

Volume 62, Issue 3
March 2023



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings all!

I am really getting tired of all this rain! Can't work on the lawn. Can't fish. Drat!

February's meeting was another good one. Great turnout and good food! Well done to our guest speaker, COL Brian Cozine (Redstone Arsenal Garrison Commander), for the Redstone Arsenal update and for fielding the many questions from the attendees.

Our March meeting will be March 29th at the Summit Club with "meet and greet" starting at 1030. Our guest speaker will be Huntsville Chief of Police Kirk Giles. Lots of issues facing our nation regarding law enforcement – will be great to get Chief Giles' take. See page 13 of The Sentinel for details. It is **never** too early to reserve a spot at the meeting – **RSVPs are open! Please RSVP to me at rickw675@att.net or 256.776.6901.** Remember that family and guests are **ALWAYS** welcome – in fact, they are encouraged!

We continue to work the slate of speakers for the remainder of the year. So far we are looking at a return visit by Larry Leopard of NASA for April, possible FBI briefing in May, and Madison County Sheriff Turner in September. We are also working our August "political" guest speaker – starting at the top! All in all, they should all be very interesting, and you should mark your calendars NOW for the last Wednesday of each month (no meetings in June or July). Work those European cruises and dental appointments around those dates!!!

Our first **Golf committee meeting** of the season will be this **Friday, March 3rd, at 1200** at The Links on Redstone. If you are interested and willing to help with this year's Scholarship Fund Golf Tournament, we could really use the help. Join us on Friday – come early and have some lunch with us at the Weeden Grill.

Enjoy the rest of the newsletter, stay dry and stay safe!

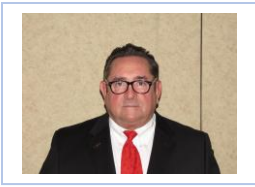
Rick

***Our Member Meeting is on 29 March – Guest Speaker is
Huntsville Chief of Police Kirk Giles***

In This Issue

President's Message	1	Membership Application	11
Legislative Corner	2 & 9	Members needing to renew	12
Concerns	3	Guest Speaker	13
PX/Commissary	3 & 9	Birthdays	14
Advertisements	4, 6 & 12	TAPS	15 & 16
Fox Army Health Clinic	5	Chapter Happenings	16
Surviving Spouse Luncheon	7	TRICARE	17 & 18
Surviving Spouse Corner	7	Member Spotlight	19
Chaplain's Corner	8	RMDs	20 & 21
Membership Statistics	8	Chapter Objectives	22
Treasurer's Report	10	Important Dates	23

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.”

Last Congress introduced 17,000 pieces of legislation. How do lawmakers keep track of that many bills? **Easy: they don’t.**

In practice, Congress is a reactive body, and lawmakers spend most of their time dealing with the relatively small number of bills that have come before them because of something beyond their control: the leader’s floor agenda, the wishes of a committee chairman, a groundswell of interest by constituents, or the lobbying from associations and businesses. Everything else—which is most legislation—is largely ignored unless there is a specific reason to “get smart” on the bill or issue: an office meeting, incoming correspondence, or the occasional media question.

That’s why communicating with Capitol Hill is so important. Congressional offices don’t have the bandwidth to track thousands of bills, and they can’t solve problems or act on legislation they don’t know about. Good advocates raise issues and provide strong arguments for why bills should be supported or opposed. On Capitol Hill, the squeaky wheel often gets the grease. Members and staff also develop an instinct for quickly decoding what matters and what doesn’t. One informal system is to put legislation into one of four buckets:

“**Must Pass**” legislation represents the gearworks of government, and most people on Capitol Hill have a general awareness of where these few bills stand at all times. At some point the “must pass” legislation will drive the agenda in Washington, as failure to act on these bills is perceived as having profoundly negative consequences. Examples include the 12 annual spending bills or, in the alternative, an omnibus spending package, as well as the annual NDAA defense bill. The drivers of these bills are usually the majority’s leaders in both chambers, and the White House. The chances of enacting a “must pass” bill are high.

“**Big Ticket**” items are consequential bills that, due to current events, White House priorities, or the expiration of existing laws, become front burner items. They are usually broad in scope and require a lengthy period of public debate, hearings, and negotiations before the voting starts. Whether by constituents or the media, every Member will be asked to comment on these bills at some point; staff pay close attention even if they are not necessarily directly involved. Examples include the Biden Administration’s infrastructure bill, the Trump Administration’s tax bill, the “Farm Bill,” or legislation to regulate “Big Tech.” Their chances of success are fair, and only then after a lot of politicking.

Continued on page 9

2023-2024 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

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

2nd Vice President: COL Gene Lesinski, USA-Ret, 845-725-3677, gene.lesinski@gmail.com

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

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

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

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

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, bige992K@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 (Acting): MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

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

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Vacant

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

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

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

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

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

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

ROTC/JROTC: COL Gene Lesinski, USA-Ret, 845-725-3677, gene.lesinski@gmail.com

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

The *SENTINEL* Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

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

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2023)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (June 2024)

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

Stop by and check out clearance sales in the clothing sections. A lot of winter and some warm weather clothing with major markdowns! Plus, don't forget St. Patrick's Day savings at your Exchange! You will save plenty of green when you shop your Exchange! Spring plants are anticipated late March or early April. It's always a popular event so be sure to check!

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. Get it on Google play, the Apple app store, or scan the QR (quick response) code in flyers and ads. Pick up your copy of the Exchange "The Art of Fashion" sale book (usually issued in March), where everything from purses, dresses, sunglasses and perfumes are on sale. Plus - coupons on the back.

