

Volume 59, Issue 3
March 2020



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings Huntsville Chapter Members –

How about all this rainfall? I read somewhere that our area is the wettest place in America so far this year!

For those of you who attended the February membership meeting, we were treated to an excellent presentation on cybercrime by two local retired (but still working the issue) FBI Special Agents. It was very interesting and generated a lot of questions – longest guest speaker session we have had in my memory! Our next membership luncheon is scheduled for Wednesday, March 25th, at 1100 at The Summit Club. Our guest speaker will be Ms. Thanh Boyer – an author and Vietnam War refugee. See page 9 for more details. Please submit your reservations early to CDR Christine Downing.

We are in the middle of the JROTC award presentation season and need some volunteers for the presentations. Many of you have done these before and know how rewarding they are. Please see page 14 for more information. Remember that this is our showcase event with respect to the area units!

A great way to show support for the Scholarship Fund is to sign up for Amazon Smile! After you are signed up, it is basically transparent to you and there is great potential for fundraising. See page 18 for details and instructions – it is easy, and many members have already signed up!

Lastly, a final reminder that dues were due January 1st. Please see page 13 of this Sentinel to see if you are due! Don't get dropped from the mailing list and miss my wonderful Prez Sez column in the Sentinel and my most informative emails! We surely don't want to lose anyone from the Chapter!

Have a great March and I hope to see and talk to many of you at the upcoming Chapter membership meeting, monthly breakfast, and golf committee meeting! Come early and socialize!

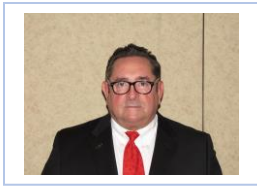
Rick

Member Meeting 25 March Guest Speaker is Ms. Thanh Boyer, Local Author

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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.”

On 24 January 2020 I attended a Chamber of Commerce breakfast that hosted three State of Alabama legislative representatives. They were Speaker of the Alabama House of Representatives Mac McCutcheon, Representative for the 53d District Anthony Daniels, and Chairman of the Alabama Senate Finance, Taxation and Education Committee Arthur Orr. All three representatives explained their vision of what this state needs to accomplish or at least address in the legislative session that began on 4 February 2020 and is set to end on 18 May 2020. This article be in three parts spread over this newsletter and two others.

Education: The National Assessment of Educational Progress (NAEP), known as the nation's report card, is given every two years to fourth- and eighth graders in math and reading at a statistically valid sample of schools and students in each state. Alabama's math scores were rock-bottom for 2019, 52nd in the country behind all states, Washington D.C. and the Department of Defense schools. Alabama's reading scores slid to 49th in both grades. All three representatives were frankly embarrassed at this assessment. A big focus for Alabama lawmakers in the 2020 legislative session is working on Alabama's failing education system.

These lawmakers announced that there will be \$1 billion more in funding for schools this year. Here's how Senator Orr plans on using that increased funding.

1. Pay raises for teachers
2. Mental health funding for more counselors in the schools.
3. Looking at hiring coaches for reading
4. Working to improve areas of math and science and adding qualified teachers in these subjects.

Last year lawmakers passed a literacy bill last year requiring all third-grade students to read at grade level or be held back.

In addition to the points above this year, voters will decide on a constitutional amendment that would change the elected Alabama Board of Education to an appointed board by the Governor. McCutcheon ran down some of the issues facing the state's public schools: a teacher

Continued on page 11

2019-2020 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

1st Vice President: CAPT William P. Nash, USN-Ret, 256-858-1617, p3cdriver@gmail.com

2nd Vice President: LTC Gary R. Young, USA-Ret, 256-722-2134, youngbikers@att.net

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, mbaron468@gmail.com

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

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, jtreadway51@mchsi.com

Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, lkubik@mediacommbb.net

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, biged992K@aol.com

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

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

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, csdowning@bellsouth.net

Programs: CDR Christine Downing, USN-Ret, 256-828-9740, csdowning@bellsouth.net

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

Chapter Hospitality: Mrs. Carrie Hightower, 256-882-3992

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

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, chbwig@gmail.com

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

ROTC: Vacant

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

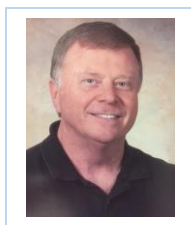
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2020)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (July 2021)

LTC John C. Franks, USA-Ret, 703-489-2701, john.franks@ingenuityinc.net (July 2022)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

