Inman lived a life anchored in service, fueled by compassion, and guided by the belief that every person deserves respect, opportunity, and the freedom to thrive. His impact will live on through the many lives he has touched.

A memorial service will be held at 1pm on July 12 at The Overlook on Redstone Arsenal, Huntsville, AL. In lieu of flowers, the family kindly requests donations be made in his memory to MOAA, AmeriCorps, or a scholarship fund supporting women in the military or STEM fields.

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MAJ Craig R. Ailles – USA (Ret) - passed away peacefully on June 19, 2025. He was surrounded by loved ones who prayed with him and sang hymns, as singing hymns was one of his favorite things to do. Craig was born February 9, 1936, in Ironton, OH to William Charles Ailles and Rose Mary Ailles (nee, Tufts). Due to Craig's father being an FBI agent, Craig and family spent their early years following his father's assignments in Washington D.C., New Orleans, Des Moines, and Cincinnati, OH. Craig graduated from Withrow High School in Cincinnati and then Cincinnati University with a bachelor's degree in engineering. While at the university, Craig was in ROTC and upon graduation, joined the U. S. Army in 1958. In June 1961, Craig married his high school sweetheart, Marilyn Jean Williams. They would spend the next 64 years happily together.

Craig had an illustrious career in the Army. He did two tours of duty in Vietnam, for which he received two Bronze Stars for meritorious service in a war zone. He and Marilyn were also assigned to Thailand and Germany. Craig retired from the Army at the rank of Major from Redstone Arsenal in 1978. He immediately went to work for Science Applications International Corporation. He was employed at SAIC until his passing. He was a major contributor to the company's success and leaves behind many who enjoyed working with him and will miss the joy and comradery he brought to the workplace.

Craig was very devoted and active with church and community activities. Craig was a member of the choir. He participated in Christian plays and sang solos. He taught Sunday school and supported local and foreign missionaries. Every week he collected bread to distribute to local kitchens which fed the needy in Huntsville. He was always ready to share his love and faith in Christ. He will be missed by many beloved friends and neighbors.

Craig is survived by his wife, Marilyn; his brother, William Dale Ailles and wife, Rosemarie; his nieces, Angela Ailles Bahm and husband, Mark, and Lisa Dipino; his nephew, Alan Dale Ailles and wife, Elizabeth; and great nieces, Isabella Bahm, Alana Ailles, and Lauren Ailles.

A graveside service with military honors will took place on Thursday, June 26th at 2 PM at Maple Hill Cemetery.

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

We will miss these outstanding Leaders and Patriots.



Your data has been breached, now what?

Overview

Data breaches are all too common. Still, it's important to resist "breach fatigue." Breaches don't always lead to identity theft. But if your data has been exposed, you may be more vulnerable to identity fraud now and in the future. That's why after a breach, we recommend a few simple security steps, like changing your password and locking or freezing your credit.

If you've recently been notified of a data breach, now's the time to take action.

Data breaches don't always result in identity theft, but once your data is out there, it may be easier for thieves to use your [personal information](#) to file taxes, open accounts, or make purchases. In other words, you may be more vulnerable.

According to the [Identity Theft Resource Center](#), 3,158 data breaches occurred in the U.S. in 2024, which impacted over 1.7 billion people. So, if you've been affected, you're not alone—and we can help you take proactive steps to protect yourself.

3 steps to take after any type of data breach

With breaches happening so frequently, it's easy to feel exhausted and overwhelmed, but it's important to resist "breach fatigue."

Take these simple security measures after any type of data breach:

- **Change your login credentials.** Even if your full credentials weren't leaked, it's best to change the password on your breached account, and any other accounts that use the same credentials. Create a new password that's [long, complicated, and unique](#) (a password manager can help). Also, turn on [two-factor authentication \(2FA\)](#) if you haven't already.
- **Stay alert.** If your contact information falls into the wrong hands, it could open the door to [phishing emails, calls, and texts](#)—which can lead to fraud. Be cautious with unsolicited messages and think carefully before clicking links or sharing your personal information.
- **Freeze or lock your credit.** Consider freezing or locking your credit if crucial information, such as your [Social Security number](#), was exposed in a data breach. Both options help prevent someone else from opening a line of credit in your name. A credit freeze is a good option if you want the highest level of protection and don't mind the extra step of contacting each bureau to freeze or unfreeze your credit. Credit locks are ideal if you need to apply for new credit frequently and want to lock and unlock your credit easily.