In the early March sale brochure, your Exchange usually has Scotts Turf Builder, seeds, seed starting products, weed killers, potting mix, pots, and flower care materials – all on sale!

The Optical Shop has a buy one pair get another free sale! Sale only applies for non-insurance purchases.

Shopette

Tent sales are still on hold – unknown when they may resume – hopefully by Memorial Day.

But check out the spirits and wines of the month selection! Check out the latest Muscadine wines: lightly sweet to sweet table wines – from here in Alabama! Also, for St. Patrick's Day check out the extensive collection of Irish Whiskey and the Irish Cream Liqueur's. New is American Oak single malt whiskey – and on sale \$10 off – plus Aberfeldy highland single malt Scotch whiskey aged 12 years – save \$4. The famous Johnny Walker Blue Label on sale \$10 off – and JW aged 18 years save \$5. The most expensive item in the store – Ardbeg Traigh Bhan Islay single malt whisky aged 19 years - \$299 or get the wee beastie version only aged 5 years for \$47.90.

Download the Red Box app (to receive specials and free rentals) and reserve a video from The Red Box outside to pick up while you are at the Shopette.

Commissary

Your commissary not only saves you an average of 30% or more, but also has links to healthy living and recipes at: <http://www.commissaries.com/healthy-living/index.cfm>

Continued on page 9

Need Addresses

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

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
raymond.regner@gmail.com

Air/Space Force Representative:
Col Edward L. Uher
256-882-6824
biged992K@aol.com

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



CONDITIONED AIR SOLUTIONS

heating • cooling

Commercial & Residential



Proudly recognized as a Patriotic Employer



24-hour Service Available
256-428-1983

ConditionedAirSolutions.com
HVAC AL #08093 REF AL #52466



HELPING GOVERNMENT EMPLOYEES SIMPLIFY RETIREMENT

TSP PLANS • FERS PENSIONS • CSRS PENSIONS • EFFECTS OF WEP • PENSION SURVIVORSHIP OPTIONS

CONTACT:

GERMI CLOUD,
NSSA, CRPC
VICE PRESIDENT, WEALTH ADVISOR
256-715-0094
germie@cloudfinancial.com



CLOUD
FINANCIAL INC.

200 Clinton Avenue, Suite 1020
Huntsville, AL 35801
www.CloudFinancial.com

Insurance products and services are offered through Cloud Financial. This information is for informational purposes only and should not be used to make any financial decisions. Life insurance and annuities are insurance products and are subject to state insurance laws and regulations. In order to sell, negotiate, or solicit insurance, an individual must be properly licensed as an insurance agent. The information contained herein is not legal or tax advice. An individual should consult the appropriate professional for legal or tax advice. Cloud Financial is not affiliated with, or endorsed by, the Social Security Administration or any other government agency.



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



Follow these best practices to obtain your prescriptions during the MHS Genesis transition:

- For all medications, you MUST “activate” your prescription ahead of time to give the pharmacy time to prepare your medicine. Same day filling is not available.
- The FAHC phone extension x1030 will no longer be available. You will not be able to leave a voice message.
- All new or renewed prescriptions will need to be requested through the FAHC website, then click on either the PCRS or the MHS Genesis Patient Portal icon to activate the prescription. Link to the Fox Website: <https://redstone.tricare.mil/health-services/pharmacy>
- For refills, use the automated refill phone line to activate: 256-842-7337

Did you know that the Fox Optometry Clinic provides primary care vision services including comprehensive ocular health exams to all beneficiaries (Active Duty, Active Duty Family Members, Retirees and their family members. Call the main appointment line, 256-955-8888 option 2

The FAHC registered dietician is currently offering a variety of classes in person and on-line. These classes are offered to TRICARE beneficiaries:

- Diabetes Support Class – This class takes a holistic approach to managing glucose through exploration of eating patterns, movement, sleep, and stress management.
 - 1st Tuesday of the month at 1000 in the FAHC Wellness Classroom
 - 2nd Wednesday of the month at 1030 in the Virtual Video Clinic
- Meal planning for 1, 2, or more – This class explores strategies and resources to help turn groceries into meals for 1, 2, or more
 - 1st Wednesday of the month at 1030 in Virtual Video Clinic
 - 3rd Tuesday of the month at 1000 in the FAHC Wellness Classroom
- Performance Nutrition – nutrition for the soldier and everyday athletes
 - 2nd Tuesday of the month at 1300 in the FAHC Wellness Classroom
 - 3rd Wednesday of the month at 1030 in the Virtual Video Clinic

To sign up for any of these classes, call 256-955-8888 (choose option #2) or go to the PCMH front desk

Fox Army Health Center’s Tobacco Cessation Program incorporates motivation, behavior modification, strategies for coping with cravings, peer support, and medication safety education into each session.

- Free to all TRICARE beneficiaries and DoD civilians
- Free tobacco cessation medication, if indicated
- Pre-program screening and orientation visit
- Five classes held every Tuesday from 1130-1230
- Blood pressure evaluations at each session
- Interval telephone follow-up for one year
- To sign up please contact the FAHC Wellness Clinic at 256-955-8888 x1440 or 1050

FOCUS

FINANCIAL GROUP
— YOUR FUTURE IN FOCUS —

YOU SERVED OUR COUNTRY WELL AND WE WOULD BE HONORED TO SERVE YOU WITH YOUR INSURANCE AND INVESTMENT NEEDS.