Time for St. Patrick's Day savings at your Exchange! You will save plenty of green when you shop your Exchange! Be sure to always check the clearance section of each area in the store. The first plant truck sale of the season is anticipated in late March or early April. Stop by and buy a single plant, a six-pack or a full tray! Pepper, tomato, onion, to ornamental – everything you could want for early planting! Check the <https://www.shopmyexchange.com> web site every day for the super daily special. At this site, you can also see the latest specials, weekly sales, and sweepstakes. Shop early for the best selection! While at your Exchange, pick up your copy of the "Beauty Bar" sale book, where everything for personal care is on sale. Plus, there is a coupon on the back for \$5 off your \$50 (or \$15 off \$100 purchase when you use your STAR card) of regular priced cosmetics, fragrances, bath and body, hair care, skin care and nail products. Also, don't forget to download the Exchange EXTRA app today. Get it on Google play, the Apple app store, or scan the QR (quick response) code in flyers and ads. The main store will soon have winter merchandise on clearance so watch for that!

The Optical Shop has a buy one pair get another free sale! We are doing our BOGO sale. Buy one complete pair (frame and lens) and get a second pair free, (frame of equal value and regular plastic lens). You can pay difference and upgrade. This also applies to family or friends getting second pair also.

Shopette

The Exchange quarterly Tent Sale will soon be here. Make your want list of liquors, whisky, and beers and save. The Shopette also has a wide variety of mobile phone accessories and bar items that you will always need. Plus get a few Redbox movies before or after you shop. Stop by and stock up!

Commissary

For the vegans: The commissary now has Tofurky (plant-based Turkey roast and gravy) along with kielbasa, and Tofu vegetable dumplings. Also, soyrito, vegan wonton and egg roll wraps. Plus, energy Perfect Bars (12 to 17 g protein) in peanut butter, dark chocolate almond, dark chocolate chip peanut butter, and blueberry cashew – with dairy free cheddar and mozzarella shreds. Knorr pouches microwave ready in 90 seconds – Spanish style rice, chicken fried rice, chicken and herbs long grain rice, olive oil and garlic brown rice, southwester quinoa, steak and peppers brown rice, creamy chicken and cheddar broccoli rice.

Check out the section of MRE's near the bread aisle. A large selection (they show 18 menu varieties) of food to store. Ready for preppers or camping.

Need Addresses

None this month

We have lost track of the above members. If you know their whereabouts, please have them contact Chris Downing at 256-828-9740.

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@mchsi.com

Navy/USMC Representative:
CW4 Louis J. Kubik
256-859-3054
lkubik@mediacombb.net

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

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



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Do you know how the Windfall Elimination Provision and the Government Pension Offset may affect the direction of your Social Security?



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



Upcoming Events at FAHC

The March Lunch & Learn will be held on 26 March 2020 from 1200 to 1300 in the Fox Den, located in the basement of our facility. The topic for March Lunch and Learn is Colorectal Cancer Awareness presented by Dr. Bradley Rice, Alabama Colon & Gastroenterology.

Fox Army Health Center will be hosting a Beneficiary Town Hall on 9 April 2020 from 1700-1800 in the Fox Den, located in the basement of our facility. The Town Hall will also be available on Facebook Live @ Fox Army Health Center.

Changes to the Support of MTFs for Military Active Duty and Retirees

Is FAHC closing services to retirees and active duty family members?

As of today, all of our services here at fox army health center will not change. If the recommendation sent to congress is approved, it will be a phased process that could take up to five years.

Will I have to find a new doctor on my own?

Fox army health center will help guide you through every step of the enrollment change process if the time for action is made.

Will I still be able to use the pharmacy?

The recommendation that was sent to congress, recommended that our pharmacy will remain open for all TRICARE beneficiaries.

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Please join us at one of our upcoming dinner seminars or come into the office for a complimentary one on one
meeting with John D. Stover, LUTCF, Certified Financial Planner™, Certified Kingdom Advisor®

We will be hosting events at Grille 29
(445 Providence Main St NW #101 / Huntsville, AL 35806) on

MARCH 12 AND 16 AT 5:45

To RSVP or schedule a meeting call: 888-468-9672

8 ARCH STREET
HUNTSVILLE, AL 35806
BY APPOINTMENT ONLY

PHONE: 615.591.3937
TOLL-FREE: 888.468.9672
FAX: 615.591.3932

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Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Our February luncheon was cancelled due to some last-minute issues.

