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March 2025



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings all!

Looks like most of Winter has passed. A little colder than usual – at times, they were saying the south was colder than Alaska was...they must have been talking about “South” Alaska!

I enjoyed this month’s membership meeting and gleaned a lot of information from Ms. McBride’s presentation. Personally, I was a bit disappointed at the low attendance. If anyone has suggestions on how to increase attendance at these monthly meetings, I would be happy to hear them. We work hard to get quality speakers from a variety of areas of interest. Still, we fight to ensure we have a minimum attendance, and most RSVPs come so near the deadline that it definitely doesn’t help my blood pressure. Help?!?!

Our next luncheon is March 26th. See details on page 17. Our Guest Speaker will be Madison County Sheriff Kevin Turner. Those of you who have heard Sheriff Turner speak before know this will be an interesting meeting. Please RSVP now! **RSVP to John Vanderbleek at jvbleek78@gmail.com or 256.893.1565.** Family and guests are always welcome.

Membership Renewal! Last call! We will have 20 members (we started with 57) that haven’t renewed. Please renew now! We don’t want to lose a single member! If you aren’t sure of your dues status, please see page 12 in the Sentinel or contact Bruce Robinson or me. A number of those that renewed selected Life Membership – if you are interested, contact John Fairlamb.

Keep an eye out for emails on future events we are supporting and please consider joining the fine group of volunteers working them: the Scholarship Fund Golf Tournament, JROTC/ROTC award presentations, the Tut Fann annual BBQ for the Vets and many others.

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

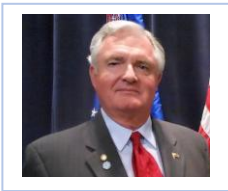
Rick

The next member meeting is on 26 March – the guest speaker is Kevin Turner, Madison County Sheriff

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



Legislative Corner

COL John Fairlamb, USA-Ret



→ <http://www.moaa.org/takeaction/>



Federal Legislation:

Confusion over return-to-work mandates has military spouses worrying about retaining good work from home jobs, especially when time for a PCS move arrives. Facing pressure from lawmakers, military families, and advocates, the Office of Personnel Management (OPM) issued a memo on February 12 exempting spouses of active-duty service members from the return-to-office (RTO) directive and said agencies “may continue to appoint military spouses to remote work positions.” This victory for federally employed military spouses was the result of grassroots advocacy by impacted spouses, **MOAA members**, and supporters of the military community who contacted lawmakers and ask them to push OPM to clarify initial guidance and exempt military spouses. The [Support Military Families Act](#) (H.R. 977), introduced by Reps. Eugene Vindman (D-Va.) and Rob Wittman (R-Va.), clearly states military spouses shall be exempt from any requirement to return to full-time in-person work and may engage in telework or remote work making job portability possible for the spouse when the military member is reassigned.

Does Congress talk to the White House? The president announced he wants to work with Russia and China to cut defense spending in half and the new secretary of defense is demanding initial cuts of 8% a year for the next 5 years for a total reduction of about \$300 billion. Meanwhile, House Armed Services Chairman Mike Rogers (Rep, AL) is focused on boosting defense spending by \$100 billion. And the Senate budget resolution calls for a \$150 billion increase. The military spending portion of the Senate budget plan focuses on growing the U.S. Navy, building up air and missile defense and strengthening nuclear defense. Since indications are the new administration plans to reduce commitments to Europe and prioritize spending for INDOPACOM priorities, which is primarily an air, missile and naval theater of operations, Army could become a bill payer.

Alabama Legislation:

The Alabama Legislature began its 2025 session February 4th roaring out of the gate with a flurry of proposed bills.