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A guide to contacting the credit bureaus

Contact the credit bureaus by phone or online:

TransUnion

- Call (800) 916-8800 and select option 0.
- Place a fraud alert [here](#).
- Place a freeze [here](#).

Equifax

- Call (888) 202-4025 and select option 6.
- Place a fraud alert [here](#).
- Place a freeze [here](#).

Experian

- Call (714) 830-7000 and select option 2.
- Place a fraud alert [here](#).
- Place a freeze [here](#).

For more information about your fraud alert and credit freeze options, check out advice from the Federal Trade Commission (FTC).

What to do if your financial information was exposed in a data breach

When a data breach involves a financial account, the fallout can be serious and long-lasting. For example, thieves who have stolen names and bank account credentials could use that information to not only take over a victim's existing account, but also to open additional accounts in their name.

So, it's smart to take the following steps right away:

- **Notify your bank of possible fraud.** Call your financial institution and explain what happened. From there, your bank may cancel your credit card and issue you a new one or sign you up to receive fraud alert notifications.
- **Monitor your financial statements.** Carefully review any statements related to the breached account and look for unexpected charges. You should report or dispute any such charges with the financial institution.

In many cases, certified specialists can handle the most tedious restoration tasks, such as making phone calls and working with third parties to resolve the theft. Plus, they can reimburse many of the out-of-pocket costs associated with identity theft.

Take the necessary steps to protect yourself and your loved ones. It can take hundreds of hours to resolve identity theft, but it only takes a few minutes to change a password. 

Chapter Happenings – Tut Fann BBQ



2025 Tun Fann “BBQ for the Vets”



2025 Tut Fann BBQ Volunteers: Ron Stowe, Jennifer Stowe, Dave Dunlap, Rick West, John Fairlamb

Elder Fraud is on the Rise: Spot the Common Scams

Overview

Elder fraud has surged over the past five years, with reported losses climbing sharply. In 2024 alone, scammers stole more than \$4.8 billion from Americans aged 60 and older, according to the Federal Bureau of Investigation (FBI). Phishing and tech support scams remained the most common, while investment and cryptocurrency scams continued to skyrocket. Also common among older victims are non-delivery and romance and grandparent scams. New and emerging threats include sweepstakes, lottery, and inheritance scams, as well as impersonation scams involving Medicare, utility companies, and law enforcement. Knowing these scams are a growing threat is the first step to protecting yourself and those you care about.

Criminals run all kinds of ploys against people of all ages in hopes of pocketing money (aka committing [financial fraud](#)) or stealing and using people’s personal information (known as [identity theft or identity fraud](#)).

But older adults are often prime targets for several reasons. Many have built up more equity, savings, or retirement funds, making them especially attractive to scammers looking for a big payday. Some may be more trusting or less familiar with fast-changing technology. In other cases, cognitive decline or social isolation can make it harder to spot red flags.

That said, anyone—regardless of age, tech-savviness, or background—can fall for a scam. Today’s fraudsters are smart, sophisticated, and constantly changing their tactics. So, if you’ve ever been scammed or almost scammed, you’re not alone and it’s nothing to be ashamed of.

Common scams targeting older adults:

Tech support scams

In 2024, older adults filed more than [23,252 complaints of phishing and over 16,700 complaints](#) of tech support crimes, putting this scam at the top of the charts by a landslide.

In these schemes, a scammer typically reaches out by phone to alert you of a “software update” that your phone, computer, or other device needs, or of a “software problem” that they can help resolve. The caller impersonates a representative from a tech company and may even use spoofing technology to have caller ID on your phone support their claim.

Throughout the call, they may ask for your [personal information](#), like email log-in credentials or your [Social Security number \(SSN\)](#). They may demand payment for their services outright, often by way of [peer-to-peer payment apps](#) (like Zelle, Venmo, or Cash App), wire transfer, or cryptocurrency—all modes of payment that are harder to recover from fraud than credit card payments.