We will try again - same time & place.

Join us on Thursday, March 19th, at Kacey's Home Cooking,
10017 South Memorial Parkway, Huntsville. Phone: 256-715-0183.
Reservations are a must - everyone will be called.

Surviving Spouse Corner: Leadership Opportunities

Surviving spouses are encouraged to apply for openings on MOAA's board of directors and Surviving Spouse Advisory Committee.

National MOAA currently has several leadership opportunities for surviving spouses.

This year, MOAA is electing a new class for its board of directors, which governs and oversees the operations of the association. The 12-member class will begin its term in October. Surviving spouses of eligible officers are encouraged to apply for a director position. To learn more and apply, visit www.moaa.org/boardapplication.

Additionally, the Surviving Spouse Advisory Committee will be electing three new members. Each member serves a four-year term, with the option to extend the term an additional two years. The committee, which has six members, is tasked with making recommendations to MOAA's president and CEO about key issues affecting the surviving spouse community.

Committee members also participate in MOAA's annual Storming the Hill event, speak at regional council and chapter leadership workshops, write a monthly column, and present an annual Surviving Spouse Liaison Excellence Award. To apply for a position on the Surviving Spouse Advisory Committee, visit www.moaa.org/ssac-application.

Governing Board Vacancies

The Chapter has the following board positions vacant:

- Programs – coordinates speakers for our monthly member meetings
- Publicity – gets the word out about Chapter events – especially the golf tournament
- Chaplain – provides prayers for Chapter meetings – provides support for Chapter members in need – writes a monthly article for the newsletter (you don't need to be a priest or minister to fill this position)

If you are interested in finding out more, contact Chapter President Rick West



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

Abundant Life

A university professor tells of being invited to speak at a military base one December and there meeting an unforgettable soldier named Ralph. Ralph had been sent to meet him at the airport. After they had introduced themselves, they headed toward the baggage claim.

As they walked down the concourse. Ralph kept disappearing. One to help an older woman whose suitcase had fallen open. One to lift two toddlers up to where they could see Santa Claus, again to give directions to someone who was lost. Each time he came back with a smile on his face.

"Where did you learn that?" the professor asked. "what?" Ralph said. "Where did you learn to live like that?" "Oh," Ralph said. "During the war, I guess." He then told the professor about his tour of duty in Vietnam, how it was his job to clear mine fields, how he watched his friends blow up before his eyes, one after another.

"I learned to love between steps," he said. "I never knew whether the next one would be my last, so I learned to get everything I could out of the moment between when I picked up my foot and when I put it down again. Every step I took was a whole new world, and I guess that way ever since."

The abundance of our lives is not determined by how long we live, but by how long well we live.



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: 380
Regular Members: 313
Surviving Spouses: 67

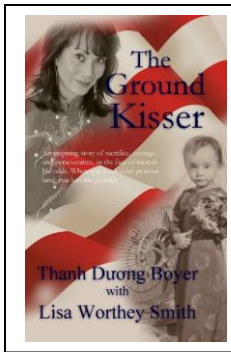
New this month: 4
Deaths this month: 1
Renewals: 4

**Welcome New Members to
Huntsville Chapter MOAA**

Col Erin D Peterson, USAF
Maj Autumn M Lorenz, USAF
LTC Lee Eady, USA
Lt Col Andrew Grau, USAF

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.



Membership Meeting
25 March 2020
1100 – Summit Club

Guest Speaker: Ms. Thanh Boyer
Local Author of “*The Ground Kisser*”

Thanh Boyer, a Huntsville resident, is the author of the 2018 NGCWC Georgia Peach Award winner, and Amazon bestseller, *The Ground Kisser*. It is the inspiring true story of one little girl who became one of the Vietnamese boat people. Born to a wealthy family in the Mekong Delta of South Vietnam, her first bath was in champagne. Then when the US military pulled out their support, Saigon and all of South Vietnam with it, fell into Communist control. Her life turned upside down when the new government nationalized everything and left them in poverty.

Through tremendous sacrifice, her parents gave all they had to buy her boat passage to Australia where she could live in freedom again. The boat didn't make it, pirates saw to that. But, by the grace of God, her story didn't end there, though death knocked at her door more than once. Her story is one of courage, sacrifice, and love of family. Her service to our community and our military earned her invitations to speak and write her story in a book. Her faith-building, flag waving memoir, *The Ground Kisser*.