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

8 ARCH STREET
HUNTSVILLE, AL 35806
BY APPOINTMENT ONLY

PHONE: 615.591.3937
TOLL-FREE: 888.468.9672
FAX: 615.591.3932

Investment Advisory Services offered through AlphaStar Capital Management, LLC, a SEC Registered Investment Adviser. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability. AlphaStar Capital Management, LLC and Focus Financial Group, LLC are independent entities. Fixed insurance and annuity product guarantees are subject to the claims paying ability of the issuing company and are not offered or guaranteed by AlphaStar.

Edward Jones

> edwardjones.com | Member SIPC

Dreaming up the ideal retirement is your job. Helping you get there is ours.

We're excited to hear from you.

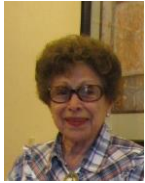


Dale C Kuehl, AAMS™
Financial Advisor

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

IRT-1848H-A

- we will



Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Due to bad weather, the February luncheon was canceled.
It is re-scheduled for the same place & time - Thursday, March 16th, at the
Main Street Café, 101 Main Street in Madison.
Phone 256-461-8096 – we will gather at 11 AM.
Everyone will be called.

Surviving Spouse Corner: Survivor Benefit Plan Update

The FY 2020 National Defense Authorization Act terminated the so-called “widows tax,” allowing eligible military surviving spouses to collect the full Dependency and Indemnity Compensation (DIC) and Survivor Benefit Plan (SBP) in full, with no offset (no reduction) after a three-year phase-in period. We are now entering the third and final phase. What happens now?

Survivor benefits. DIC, SBP, and the Special Survivor Indemnity Allowance (SSIA) were increased by the annual cost-of-living adjustment (COLA) of 8.7% with the January 2023 payments. Beginning Feb. 1, 2023, eligible surviving spouses will receive their full SBP payment from the Defense Finance and Accounting Service (DFAS) and their full DIC payment from the VA without offset. The SSIA payment will stop, as this payment essentially becomes part of the full SBP payment. If you recall, the SSIA was a temporary solution to the offset, which is no longer necessary due to the aforementioned legislation. Although the SSIA goes away, the total these surviving spouses receive in their name will not be less than what was received the month prior for these specific benefits. There is no change to DIC other than the COLA increase.

Child Option Annuitants. Beginning Feb. 1, 2023, the annuity will transfer to the servicemember's surviving spouse provided they are an eligible spouse and have completed the appropriate paperwork for the transfer. If the surviving children are currently receiving the annuity, they have been receiving the full SBP, plus COLA increases, so what they receive in January 2023 will be the amount the eligible surviving spouse will receive. If the surviving children have already aged out of the program, the SBP will be recalculated to incorporate all prior years' COLAs. You can read more by [clicking here](#) or [here](#). You will be able to sign up for MyPay once the annuity transfers to you by [clicking here](#). Please note that recent changes in the SBP law do not impact the retiree child option SBP election, only that for the post-9/11 active duty child option election that was primarily made due to the SBP-DIC offset rules.

Eligible surviving spouses should have received a letter from DFAS in late 2022 detailing the background of the change, an example calculation, and a personalized SBP estimate. (Please note these were estimates only.) Find additional details about these updates from [DFAS](#) and [MOAA](#). Be sure to follow the [MOAA Surviving Spouses and Friends Facebook page](#) as well.

Please note this article is not intended to address all possible scenarios. And remember, military retirees who previously opted out of SBP will soon have a second chance to enroll. [Click here](#) to read a recent MOAA article on the topic.



Chaplain's Corner
Col Dave McKinney, USAF-Ret

'Why do you call me "Lord, Lord", and do not do what I tell you? ⁴⁷I will show you what someone is like who comes to me, hears my words, and acts on them. ⁴⁸That one is like a man building a house, who dug deeply and laid the foundation on rock; when a flood arose, the river burst against that house but could not shake it, because it had been well built. ⁴⁹But the one who hears and does not act is like a man who built a house on the ground without a foundation. When the river burst against it, immediately it fell, and great was the ruin of that house.' - Luke 6: 46-49

Welcome to March, a month that is known for bringing some pretty nasty storms here in the South, as the warm fronts clash with the cold fronts in place. We also face storms in our lives, whether it be physical or emotional. Jesus told a parable about two men who built houses, one with a solid foundation and one on top of the ground with no foundation.

In my 65+ years I have seen many strong foundations that withstood the storms that came. And I've also seen friends and acquaintances crumble when the storms came. Many of us have built firm foundations that have helped us tremendously as we navigated our time in the military. Yet, some have struggled with this.

If you don't have the support you need, it's not too late to shore up that foundation. Besides MOAA, there are other agencies available to help you or your loved one. The key is to start building that foundation, as storms will always find us. If you'd like some assistance in identifying resources to help you, please let me know and I will be glad to help you start making those inroads.

If you have built a firm foundation, and have weathered the storms that came your way, you're in a valuable seat to help mentor those younger than us that might not understand the need to build a solid foundation. You can also walk alongside those veterans who might not have built that solid foundation and who are currently struggling.

Storms? Yes, they will always be with us, sometimes at the most inopportune times. We will all face them. I encourage you to reach out for help if you are facing a storm and need someone to walk with you. Or if you have a firm foundation, I encourage you to shore it up by mentoring our fellow servicemen and women, or by walking alongside those who are facing storms in their lives now.

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

Blessings, Dave



Memorials

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

In memory of:

By:

Membership Statistics

Total Members: 320
Regular Members: 271
Surviving Spouses: 49

New this month: 3
Deaths this month: 1
Renewals: 1

Welcome New Members to Huntsville Chapter MOAA

Mrs. Bonnie Treadway
Col Drew Taylor, USAF
Lt Col Garry Moore, 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.