In the first bill to become law this session, Governor Ivey signed the “What is a Woman Bill”. SB 79 declares there are only two sexes and writes sex-based terms into Alabama Law to bring clarity, certainty and uniformity to Alabama laws regarding sex discrimination, equality of the sexes and the benefits or services specifically provided to men and women. Per the bill, a “Female when used in reference to a natural person, is an individual who has, had, will have, or would have, but for a developmental anomaly, genetic anomaly, or accident, the reproductive system that at some point produced ova.” A “Male when used in reference to a natural person, an individual who has, had, will have, or would

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2025-2026 GOVERNING BOARD

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STANDING COMMITTEES

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

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

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Vacant

Chapter Hospitality: Vacant

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

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

LIFE MEMBERSHIP TRUST

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

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

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

It's St. Patrick's Day savings at your Exchange! Save plenty of green when you shop your Exchange! Spring plants are anticipated early April. It's always a popular event so be on the lookout.

Be sure to always check the clearance section of each area in the store. 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.

Don't forget, if you don't have a STAR card, apply for one and ALL your first day Exchange purchases are an additional 10% off! That's on top of any sale or clearance price!

The Gun shop will have 10% off Glocks with your STAR card ending 27 February – when a new two-week sale should start. As always shop early for best selection.

Shopette

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 the Bailey's Strawberry and Cream, Espresso, Chocolate, and Deliciously Light.

Finally, don't forget to check out Monkey Shoulder blended malt Scotch whisky and Chivas Regal Extra aged 13 years blended Scotch whisky.

Commissary

Supply issues are causing problems for eggs – like everywhere else – both Wal Mart and the commissary were out on my recent visit.

Check out the coupons on the right side of the entrance and the organic section on your right as you enter the commissary. Plus, the meat mark down section next to the salads and the clearance section next to the deli section. You can help out those less fortunate by buying a bag of groceries at the end of the check-out lanes.

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Need Addresses

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

None this month

Concerns

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

None this month

Persons to contact are:

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

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

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

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

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CONTACT:

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



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



TRICARE Pharmacy Network Expands with Addition of Kroger Pharmacies

On 5 February, the Kroger Family of Pharmacies rejoined the [TRICARE Pharmacy Program](#) network. This means that TRICARE beneficiaries now have access to over 2,200 additional network pharmacies across 35 states. These pharmacies are in rural, suburban, and urban locations.

Kroger Pharmacy is a [retail network pharmacy](#), which means that you'll pay network pharmacy copayments if you fill your prescriptions there. As described in the [TRICARE Costs and Fees Fact Sheet](#), the retail network pharmacy copayments* are:

- Generic formulary drugs: \$16
- Brand-name formulary drugs: \$43
- Non-formulary drugs: \$76

*These copayments are for up to a 30-day supply of your prescription. (**Note:** Some non-formulary drugs and maintenance medications may not be available at retail network pharmacies.)

Not sure if you have a Kroger Pharmacy nearby? Other Kroger Pharmacy brand names include:

- Baker's Pharmacy
- City Market
- Dillons
- Fred Meyer
- Fry's
- Harris Teeter
- King Soopers
- Mariano's
- Pick'n Save
- QFC
- Ralphs
- Smith's

You can use the [Find a Pharmacy tool](#) to search for retail network pharmacies near you. There are also other options to fill your prescriptions. You can get your drugs:

- At [military pharmacies](#)
- Through [TRICARE Pharmacy Home Delivery](#)
- At other [network pharmacies](#)
- At [non-network pharmacies](#)

Do you want to learn more about your options when using your TRICARE pharmacy benefit? Check out [TRICARE Pharmacy Program](#) or contact [Express Scripts](#), the TRICARE pharmacy contractor.

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When it comes to your to-do list, put your future first.

Together, let's create an investment strategy that works for you. Contact us for a complimentary portfolio review.



Dale C Kuehl, AAMST™
Financial Advisor
2045 Cecil Ashburn Drive S E
Suite 103
Huntsville, AL 35802
256-881-1583

FAP-1966G-A

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THERE COMES A POINT

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



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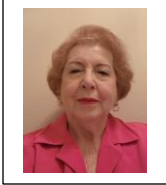
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HUNTSVILLE, AL 35803
INSIDE CREEKSIDE CORNER

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





Surviving Spouse's Luncheon

Mrs. Bonnie Treadway
256-859-1484

At the time of publication, no information on the luncheon had been received.
Bonnie Treadway is recovering from surgery.
Please contact Elaine Minor for information regarding the luncheon.