Reviews

The Honorable Tommy Battle, mayor of Huntsville, AL: "The book should be required reading for all students--for all Americans. It is said that 'all life is comparison.' When people compare standards of living, we realize how fortunate we are. This book puts an exclamation mark on what it means to live in America."

Lenora Worth, NYT bestselling author: "At a time when our nation seems constantly divided and full of hatred and fear, this book brought me a new hope ... you will not be disappointed."

The author will be available after the meeting to personalize copies of her book for our members. Cost is \$10.

Menu: Bratwurst, Pork Schnitzel, Red Cabbage, Pan Fried Potatoes, Apple Dumplings and assorted beverages

Cost: \$15 for Chapter members and their guests – pay at the door – cash or check only

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 20 March 2020



HCMOAA Treasurer's Report January 2020

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

1. The January 2020 Treasurer's Report is presented herein. It was reviewed by the Governing Board and forwarded for membership approval at the February 2020 meeting.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 6,174.19	\$ 8,003.94
Income	\$ 3,239.00	\$ 0.21
Expenses	\$ 2,142.73	\$ 0.00
Ending Balance	\$ 7,270.46	\$ 8,004.15

3. Notable income: Revenue from LMT transfer of dues, Sentinel sponsor advertisements, annual dues and membership meals.

4. Notable expenses: Payment to Summit Club for the January membership meeting, Huntsville Chamber of Commerce dues, Colonial Graphics for the printed Sentinel, Alabama Council of Chapters (ALCOC) dues, mileage to attend the ALCOC meeting, MCC gift, JROTC medals, office supplies, and certificate holders.

5. Chapter savings account activity was limited to interest.

6. The Chapter Operating Funds contains \$1403.07 in reserved funds donated by various VSOs in support of the 2019 RAD Luncheon for the Retirees. This is money unused from 2019 donations and will be applied to the 2020 RAD luncheon or similar event.

7. The Chapter re-invested a Certificate of Deposit (CD) with Wells Fargo Bank on 19 March 2019. The CD was opened for \$8,174.85 and the current balance is \$8,352.88. The funds represented by this CD are for reserve funding and advance dues payment protection.

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.

Scholarship Fund Donations Received During February 2020

	None
Total received for February:	\$0
Total received FY20 to date:	\$50



shortage, failing schools, safety, shifting programs and the last-place NAEP ranking.


“We need qualified people who can speak to the issues,” he said, “not because you’re a popular person in your area, but because you’re a qualified person in the area. That’s where this bill came from.”

Lawmakers have nothing against state school board members but Alabama “must start at the top, and we need to let that structure go to the grass roots.”

Rural health care: Rural hospitals are closing in Alabama, McCutcheon said, but rural areas need health care to attract jobs, keep residents and move ahead. The answer might be what he called “the Kansas model” of community clinics staffed by doctors and medical professionals with transfer to larger hospitals available if needed.

In other news, the Supreme Court of Alabama unanimously approved a military spouse exception to the current reciprocity rule, effective as of 30 January. Now, spouses of military members may be eligible for admission to the Alabama State Bar by showing admission in another jurisdiction and limited practice experience.

Please read the recent posting to the Legislative portion of our webpage. One posting is the Alabama Bar announcement about military spouses, the other articles included a summary of the first week of the Alabama legislative session, untimely decisions of the Board of Corrections, another DoD property audit finding, new commissary users; hiccups, and a change in DoD policy regarding bad paper discharges.

As always, please take time to look at <http://takeaction.moaa.org>. The National Headhunters 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. 

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**Ideas for guest
speakers? Let
a board
member know.
We want to
hear from you.**



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



Membership Application or Renewal

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

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

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

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

_____ First Name	_____ MI	_____ Last Name			
_____ Preferred Name	_____ Birthday	_____ Spouse's Name	_____ Period(s) of Active Duty i.e. 1965 – 1990		
_____ Grade	_____ Branch of Service	_____ MOAA National Member #			
_____ Active	_____ Retired	_____ NG	_____ Former Officer	_____ Reserve	_____ Surviving Spouse
_____ Mailing Address		_____ City	_____ State	_____ Zip	
_____ Phone Number		_____ E-mail Address			

Attention Annual Members

It is past time to renew your membership for next year
The Chapter has one of, if not the, lowest membership rates in the country at \$10

Don't risk getting dropped from the rolls – If you need to renew your name is on the next page