Legislative – continued from page 2

Messaging Bills are introduced to drive public discourse and put Members on the record for political purposes. Messaging bills tend to get a lot of public attention, but staff spend relatively little time here because everyone recognizes the bills are unlikely to become law. Examples might include social or cultural bills on abortion or gay rights, some immigration legislation, and most balanced budget bills. The communications and political consultants are the ones pushing these votes, and the chance of enacting most messaging bills is close to zero—but that’s not the point. These bills often become the subject of future campaign ads or even used to fundraise.

The largest bucket contains legislation relating to **Member Priorities**. These bills can be on nearly any subject, are usually the product of study and work over lengthy periods of time, tend to be narrow in scope, and are often drafted in manner designed to make a real-world difference. If noncontroversial, legislation can be passed by Unanimous Consent in the Senate (i.e., no Senators objects) or fast tracked under the Suspension of the Rules in the House (i.e., a two-third majority votes in favor). Another strategy is attaching the bill to a “must pass” or “big ticket” item. Stand-alone roll call votes on individual bills are increasingly rare. An example might be Sen. Tuberville’s Bill to increase life insurance maximum coverage amounts for servicemembers and veterans. As is usually the case, that was driven forward by a single member. Success is mostly likely when the sponsor works to build support and is willing to compromise to address others’ concerns.

Of those 17 thousand bills and resolutions introduced in 2021 and 2022, only about 6 percent were enacted outright, with the substance of another 1 percent or so being incorporated in some way.

In other news: A Congressional Budget Office (CBO) proposal to cut the federal deficit by more than \$250 billion over 10 years would remove that money from the pockets of federal beneficiaries, including military retirees, VA disability pension holders, and Social Security recipients.

The plan, outlined in the CBO’s regular report to the new Congress, appears simple on its surface: By indexing the annual cost-of-living increase (COLA) received by military retirees and others to a different set of figures, the government would save \$256.5 billion over 10 years. The new metric – known as “Chained CPI,” a variant of the Consumer Price Index – “has grown by an average of about 0.25 percentage points more slowly per year than the traditional CPI measures,” per the CBO report.

The January 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Feb. 14, was 293.565, 0.6% above the FY 2023 baseline of 291.901. The next CPI-W release is set for March 14. The CPI-W figures from the end of this fiscal year (July, August, and September 2023) will be compared to the FY 2023 COLA baseline to calculate the 2024 COLA.

In Alabama news efforts to extend access to broadband service to unserved areas received a boost with the U.S. Treasury Department’s approval of the state’s plan for the Capital Projects Fund, making \$191.8 million available for broadband expansion. The Alabama Department of Economic and Community Affairs will administer the funds as part of a grant program to support projects to extend service to previously unserved areas of the state. The use of the funds, which are part of the American Rescue Plan Act, for broadband expansion was approved by the Legislature last year. ADECA then worked to create a plan outlining use of the funds and submitted it to the U.S. Treasury Department in September 2022. ¶¶

PX/Commissary – continued from page 3

Supply issues are causing problems for pre-packaged salads and some breakfast items.

For those wanting organic produce, be sure to check out the section just inside the commissary entrance. Club pricing on larger quantities at the isle in the middle of the store. Plus, you can pick up some great sushi at the shop next to the checkout! ¶¶



HCMOAA Treasurer's Report January 2023

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

1. The January 2023 Treasurer's Report is presented herein.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$16,167.80	\$ 4,524.88
Income	\$ 2,784.00	\$ 0.57
Expenses	\$ 831.00	\$ 0.00
Ending Balance	\$18,120.80	\$ 4,525.45

3. Notable income: LMT dues, January's membership luncheon, Sentinel advertisement, member dues, petty cash and a payment from National for 2022 Chapter recruitment.

4. Notable expenses: The dues for the Alabama Council of Chapters and the Huntsville Chamber of Commerce, USPS stamps, and petty cash.

5. Chapter Saving account activity was limited to interest.

6. Certificate of Deposit was purchased in the amount of \$12,000 from Wells Fargo on 20 October 2022. The CD is for 7 months at an interest rate of 2.5%. Interest to date is \$74.93.

7. The Chapter Operating Funds contains \$3,091.68 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from pervious donations and will be applied to a future RAD luncheon or similar event.

Scholarship Fund Donations

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving area students. **Please consider donating.** Contact Rick West, at rickw675@att.net or 256.776.6901 for details.

The Scholarship Fund operates on a calendar year. Remember that the fund is fully tax deductible due to 501(c)(3) status. **100% of all donations go toward scholarships.**

Note: The below amounts reflect only donations directly to the fund. Golf Tournament monies are tracked separately and presented to the membership following the tournament.

Scholarship Fund Donations Received During January 2023

None

Total received for February:	\$0.00
Total received CY23:	\$0.00





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



Membership Application or Renewal
 Yes - I'd like to add my voice to the Huntsville Chapter!

<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			
_____	_____	_____			

Attention Annual Members

It is time to renew your membership for next year – **don't risk being dropped from the rolls!**
 The Chapter has one of, if not the, lowest membership rates in the country at \$10.

PAST DUE: those members needing to renew are listed on the following page

You can also renew for multiple years and lock in that low rate.
 Don't know when your membership expires? Contact MAJ Bruce Robinson at 256-426-0525 or brobinso1976@gmail.com.