Surviving Spouse Corner: What to Know About National Cemetery Burials

Servicemembers and veterans, and their spouses, are eligible for burial at [national cemeteries](#). Also eligible are minor dependent children and, under certain conditions, unmarried adult children with disabilities. An eligible spouse and children may be buried in a national cemetery even if they predecease the veteran.

If you or a loved one are considering burial in a national cemetery, here are three helpful considerations:

Locate the nearest cemetery. The VA operates 156 national cemeteries in 42 states and Puerto Rico. However, not every state has a VA cemetery. To find a cemetery close to you, visit <https://gravelocator.cem.va.gov>.

Plan ahead. Make an emotional and stressful time less difficult by completing arrangements in advance. Learn more about the pre-need eligibility determination process, and fill out forms online, [at this link](#). Other needed documents, such as a DD Form 214 or other separation documents, [can be requested online](#).

Know your resources. Don't underestimate what the VA can do for you. You can learn more about VA burial benefits from local VA national cemetery offices, [the National Cemetery Administration](#), and VA regional offices, toll-free at (800) 827-1000.

MOAA's publication *Preparing for the Loss of a Military Spouse* can provide further helpful guidance for getting your affairs in order. Premium and Life members can [download the publication here](#).



Chaplain's Corner
Col Dave McKinney, USAF-Ret

Isaiah 55:1-3

Hear, everyone who thirsts; come to the waters; and you who have no money, come, buy and eat! Come, buy wine and milk without money and without price.

Why do you spend your money for that which is not bread and your earnings for that which does not satisfy? Listen carefully to me, and eat what is good, and delight yourselves in rich food.

Incline your ear, and come to me; listen, so that you may live. I will make with you an everlasting covenant, my steadfast, sure love for David.

John 7:37-38

On the last and greatest day of the feast, Jesus stood up and called out in a loud voice, "If anyone is thirsty, let him come to Me and drink. / Whoever believes in Me, as the Scripture has said: 'Streams of living water will flow from within him.'"



As I begin to prepare to officiate at my third funeral in the last month, the sanctity of life has become ever more focused for me. And maybe more importantly is the promise of everlasting life to come.

Isaiah told the Israelites to come to the table, and enjoy wine and milk, stressing it's all free! Wine and milk were not symbols of temporal blessings, but instead were symbolic of nourishment. He was inviting those he was addressing to become more spiritually minded. He was hoping to bring revival to his people, working to bring them closer to God. He was encouraging his people to listen, learn, and in return to experience the love of God, and that this does not cost anything. Just come!

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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: 280
Regular Members: 240
Surviving Spouses: 40

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

Welcome New Members to Huntsville Chapter MOAA

None this month

Recruiting

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

Legislative – continued from page 2

have, but for a development anomaly, genetic anomaly, or accident, the reproductive system that at some point produces sperm.

[SB 70](#), sponsored by Sen. Andrew Jones, R-Centre, creates a Veterans Resource Center as a public entity with a corresponding board of directors. The bill passed 101-0. It goes to Gov. Kay Ivey.

The bill most of interest to AL veterans, [SB 67](#), makes the commissioner of the Alabama Department of Veterans Affairs (ADVA) an [appointed position by the governor](#) and makes the board an advisory body. After two weeks of intense lobbying by veterans' groups, the Senate voted 21-9 on 18 February to give the governor the power to appoint the head of the Alabama Department of Veterans Affairs, a move that comes after a public feud between Gov. Kay Ivey and the former commissioner. The Department of Veterans Affairs will become a cabinet level agency and the Governor will directly appoint the Commissioner, who will serve at the Governor's pleasure. Existing law establishing requirements for the Commissioner position remains unchanged. Existing law establishing the State Board of Veterans Affairs (SBVA) structure remains unchanged with the Governor serving as the Board chair. The following veteran service organizations (VSO) may nominate individuals from their membership to the Governor for appointment to the Board: The Alabama Alliance of the **Military Officers Association of America**, American Ex-Prisoners of War, American Legion, AMVETS, Disabled American Veterans, Marine Corps League, Military Order of the Purple Heart, Veterans of Foreign Wars and Vietnam Veterans of America. The bill now goes to the House.