You can also renew for multiple years and lock in that low rate
Don't know when your membership expires? Contact CDR Chris Downing at
256-828-9740 or csdowning@bellsouth.net

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member – contact
COL John Fairlamb at 256-539-0161 or fairlambjrf@comcast.net for the details

The following members need to renew their memberships

Please get your checks in the mail soonest

COL Mark R Arn
Lt Col James B Dooley
MAJ Richard C Hudgens
COL Alvin R Kemmet Jr
COL Terese D LeFrancois
CAPT Dale E Lyle
CDR Steven T Middleton
LTC Albert G Parmentier III
MAJ Sean R Sterling
COL Casmere H Taylor
Mrs. Sonia Gojsza
Mrs. Jean B Parker
Mrs. Caroline Wilson

LTC John S Bolton
COL Ronald N Funderburk
LTC Richard K Jackson
LTC Ruby R Lardent-Davis
LTC Richard W LeVan
COL Michael S Maloney
COL John A Olshefski
LTC John R Scott
CWO4 Gary K Sweet
Mrs. Margot Chabot
Mrs. Marjorie E Hines
Mrs. Virginia Wagner





21 Birthdays in March

Maj Gen Melvin G Bowling, USAF
Mrs. Margaret R Feist
LTC Nicholas M Mikus, USA
CW3 Braxton D Butler, USA
LTC Harry W Durgin, USA
COL John R Fairlamb, USA
COL Donald B Harmon, ARNG
CW4 Robert C Savage, USA
COL Mark R Arn, USA
CDR John E Inman, USN
Mrs. Sonia Gojsza

LTC Raymond L Livingston Jr, USA
LTC James A Roy, USA
Col Alvin R Kemmet Jr, USAF
Lt Col Charles T Clements, USAF
Mrs. Jean Parker
CAPT John E Snyder, USN
Lt Col Brenda Armstrong, USAF
Col Scott G Patton, USAF
LTC Earl A Freeman, USA
LT James L Pointer, USN

If we missed your birthday, it's because we don't have it on file. Please e-mail your birth date to MAJ Bruce Robinson at brucer76@knology.net so it can be included in future newsletters. Thank you.

MOAA JROTC Award Presenters

We are in the heart of the season for presenting the MOAA JROTC Medal to an outstanding Junior at each of the area high schools. We have 19 medals to present each year – a couple have already been presented this year.

If you would like to present the award to an outstanding student and have a specific school in mind, please let us know ASAP. If you would like to present a medal and don't have a particular school in mind, let us know and we will match you up to a school.

This award is one of our showcase events and is a real positive note for the Chapter – lots of exposure!

Our JROTC award POC is LTC Gary Young (email youngbikers@att.net). Please contact Gary or CAPT West if you can help the Chapter with the presentations! Thanks!

You are invited to a

Veterans Town Hall & Resource Fair

Thursday, March 26, 2020
11 a.m.—noon

Birmingham VA Medical Center
9th Floor Auditorium
700 19th Street South
Birmingham, AL 35233

- Birmingham VA Medical Center, VBA, and NCA representatives will present information and answer questions on current VA initiatives.
- Service representatives from the Women's Clinic, Suicide Prevention, My HealtheVet, Enrollment/Eligibility, Education and Benefits, and more will be available to provide resources and information.
- All Veterans and community partners are invited to attend.
- Free parking and shuttle from VA parking garage at 2415 7th Ave. South (35233).



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

TAPS

LTC Robert Callan "Bob" Westerfeldt, USA-Ret - died Thursday, Jan. 2, 2020, in Huntsville, Alabama at the age of 85 years. Services were held Jan. 7 at Laughlin Services Funeral Home in Huntsville, followed by interment at Maple Hill Cemetery with full military honors.

Bob graduated from Fredericksburg High School in 1952 and attended the University of Texas for one year. In addition to his studies, while at UT he got his pilot's license, flew model airplanes with his friends in Fredericksburg and explored caves with his spelunking club at UT. He was nominated for West Point by then senator Lyndon B. Johnson, and after graduation from West Point, he went through Ranger training, taught at West Point, and served his country in many places around the world as a rocket scientist (yes, really!).