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

Annual Members Needing to Renew

COL Richard F Bowyer, USA
LTC Levern Eady, USA
MAJ James Greene, USA
LTC Robert W Hearon, USA
LTC Edwin L Kennedy, USA
CW3 Clarissa A Lewis, USA
LTC Joseph S Minor, USA
LTC Johanna L Mora, USA
LTC Douglas L Oyler, USA
MAJ Gary L Pollard, USA
MAJ Wesley R Sparks, USA
LTC Christopher R Stewart, USA
COL Lee M Tonsmeire, USA

COL Mary O Drayton, USA
LTC Earl A Freeman, USA
CW5 Reginald Jacobs, USA
Col Larry D Layne, USAF
CAPT Alan G Maiorano, USN
Col Millard E Moon, USAF
LTC Mark L O'Brien, USA
LTC Steven R Palmer, USA
CW4 Samuel Smith, USA
CPT Sean R Sterling, USA
Mrs. Travis Stewart
Maj James M Tynan, USAF

45th Annual Kiwanis Pancake Day

All You Can Eat

Saturday, March 4th, 2023

7:00 a.m. – 12:00 p.m.

Huntsville High School Cafeteria

FEATURING:

**Pancakes, Syrup & Butter
Sausage**

Milk, Orange Juice

Coffee, Creamer & Sweeteners

TICKETS:

\$7.00 in Advance // \$8.00 at the Door



Governing Board Vacancies

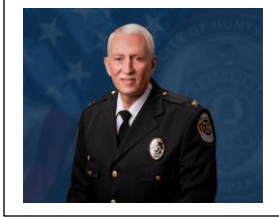
The Chapter has several vacancies on the Governing Board that we are looking to fill with volunteers from the membership. They include:

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 the 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



Membership Meeting
29 March 2023
1100 – Summit Club

Guest Speaker: Chief Kirk Giles
Chief of Police, Huntsville Police Department

Huntsville Police Chief Kirk Giles is an experienced law enforcement veteran with 45 years of dedicated service to the Huntsville Police Department (HPD). He has served as the Chief of Police since December 2022 after being appointed Interim Chief in March 2022.

Chief Giles started his law enforcement career as a part of HPD's Ranger Corp, which gives high school and college-aged students the opportunity to ride along and learn more about the role of a police officer.

During his career with HPD, Chief Giles was promoted through the ranks, previously serving as Officer, Sergeant, Lieutenant, Captain, Deputy Chief, Executive Officer and Interim Chief. He holds a bachelor's degree in criminal justice and a master's in justice and public safety, graduating from the FBI National Academy in 2003.

Chief Giles, a Huntsville native, and his wife, Cynthia, have been married for more than 35 years. They share three children and four grandchildren.

Menu: Teriyaki Chicken, Portuguese Pork Loin with Plum Sauce, House Tossed Salad with Ranch Dressing, Wild and Long Grain Garden Rice, Apple Cobbler, Rolls with Butter & Assorted Beverages

Cost: \$20 for Chapter members and families; \$25 for non-members / guests – pay at the door – cash or check only. **Exact change is appreciated.**

RSVP: CAPT Rick West, 256-776-6901, rickw675@att.net, NLT 24 March 2023



20 Birthdays in March

- | | |
|----------------------------------|-----------------------------|
| LTC Raymond L Livingston Jr, USA | Mrs. Margaret R Feist |
| LTC James A Roy, USA | LTC Nicholas M Mikus, USA |
| Lt Col Charles T Clements, USAF | LTC Harry W Durgin, USA |
| COL John R Fairlamb, USA | MAJ James Greene, USA |
| COL Lawrence J Becker, USA | COL Donald B Harmon, ARNG |
| Lt Col Brenda Armstrong, USAF | CW4 Robert C Savage, USA |
| Col Scott G Patton, USAF | LTC Clarence R Longcor, USA |
| CAPT Steven M Guiliani, USN | COL Roger S Matzkind, USA |
| LTC Earl A Freeman, USA | CDR John E Inman, USN |
| COL Robert J Thomas, 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 brobinso1976@gmail.com so it can be included in future newsletters. Thank you.

Redstone Arsenal Tax Center

The Redstone Arsenal Tax Center is now open and preparing federal and all state taxes for eligible clients. The eligible client population includes active duty and retired military members, and their lawful dependents. Reservists and National Guard on orders for 30 days or more are also eligible clients.

The Tax Center is in Legal Assistance Office located in Building 3439 on Honest John Road, across from the Pagano Gym. The phone number is 256-842-1040.

The Tax Center's hours are 0830 to 1600, Monday through Friday. Tax clients are asked to drop off their documents each morning between 0830 and 1230. Prepared taxes may then be picked up three days later between 1300 and 1600. Appointments are no longer being accepted.

All clients are asked to bring all current tax documents, valid ID card, drivers license, and last year's taxes. For married couples filing jointly, both spouses' information is required.



TAPS

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

Colonel (Ret) Charles A. Joyner, Jr. - 77, died unexpectedly November 27, 2022, at a Nashville, TN, hospital, from injuries he received the previous day when he was struck by a motor vehicle in a Nashville crosswalk. He was born October 12, 1945, Tullahoma, TN, the son of Charles A. and Grace (Sumner) Joyner.

Charles received a Bachelor of Science (BS) in Architectural Construction, Texas A&M University, College Station, Texas, in 1968, and a Master of Engineering degree from Texas A&M University, in 1969. During his tenure at Texas A&M University, Charles served in the Army Reserve Officers' Training Corps (ROTC). Following graduation, he served in the U.S. Army for 24 years in numerous command and staff positions, including serving two tours in Vietnam, with his last assignment being the Deputy District Commander, Nashville District, U.S. Army Corps of Engineers.