[SB 104](#) would increase membership of the Alabama Job Creation and Military Stability Commission to include the chairs of the Alabama House Military and Veterans Affairs Committee and the Alabama Senate Veterans, Military Affairs, and Public Safety Committee. It passed 32-0 and goes to the House.

The price of your prescriptions may go up if you use civilian pharmacies in Alabama. Pharmacy owners from around the state are pleading with Alabama lawmakers to stop allowing them to be paid less than their costs to fill some prescriptions saying it is driving them out of business. "Our independent pharmacies are closing at an alarming rate, and it's because they are not being fairly compensated for the drugs that they provide," said Sen. Andrew Jones, R-Centre. "In many cases, they are compensated less than the cost they pay for the drugs." The crux of the problem is that pharmacy benefit managers (PBMs) decide how much the pharmacist gets compensated for dispensing a drug and frequently it is less than the cost the pharmacist paid.

[Senate Bill 93](#), is one of two bills that would mandate pharmacy benefit managers reimburse the retailers for the cost of the drugs, plus a dispensing fee. [Senate Bill 99](#), is similar, but the bills vary in how they set drug acquisition costs and the dispensing fee that would be applied to prescriptions. Senate Bill 93 ties the fee to one paid by Medicare, currently \$10.64 per prescription. Senate Bill 99 has the \$10.64 fee, plus an additional

Continued on page 21

PX/Commissary – continued from page 3

Check out the International Isle for foods from all over the world. The manager will try to carry your favorites – especially if you have a UPC for your items you want.

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> Your commissary has exclusive savings for you that varies each month. Check out the complete list every month at: [Shop Click2Go - Defense Commissary Agency](#). 



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 basis. Remember that the fund is fully tax deductible - 501(c)(3). **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 February 2025

None

Total received for February: \$0.00
Total received CY25: **\$0.00**

Scholarship Disbursements

We awarded \$16,000 in merit awards for CY 2023

We plan to award \$18,000 for CY 2024

We will break out the awards as follows: 4 @ \$1,000
2 @ \$2,000
2 @ \$3,000
1 @ \$4,000

This results in 9 total scholarships





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

The Chapter has one of, if not the, lowest membership rates in the country at \$10

***Those members needing to renew are PAST DUE and listed on the next page
 Those failing to renew will be DROPPED FROM THE ROLLS at the end of March***

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

The following annual members need to renew their memberships:

COL Tom L Albertson, USA
COL Lawrence J Becker, USA
LTC Kenneth E Breeden, USA
Mary O Drayton, USA
COL Ronald N Funderburk, USA
COL Dale C Kuehl, USA
COL Norb Patla, USA
MG Kenneth J Quinlan, USA
LCDR Daniel F Stayton, USN
COL Michael D Teter, USA

Col Stephen C Baker, USMC
LTC Johnnie L Bone Jr, USA
COL Douglas S Brouillette, USA
LTC William K Emerson, USA
COL Joshua S Kennedy, USA
LTC Richard W Levan, USMC
COL William R Pope, USA
LCDR Jesus M Rodriguez, USN
COL Matthew T Tedesco, USA
LTC Harold E Walden, USA

Daylight Savings Time

It's that time once again to "Spring Forward" as Daylight Saving Time begins. Officially the changeover occurs at 2:00 am Sunday, March 9, 2025, and will end 2:00 am Sunday, November 2, 2025.

Records show that the phrase "spring forward, fall back" has been in use at least as far back as the early 20th century. Daylight Saving Time is now used in over 70 countries worldwide and affects over 1 billion people every year.