He retired from the U.S. Army after more than 20 years of service, and then had long careers with SAIC and MIA (Missile Intelligence Agency) in Huntsville, AL. Bob finally retired in Huntsville, where many of his army, rocket and West Point buddies were living, and his favorite activities were leading the Martinis and Manuscripts Book Club at the Ledges Club, attending West Point Founders Day Society meetings, visiting his Alma Mater at West Point, and taking his wife, Claudia, out to eat at their favorite restaurants. During his retirement he courageously survived two stem cell transplants for Multiple Myeloma which was caused by exposure to Agent Orange in Vietnam.

Bob was preceded in death by his parents, W.C. "Westy" Westerfeldt and Myrtle Mathisen Westerfeldt; his son, Robert Christian Westerfeldt, and his nephew, Ben Clark. He is survived by his wife of 59 years, Claudia Derrick Westerfeldt of Huntsville, Alabama; his son Robert's wife, Teri, who was married to Robert at his death; his sister, Maren "Marney" Westerfeldt Clark Caldwell of Houston; his niece, Susan Clark Beisert and husband, Steve, of Houston; his grandnephew, Robert Beisert wife, Ruchi, of Milwaukee; his grandnieces, Emily Kristin Beisert of Midland and Elizabeth Ann Beisert of Richardson; and first cousins, Patricia Basse Jobe of Austin, Jack Westerfeldt of Odessa, and Marian Westerfeldt Seglem, also of Odessa. Claudia will be forever grateful to her nephew, Philip Mellor, and his daughter, Rebekah Ketterman, for their support during Bob's final illness.

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



Don't Get Scammed

Frauds and scams are everywhere. The reach of these crooks is so pervasive it's almost impossible to discuss any specific threats. Everything is a threat. Here are some universal lessons to stay alert.

- Never speak to anyone you do not know. If called, hang up. If emailed, delete. If they come to your door, close the door. They are trained to keep you speaking and the longer they spend with you, the more convincing they will sound.
- Never share any personal information with anyone. The scammers will say or do anything to make you think their "need to know" is legit. You will be convinced you need to tell them information.
- No legitimate organization, especially government agencies, will call you, email you, or come to your door. No real organization expects payment up front, especially in some shady way like asking for a cashier check or gift cards.
- Do not believe the email return address or the caller ID on your phone. Their technology can make it look like the contact is from someone you know. I received a scam phone call one night that appeared to be from my spouse.
- Never click on a link or attachment in an email and do not believe the web page you are sent to. Their technology is so advanced they recreate web pages that look real, mimicking banks, government agencies, etc.
- No one is coming to arrest you, garnish your money, or threaten you. That is not how real organizations work.


If the crooks get you, what do you do?

- Report the incident immediately to get records established indicating a crime was committed. Time is critical to get ahead of the crooks.
- In cases of suspected identity theft, report it to the police. Not that anything can be done to fix the problem, but it starts a record of the incident. This will come in handy down the line when it becomes difficult to distinguish between you and the scammers.
- Call all your financial institutions. Cancel credit cards. Stop transactions on accounts. The crooks will go for the easy money in savings and investments. They will charge on your credit cards, but these have limits and protections. That's why debit cards are a greater threat to you than credit cards.
- Contact Social Security.
- Call your health/Medicare program and insurance companies. Once personal information is stolen, any of your accounts can be tapped and used against you.
- Contact the Department of Motor Vehicles. Your driver's license will be modified by the crooks and used as their own identification.

Continued on next page

- Contact the credit reporting agencies: Experian, Trans Union, Equifax. Freeze your accounts.
- Contact the business you suspect was the leak behind the theft.
- Contact the IRS Identity Protection Specialized Unit at 1-800-908-4490 and the Federal Trade Commission's Consumer Response Center at 1-877-382-4357
- Change your passwords pronto. The crooks will change them to keep you from accessing your own accounts.
- Tell all your friends and family since your information will be used to get to them. Spread the word far and wide.
- Stay vigilant. Be prepared to attack back with shock and awe.

Given the cyber world we live in, expect that your personal information has been stolen many times. You are lucky if you haven't had several incidents already. What do you do to protect yourself?