Prior to serving as the Deputy District Commander, Charles managed and taught for the Michigan Tech University ROTC Department. He also supervised all eight Michigan ROTC organizations for one year. Prior to his ROTC position, he served as Principal Hospital Engineer, Tripler Army Medical Center, Honolulu, HI.

At the time of his death, he was employed by Parsons Corporation, Huntsville, AL, where he served as System Engineer Lead and Contractor Technical Lead and Parsons Program Manager at Redstone Arsenal. For the past 20 years, Charles has supported the military construction (MILCON) planning, design and construction of the Ballistic Missile Defense System (BMDS) within the Missile Defense Agency (MDA).

Charles was also a dedicated member of the Society of American Military Engineers, Huntsville Post. For many years Charles was the Scholarship Chairman leading the Huntsville Post in awarding tens of thousands of dollars in scholarships to outstanding high school and college engineering and technical students. This was Charles' passion in the Post. Charles always marveled at the bright students that applied for the Post's scholarships. Charles also served as a Director in the Post and was awarded a Fellowship in the Society.

Charles very much enjoyed spending time with his family, and he enjoyed watching and supporting his Texas A&M Aggies. He was an active supporter of the Texas A&M Alumni Association and very proud of his affiliation with the university.

Charles was an active member of the Christ Way Church in Huntsville, AL.

In addition to his parents, he was predeceased by a sister, Mary Margaret, and a brother, James. Surviving in addition to his wife, Lee (Snyder) Joyner, and his son, Charles A. "Trey" Joyner, III, of Sun City, AZ, and his wife, Tami; daughters, Laura Beth Watts, and her husband, Darren, of Austin, TX; Karla Voorhees, and her husband, Scott, of Davenport, FL; Patricia Leigh Iezzi, and her husband, Angelo, of Nashville, TN; Amy Michelle Elkins, of Palm Harbor, FL; Amber Nicole Joyner, Omaha, NB; eighteen grandchildren,

Continued on next page

Continued from previous page

nine great grandchildren, and many nieces and nephews.

The family received family and friends Friday, December 9, 2022, from 5:00 to 7:00 PM, at the Berryhill Funeral Home, 2305 Memorial Parkway NW, Huntsville, AL. A service of remembrance was held on Saturday, December 10, 2022, at 11 AM at the Christ Way Church, 1431 Jordan Road, Huntsville, AL. Committal service was held, Wednesday, December 14th, 2022, at Alabama National Cemetery, in Montevallo, AL at 11:00 AM

In lieu of flowers, the family requests that those who wish to remember Charles in a special way may make gifts in his memory to the Ovarian Cancer Support Group of Polk County, Florida - 6842 Hartsworth Drive, Lakeland, FL, 33813.

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

We will miss these outstanding Leaders and Patriots.



Chapter Happenings – February Member Meeting



COL Brian Cozine, Redstone Arsenal Garrison Commander, addresses the membership



Chapter President Rick West presents COL Cozine with a Certificate of Appreciation

Protect Yourself from Respiratory Illness This Winter

Fevers and sniffles and coughs—oh my! Viruses like COVID-19, flu, and respiratory syncytial virus (RSV) are more common during the winter months. These viruses can cause severe illness in some people, so it's important to know what to do if you feel under the weather.

“If you feel sick, contact your health care provider as soon as possible,” said Col. John Vergheese, chief, Clinical Oversight and Integration, TRICARE Health Plan. “Getting a diagnosis is key to starting the right treatment. It can also help you take the right steps to preventing the spread of illness to others.”

There's a lot to know about COVID-19, flu, and RSV. Read on for an overview of diagnosing, treating, and preventing these viruses.

What Do My Symptoms Mean?

People of all ages can catch COVID-19, flu, and RSV. These viruses all have similar symptoms.

According to the Centers for Disease Control and Prevention (CDC), you can't tell the difference between COVID-19 and flu by symptoms alone. This is because some of their symptoms are the same. Common symptoms shared by these viruses include:

- Fever or feeling feverish/having chills
- Cough
- Shortness of breath or difficulty breathing
- Fatigue (tiredness)
- Sore throat
- Runny or stuffy nose
- Muscle pain or body aches
- Headache
- Vomiting
- Diarrhea (more frequent in children with flu, but can occur in any age with COVID-19)
- Change in or loss of taste or smell (more frequent with COVID-19)

Compared to people with flu, people with COVID-19 may take longer to show symptoms and may be contagious for longer periods of time, says the CDC. Additionally, COVID-19 symptoms may change when new variants emerge. It's also possible for people with previous COVID-19 infections to be reinfected and become severely ill.

RSV symptoms typically start within four to six days after getting infected. Symptoms usually appear in stages, not all at once. People infected with RSV usually show these symptoms:

- Runny nose
- Decrease in appetite
- Coughing
- Sneezing
- Fever
- Wheezing

Continued on next page

Continued from previous page

RSV may cause a different set of symptoms in infants less than six months old. If you have a young infant, watch for irritability, decreased activity and appetite, and trouble breathing.

What Should I Do If I Get Sick?

If you or a family member starts to feel sick, contact your primary care provider or the Military Health System Nurse Advice Line for guidance on testing and treatment.