In the U.S., Daylight Saving Time – or "fast time", as it was called then – was first introduced in 1918 when President Woodrow Wilson signed it into law to support the war effort during World War I.

In the United States, DST caused widespread confusion from 1945 to 1966 for trains, buses, and the broadcasting industry because states and localities were free to choose when and if they would observe DST. Congress decided to end the confusion and establish the Uniform Time Act of 1966 that stated DST would begin on the last Sunday of April and end on the last Sunday of October. However, states still had the ability to be exempt from DST by passing a local ordinance.

On Monday, August 8, 2005, President Bush signed into law a broad energy bill that extended Daylight Saving Time by four weeks beginning in 2007. As a result, Daylight Saving Time now begins three weeks earlier on the second Sunday in March and ends on the first Sunday in November.



18 Birthdays in March

LTC Raymond L Livingston Jr, USA
LTC James A Roy, USA
Lt Col Charles T Clements, USAF
COL John R Fairlamb, USA
COL Donald B Harmon, ARNG
CW4 Robert C Savage, USA
LTC Clarence R Longcor, USA
COL Roger S Matzkind, USA
CDR John E Inman, USN

Mrs. Margaret R Feist
LTC Nicholas M Mikus, USA
LTC Harry W Durgin, USA
COL Lawrence J Becker, USA
Lt Col Brenda Armstrong, USAF
Col Scott G Patton, USAF
CAPT Steven M Guiliani, USN
Capt Richard A McKinley, USAF
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.

Chaplain's Corner – continued from page 8

We hear the same message by Jesus in the Gospel of John. I can visualize Jesus with his hands outstretched telling those he's talking to, if you're thirsty come to the waters. I don't care if you have any money, just come, get closer to me, and experience the life I'm promising.

God's spiritual gifts are free, as is everlasting life if we believe in Jesus. As we journey through the Holy Season this year, I sense many of us are thirsty. Some more so than others. To fulfill that thirst, I encourage you to listen, learn, and reflect, strengthening your faith in Jesus. May we all come to experience the streaming waters that flow from Jesus.

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

Blessings, Dave





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

TAPS

Lt Col Josh Michael Soblaskey, (USAF-Ret) - age 63, of Madison, Alabama, died at the Spectrum Health Butterworth Hospital in Grand Rapids, Michigan, on July 26, 2023. He was born in St. Ignace on December 30, 1959, to Alfred Louis and Sherrill Jane (McKenzie) Soblaskey.

Josh grew up in St. Ignace and graduated from LaSalle High School in 1978. He attended Lake Superior State University in 1982, graduating with a bachelor's in criminal justice. He went into the Air Force in 1985 and retired in 2015 after thirty years of faithful dedication to the service. He married Tanya Henley in 1983 in McAlester, Oklahoma, and started their family. After nearly 39 loving years together, Tanya passed away in 2022.

The family welcomed friends for a visitation at Brumley-Mills Funeral Home, 1410 E. Carl Albert Pkwy, McAlester, Oklahoma, on Friday, October 13, 2023. A memorial service and burial with military honors followed at the Oak Hill Cemetery.

Cpt Robert Ernest Steward, USMC - 85, died on February 12, 2025, in Huntsville. He was a native of Oakland, CA, and a resident of Monroeville, AL from 1990 until 2021.

Steward had been a member of the Church of the Nativity Episcopal Church in Huntsville since 2021. During his time in Monroeville, Steward attended St. John's Episcopal Church where he served as Senior Warden, Lay Eucharistic Minister, Verger, and Usher. He was a veteran of the United States Marine Corps and served as a helicopter pilot in Vietnam. In recent years he was Post Commander of Veterans of Foreign Wars Post 8485 and a member of American Legion Post 61.

Steward was preceded in death by his parents Clifford J. and Iris M. Steward; and his wife of 45 years, Anne Scott McMillan Steward. Survivors include two daughters, Susan McClellan Steward (Emily) of Long Beach, CA, and Elizabeth Steward Knight (Mike) of Huntsville; son Robert E. Steward, Jr. (Hayden) of Tuscaloosa; and five grandchildren.