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Investment and cryptocurrency scams

Investment fraud targeting older Americans exploded in 2024, with [cryptocurrency-related scams](#) particularly devastating. The FBI reports that investment scams overall caused more than [\\$1.8 billion in losses](#) to seniors alone.

There are a host of different investment scams including pyramid schemes, Ponzi schemes, market manipulation fraud, and phony real estate investing scams.

These often start with the scammer initiating contact online. Over time, they build a rapport and establish trust, then convince victims to make a fake “low-risk, high-yield” investment. The person who actually pockets the investment? The scammer, of course.

Romance and grandparent scams

In 2024, romance and grandparent scams continued to impact seniors heavily, causing more than [\\$389 million in reported losses](#), according to the FBI. Both of these scams pull at the heartstrings of victims and rely on a phony sense of trust.

Romance scams typically originate on social media, dating apps, or elsewhere online. A seasoned bad actor will initiate a conversation and foster an online relationship. After establishing that bond, suddenly they need money for an emergency.

In a “grandparent scheme”, a scammer calls an older adult out of the blue and pretends to be a family member— often a grandchild—in trouble.

They use scare tactics and demand that money be transferred immediately to help. By using generative artificial intelligence (AI), some criminals are even able to [clone the voice of a loved one](#), exacerbating the risk and believability of these scams.

In a similar vein, some scammers use fake kidnapping scams—calling to claim they’ve kidnapped a loved one and demanding immediate ransom. These terrifying scams are designed to provoke panic and fast action without verifying the story.

Government impersonation scams

Imagine your phone rings, showing that it’s the “IRS” calling. When you answer, an agent is on the line and says you’re delinquent on your tax payment from last year.

Luckily, they can easily help you resolve the issue and avoid accruing additional penalties—all they need is your Social Security number to verify your account and your bank account routing number to submit your payment.

But it’s not the IRS: It’s a scammer.

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These schemes can happen via phone call, email, or text, and can involve all sorts of “government agencies,” from the Social Security Administration and Medicare to local or state municipal offices. Scammers may even pose as law enforcement officers, claiming there’s a warrant out for your arrest or an unpaid fine you need to pay to avoid jail time.

In the case of Medicare scams, fake representatives may offer bogus medical services, free genetic testing, or new ID cards, all a ruse to collect personal information.

The key thing to remember: Government agencies typically contact you through official mail sent by the U.S. Postal Service.

Non-delivery scams

With the rise of online shopping and social media has come an influx of non-delivery scams. These schemes are fairly straightforward: Scammers advertise fake products or services online, accept your payment, and then don’t deliver what was purchased (or send a poorly made knockoff instead). They often use social media ads, pop-up websites, or third-party sellers on marketplace platforms to lure in victims with flashy images, fake reviews, and promises of steep discounts. Some even spoof popular brand names or imitate real websites to seem more legitimate.

In some cases, scammers may follow up with a fake shipping confirmation to delay suspicion, only for the product to never arrive. Attempts to contact the seller afterward are usually ignored or met with further deception.

They’re also, unfortunately, quite effective, with close to [7,000 incidents of non-delivery fraud](#) reported to the FBI from seniors alone in 2024.

Lottery and sweepstakes scams

Another rising threat? Lottery and sweepstakes scams, which are increasingly targeting older adults with promises of life-changing winnings.

In these schemes, you’ll get a phone call, email, or letter claiming you’ve won a major prize—like a sweepstakes, lottery, or international lottery drawing. But there’s a catch: Before you can claim your “winnings,” you’re told you need to pay taxes, processing fees, or customs charges upfront. In reality, there is no prize. Only a scammer on the other end hoping to cash in.

These scams often come with official-looking documents or use the names of real contests to seem legitimate. Some scammers will even follow up repeatedly, claiming you’re getting closer to receiving your payout—if only you send one more fee. ❗

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 250 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 nearly 300 members each month. All they can say is “no”.

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is 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 - 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 – Golf Meeting – Links – 1200**
- 10 July – Monthly Board Meeting – 1100 – Java Café**
- 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)
- 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)