Your provider will decide if you need to be tested for COVID-19, flu, or RSV. TRICARE covers medically necessary lab tests—including COVID-19, flu, and RSV tests—at no cost when they're ordered by a TRICARE-authorized provider or a provider at a military hospital or clinic. TRICARE also covers medically necessary at-home COVID-19 tests if they're FDA-approved and ordered by a TRICARE-authorized provider. You may also be eligible to order a set of at-home COVID-19 tests free of charge from the U.S. Postal Service. If your household received test kits through this program before December 2022, you may participate again.

Depending on your diagnosis, your provider may also prescribe you prescription drugs or recommend over-the-counter drugs to help manage your symptoms.

In addition to following your provider's recommendations, follow the tips below to avoid spreading illness.

How Can I Prevent the Spread of Viruses?


There are many ways you can help to prevent catching and spreading viruses. You can take these steps when you feel well or sick:

- Avoid close contact with people who are sick.
- Stay home when you're sick, except when getting medical care.
- Cover your nose and mouth when coughing or sneezing.
- Wash your hands often.
- Avoid touching your eyes, nose, and mouth.
- Clean and disinfect frequently touched surfaces.

If you think you have COVID-19 or you test positive for it, follow CDC recommendations for isolation and precautions. Remember, if you test positive for COVID-19 but you don't have symptoms, it's still possible to spread the virus.

Vaccination remains a key tool for preventing and reducing the severity of COVID-19 and flu. Learn more about TRICARE coverage for COVID-19 vaccines—including boosters—and flu vaccines. There is no vaccine for RSV.

Learn More

CDC.gov has much more information about COVID-19, flu, and RSV. Visit their website to learn more about risk factors, transmission, symptoms, treatment, and prevention steps for each virus. 

Enterprise First Responders receive Donation from Alabama Businessman

The Enterprise Fire Department, Enterprise Police Department, and Enterprise Rescue each received a donation to recognize the hard work of the city's first responders.

Retired LTC Sam Scruggs of Scruggs Enterprises, Inc., and a member of the Huntsville Chapter of MOAA presented a check to each organization Wednesday morning.

"Nobody really says 'thank you' to police officers and first responders," Scruggs said during the presentation at City Hall. "Our intention is not to buy a fire truck or a police car. Our intention is to say thank you with a small donation."

Mayor William E. Cooper thanked Scruggs for the donation and for choosing to give back to Enterprise.

"He could have presented this to anybody," Cooper said. "He didn't forget about our city. This is very thoughtful, and it is a blessing to all the entities that received the checks."

Each group was awarded a \$333 check in a nod to Scruggs' wife.

He said he was in Korea three times and met his wife there. The two were married three times: an embassy wedding, an American wedding and a Korean wedding.

Scruggs, has ties to the area, having lived and taught in Ozark. The retired Army officer, though never stationed at Fort Rucker, says he feels like this area is home and he wanted to thank the city's first responders for all they do.

"A little recognition like this goes a long way," Enterprise Police Chief Michael Moore said.

"We've received donations from \$333 to pizza that costs \$20. We're not asking for anything but the recognition of somebody saying, 'hey we appreciate you. We know y'all are doing good.'"



LTC Sam Scruggs (3rd from left)
with the leadership team of the
city of Enterprise, AL

Understanding the ABCs of Required Minimum Distributions

Retirement savers squirrel away money into retirement accounts for decades, and with the power of compounding, these accounts can provide their owners with bountiful nest eggs for their later years. But eventually Uncle Sam is ready for those savers to start taking out some of their nest egg's yield and give him his share.

As you near your 70s, you need to be prepared for when required minimum distributions (RMDs) from your retirement accounts kick in. Many savers have amassed hefty pretax retirement account balances, and RMDs are calculated off those balances.

RMDs could spike you into a higher tax bracket as they add to your ordinary taxable income, which may already include military retirement pay and Social Security, among other sources of retirement income. Plus, if you fail to take out the right amount, you can incur a penalty from the IRS.

Understanding the rules for RMDs not only helps you avoid trouble with the IRS, but that knowledge can also present strategic opportunities to make the most of your nest egg, and in some cases, even keep your tax tab to Uncle Sam in check.

The First RMD

The federal government previously raised the starting age for RMDs to age 72 from age 70½, and the new SECURE Act 2.0 law further raises the age to 73 in 2023 and to 75 in 2033 for which original owners of retirement accounts must begin taking RMDs.

No matter the starting age, for your first RMD only, you get an option to delay taking it. You can take the first RMD by the end of the year in which you reach RMD age. Or you can wait to take it until April 1 of the year following that birthday.

If you delay your first RMD, you also have to take your second distribution in the same year. The second and all subsequent RMDs must be taken by Dec. 31 of each year.

Consider how doubling up your RMDs might affect your tax bill. If doubling pushes you into a higher tax bracket, you might want to forgo delaying and take the first RMD in the year you reach RMD age.

Note that you can always take more money out than the RMD, but don't take less. Otherwise, you would be subject to a penalty of a percentage of the amount you didn't take.

Distribution Rules

Original owners of retirement accounts are subject to RMDs from traditional IRAs and employer-sponsored retirement accounts, such as Thrift Savings Plans and traditional 401(k)s. For traditional tax-deferred retirement accounts, you'll owe ordinary income tax on the RMD.

Roth IRAs do not have RMDs for original owners; the money can sit in that account growing tax free for as long as you like. If you hold multiple traditional IRAs, you need to calculate the RMD amount for each one, but you can take the total amount out of just one IRA. If you hold multiple employer-sponsored retirement accounts, you need to calculate and take an RMD out of each account.

Continued on next page

Continued from previous page

Smart RMD Moves

Delving further into the rules may give you opportunities to maximize your nest egg. The following moves can help take the sting out of RMDs.