Visitation will be at 1:00 on April 5 at St. John's Episcopal Church in Monroeville. Funeral services will follow at the church.

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

We will miss these outstanding Leaders and Patriots.



Tips to Combat Tax Identity Theft

Overview

Every year during tax season, there is an influx of tax-related identity theft. This type of fraud can happen when a criminal uses your Social Security number to file a tax return in hopes of pocketing the refund. To stay safe, file your taxes as early as possible and consider signing up for an Identity Protection PIN from the IRS.

With the 2025 tax filing season underway, take a proactive approach to fighting fraud—and there are plenty of steps you can take to safeguard yourself against tax identity theft. Unfortunately, thousands of Americans typically fall victim to tax identity theft during this busy period. In fact, tax fraud ranks as the third most common type of fraud reported last year.

The difference between tax fraud and tax identity theft

There are different types of tax crimes, and they don't all involve identity theft. Tax evasion, for instance, is when someone intentionally fails to pay or underpays their taxes. This can be done through various methods, such as hiding income or lying about deductions.

But with tax-related identity theft, criminals target individual taxpayers directly. Also known as tax refund fraud or Stolen Identity Refund Fraud (SIRF), tax identity theft occurs when a thief uses stolen personal information to fraudulently file taxes in someone else's name, intending to pocket their refund. This can delay the delivery of legitimate tax refund checks to rightful recipients.

Warning signs of tax identity theft

In most tax identity theft cases, people find out that they're a victim when they file for their taxes and are subsequently declined. This is because if a fraudster has already used your Social Security number (SSN) to file a phony tax return, the IRS won't be able to accept your legitimate e-filing or paper file. If you—or the tax professional you're working with—go to file your taxes electronically and are denied, consider it a sign that you're a victim of tax identity theft. Other signs that you may be a victim of tax refund fraud include:

- IRS records don't accurately reflect your employment history or the wages you've earned
- You receive a letter from the IRS about something out of the blue, like a notification that your online account has been deactivated or that you've been assigned an Employer Identification Number you didn't request
- The IRS notifies you about an additional tax or a [refund offset](#) that you weren't expecting and that doesn't add up

How to protect yourself from tax refund fraud

One of the best ways to protect against tax-related identity theft is to safeguard your SSN. Store your Social Security card somewhere safe (never in your car, wallet, or purse), and think twice before sharing your number, even when you're asked for it.

Follow this checklist of tax season safety tips for additional peace of mind:

- **Sign up for an [Identity Protection PIN \(IP PIN\)](#).** In 2021, the IRS made IP PINs available to all taxpayers who can verify their identity. When a PIN, or personal identification number, is established with the IRS, it places an additional requirement on the upcoming tax filing. It's a free tool, and it's only good for one year from the date of issue, so it's designed to be a one-time use. These six-digit codes function like a second password, so a thief couldn't submit a return on your behalf without it. Keep in mind that it should only be known by you and the IRS, so never share yours with anyone.

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- **File your taxes early.** A fraudster won't be able to file taxes under your SSN if you've beaten them to it.
- **Choose a tax preparer carefully.** Tax preparers handle your most personal information, so if you're planning to work with one, it's important to choose wisely.
- **Keep your tax records secure.** Shred any paper tax documents you no longer need, as well as any other forms and files that include your SSN.
- **Protect your digital files.** If you store your documents digitally, be sure the folders are protected with [strong passwords](#), and stay up to date on security software updates.

Also, know that the IRS encourages taxpayers to [file electronically](#). If you file a paper return, it can take much longer for signs of fraud to surface.

How does tax identity theft occur?

The IRS needs two key pieces of personal information to process tax filings: your Social Security number and date of birth. While there are lots of ways a scammer might [get this information](#), here are three common tactics to look out for:

- [Fake job positions](#) that ask for your SSN during the interview process
- [Phishing messages](#) “from the IRS” or another government agency
- [Data breaches](#) that leave your personal information exposed

Are children at risk of tax refund theft?