- Create complex passwords and change them regularly. Yes, it's a pain, but less painful than having your identity stolen.
- Go directly to the source. If you have reason to wonder whether a contact is real, hang up, delete email, or close the door and you initiate the contact by using a reliable source to contact the person or institution in question. Do not use the contact information given to you by the person talking or emailing you.
- Use credit cards instead of debit cards. Credit cards are not direct routes to your money like debit cards are. Credit cards have protections and limitations.
- Set alerts on all your accounts to warn you when a transaction takes place. I learned of a theft once when I received an email alert that a charge had been made on my card. I was able to immediately jump into action and shut down the transaction.
- Use checks sparingly. A stolen check is direct access to your cash.
- Ensure you are using the correct website and that the site is secure with "https" or the locked padlock symbol in the address.
- Have the best security protection on your computer and keep it updated.
- Protect your information on social media apps. Be careful about what you share. You are your own worst enemy about sharing information.
- Shred papers and mail before you trash them. Protect your incoming mail from theft.
- Never click on a link or attachment in an email unless you verify the person or company sending the email.
- Always assume a crook when you do not know the person or contact personally. Even calls and emails that appear to be friends or family can be fake. Always verify identities.
- Trust no one. 

Chapter Happenings – February Member Meeting



Guest speakers Special Agent Eddie Craig and Special Agent Todd Spiker, FBI-Retired, talked cyber-security



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5PM- 11PM TUESDAY - SATURDAY
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Military & Veterans always enjoy a 15% discount at Nick's Ristorante

Nick is an active Chapter member

Check out his establishment

Amazon Smile

We have registered the HCMOAA Scholarship Fund with the Amazon Smile program. This program distributes money to various registered IRS(c)(3) charities. If you are an Amazon user, you can help our Scholarship Fund by using Amazon Smile. Here is how:

- Got to <https://smile.amazon.com>
- Sign into your account.
- Look for the "Supporting: _____" in the top left section of the page. Select the down arrow and you can search for a charity to support. All you have to type in the space is HCMOAA and it will find the Scholarship Fund. Select it and you are done.
- Use <https://smile.amazon.com> for your Amazon shopping – it has the same items and prices as the regular page and is still Amazon Prime. In other words, it is no different than amazon.com.
- The Scholarship Fund will receive .5% of the purchase price of any eligible item. How do you tell if the item is eligible? It will say "Eligible for **amazon smile** donation" in the item description area. I don't know what items aren't eligible - I have yet to find one that wasn't eligible; I polled the Governing Board and they hadn't either!

So far, 7 people have registered our Scholarship Fund – we need to get that number over 100! If you shop Amazon and don't have a charity already designated, **please give it a shot and help the Fund!** The fundraising potential is huge!

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 about 450 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 400+ 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 brucer76@knology.net or 256-426-0525.

Important Dates in March

- 1 March – Lindbergh baby kidnapped (1932)
- 1 March – Peace Corps established (1961)
- 5 March – President Roosevelt proclaimed a four-day "Bank Holiday" to stop panic withdrawals (1933)
- 5 March - The "Iron Curtain" speech was delivered by Winston Churchill (1946)
- 6 March – Battle of the Alamo (1836)
- 8 March – Daylight Savings Time begins
- 9 March - Ulysses S. Grant became commander of the Union armies. (1864)
- 10 March – Salvation Army founded (1880)
- 11 February – Spanish flu reaches US soil, eventually killing over 500,000 (1918)
- 12 March – Bermuda colonized by the British (1609)
- 12 March – 40 inches of snow fell in New York City (1888)
- 12 March – Monthly Board Meeting – Java Café**
- 12 March – Nazi Germany invaded Austria (1938)
- 14 March – Monthly Breakfast – City Café Diner**
- 14 March – Albert Einstein was born (1879)
- 15 March – Julius Caesar assassinated (44 B.C.)
- 16 March – My Lai massacre in Vietnam (1968)
- 17 March – St. Patrick's Day
- 19 March – US invades Iraq to overthrow Saddam Hussein (2003)
- 20 March – Nerve gas attack in Tokyo subway killed 12 (1995)
- 20 March – Golf Meeting – Links at Redstone**
- 23 March - Patrick Henry gave his “Give me liberty or give me death” speech (1775)
- 24 March - The Philippine Islands were granted independence (1943)
- 24 March - *Exxon Valdez* oil spill in Alaska (1989)
- 25 March - Fire in New York City garment district killed 146 (1911)
- 25 March – Monthly Member Meeting – Summit Club**
- 26 March – Camp David Accord signed (1979)
- 25 March - Two Boeing 747 jets collide in the Canary Islands, resulting in 570 deaths (1977)
- 28 March – Three Mile Island nuclear accident (1979)
- 30 March – President Reagan shot while walking in Washington, DC (1981)
- 31 March – President Johnson announced he would not seek re-election (1968)