Continue working. More Americans are working longer these days, and it's not uncommon for seventy-somethings to be in the workforce. If you are still working past RMD age, you can push off RMDs from your current employer-sponsored retirement account until the year you fully retire. But you need to work the whole year.

But be aware that working doesn't push off your RMDs from traditional IRAs. You must start taking those once you hit the age threshold, regardless of employment. There is a workaround, though: If your current employer allows you to roll traditional IRA money into your employer-sponsored retirement account, you can roll in the money to avoid RMDs until you retire.

Give to charity. If you are charitably inclined, a qualified charitable distribution, or QCD, may be a good fit for you — and it can cut your tax bill, too. Starting at age 70½, an IRA owner can give up to \$100,000 a year directly to charity from their IRA. The QCD amount is not taxable, even for taxpayers who take the standard deduction. If you no longer itemize, QCDs can be a great way to give to charity and still get a tax break.

Once you hit your RMD age, a QCD can do double duty as your RMD. So instead of having taxable RMD income, the QCD will satisfy your RMD free of tax.

Do an in-kind transfer. Even when the market is down, typically you must still take your RMD. But if you like the investments in your retirement account and don't need the cash to live on, ask your account custodian to transfer shares "in kind" to a taxable brokerage account in an amount that is equivalent to your RMD amount.


You still pay ordinary income tax on your RMD, but moving the shares to a taxable brokerage account gives them the opportunity to grow when the market bounces back. Your basis in the shares will be their value on the date of transfer.

Avoid paying twice. If you stashed nondeductible contributions into your IRA, you can get a tax break when money is withdrawn. Ideally, you kept good track of your nondeductible contributions on Form 8606 over the years, which documents the basis.

When you distribute money from the retirement account, you can pro rate the nondeductible part, so you don't pay taxes on it twice. Each year, you recalculate the amounts of nondeductible contributions left and apply the new percentage to your distribution.

Factor in your spouse's age. Minding the gap can pay off when it comes to RMDs and younger spouses. If you are hitting RMD age but your spouse is more than 10 years younger and the sole beneficiary, you are eligible to take out less since your spouse has a longer life expectancy.

Consider a Roth conversion. After you take your RMD for the year, you can convert any or all of the remainder of your traditional retirement account to a Roth IRA.

Keep in mind that a Roth conversion will add to your taxable income for that year. But any money converted to the Roth would no longer be subject to RMDs for the original owner of the account, and a partial conversion reduces the amount left in the traditional IRA — a reduced balance lowers future RMDs. 

Huntsville Chapter Objectives

- Promote the aims of the national MOAA organization
- Further the legislative and other objectives of MOAA through grassroots activity
- Foster fraternal relationships among retired, active and former officers of the uniformed services
- Maintain liaison and a positive relationship with the Redstone Arsenal Garrison and other military commands in the Northern Alabama area
- Provide a social venue for members to meet periodically and enjoy fellowship with people of similar interests and backgrounds
- Promote and assist worthy community activities
- Provide useful services and information for members and their dependents and survivors
- Provide representation to the Alabama Council of Chapters of MOAA
- Provide representation to the Northern Alabama Veterans and Fraternal Organizations Coalition
- Protect the rights and interests of service retirees and active-duty military members in matters of state legislation through the Alabama Council of Chapters

Benefits of Membership

We are the largest of the 13 chapters in Alabama and have over 320 members. We have been recognized by National MOAA for the last four years with Level of Excellence awards. We provide grassroots support for issues that affect us and are active in both the Redstone Arsenal and Madison County communities. Why should you join our chapter? This is what we do, and what's in it for you:

- Partnership with Redstone Arsenal agencies – Fox Army Health Clinic, Army Community Service, MWR, PX/Commissary, Military Retiree Council
- Membership in the North Alabama Veterans and Fraternal Organizations Coalition (NAVFOC) – plugged in to the larger Veterans associations “big picture”
- Recognizing leadership – JROTC/ROTC awards and “gold bar” ceremonies
- Recognizing potential – Scholarship Awards program with the Redstone Arsenal Military and Civilians Club
- Community service/relations – annual Tut Fann Veterans Home BBQ, Memorial Day wreath laying ceremony, Veterans Day parade and events, Retiree Appreciation Day
- Camaraderie – Monthly meetings & breakfasts, parties, golf tournament
- Information – Monthly newsletter, web site, Personal Affairs, guest speakers
- Legislative action – grassroots activities, support for National MOAA agenda
- Venue for getting involved

Please visit our award-winning chapter website at <http://huntsvillemoaa.org> where you can find out more about chapter activities.

Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our 320+ 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 March

1 March – Lindbergh baby kidnapped (1932)

1 March – Peace Corps established (1961)

3 March – Kick-off Golf Meeting – 1200 – The Links

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)

9 March - Ulysses S. Grant became commander of the Union armies. (1864)

9 March – Monthly Board Meeting – 1100 – Java Cafe

10 March – Salvation Army founded (1880)

11 March – Spanish flu reaches US soil, eventually killing over 500,000 (1918)

11 March – Monthly Breakfast – 0900 – City Café Diner

12 March – Bermuda colonized by the British (1609)

12 March – 40 inches of snow fell in New York City (1888)

12 March – Nazi Germany invaded Austria (1938)

12 March – Daylight Savings Time begins

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 – First day of Spring

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)

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)

29 March – Monthly Member Meeting – 1100 – Summit Club

30 March – President Reagan shot while walking in Washington, DC (1981)

31 March – President Johnson announced he would not seek re-election (1968)