Cases where minors are fraudulently claimed are not uncommon. If a scammer gets ahold of your child's information, they could file a fraudulent return using your child as a dependent, in order to receive credits and deductions that they aren't entitled to. If you're a parent or caregiver, we recommend you follow the same prevention tips to protect your children or older family members—especially keeping their Social Security number under lock and key.

Someone stole my tax refund check, now what?

If you suspect that you are a victim of tax-related identity theft, it's important to take action immediately. Once you learn that someone has filed taxes using your identity, here's what to do next:

- Physically mail your paper return to the IRS
- Complete and send an [Identity Theft Affidavit](#) letting the IRS know you are a tax identity theft victim, and that your paper return is the valid one

Once the IRS receives and processes this form, the bureau will begin its investigation.

The IRS will try to complete this process in about six months, but it could take longer depending on the complexity of the case. While you wait, there are a few things to keep in mind. During this process, it's important to respond promptly to any letter you receive from the IRS and take all subsequent steps they instruct. Here's a [quick guide](#) from the IRS to help you verify that a letter is legit.

The IRS will not call you during the process of the investigation. All communication will be done via mail—and once their investigation is done, the bureau typically sends a letter confirming that the case has been resolved. This is important to keep in mind because scammers know that some people pay more attention to IRS communications during this time—making impersonation scams more likely to succeed.

Once your case has been resolved, the IRS should issue any refunds that were due. 



Membership Meeting
26 March 2025
Summit Club
1030 – Meet & Greet
1100 - Lunch

Guest Speaker: Kevin Turner
Madison County Sheriff

Kevin Turner is a veteran law enforcement officer who started his career with the Madison County Sheriff's Office as a patrol deputy in 1992. Over the next 6 years he served as a patrol deputy, both a juvenile and adult investigator, and was appointed as North Alabama's first Gang Investigator. While at this assignment, Kevin led the effort to investigate, document, and track gang offenders that were involved with drug trafficking organizations and other violent crimes.

In 1998, Kevin was appointed as an investigator with the Madison County District Attorney's Office, Criminal Investigations Division and The Violent Crime Unit, where he continued his duties as a gang investigator and participated in the investigation of such crimes as Homicide, Robbery and Home Invasions with other local agencies. As a gang investigator, Kevin assisted in the development and implementation of the area's first gang intelligence database and oversaw the implementation of the area's first federal grant that focused on early childhood intervention in gang violence.

During much of his career, Kevin was a member of the Madison-Morgan County Strategic Counter Drug Team (STAC) where he continued his career as a drug agent and gang investigator.

In 2004 Kevin was recognized during the National Gang Crime Research Center by receiving the Frederick Milton Thrasher Award and serving as the keynote speaker for the national conference. The Thrasher Award was created in 1992 to honor and recognize outstanding individuals for superior service, accomplishments, or leadership in the fight to make our society safer from the threat posed by violent criminal gangs.

In September 2010, Kevin Turner was appointed as the Chief Investigator for the Madison County District Attorney's Office where he assumed command of a number of different units including the Criminal Investigations Division, The Worthless Check Unit, Restitution and Recovery, Computer Forensics Unit, as well as the Violent Crime Unit.

Kevin has dedicated himself over the past 24 years to teaching others outside of law enforcement about the dangers of drugs and gangs, including teaching in almost every level of grade school and high school, hospitals, churches, and other civic organizations.

Menu: Bratwurst, Chicken Schnitzel with Jaeger Sauce, Red Cabbage, German Potato Salad, German Chocolate Layer Cake, Cucumber Salad, Broetchen with Butter, Iced Tea, Iced Water, and Coffee

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: COL John Vanderbleek, 256-893-1565, jvbleek78@gmail.com NLT 21 Marc 2025.

Chapter Happenings – February Member Meeting



Ms. Kris McBride, Civilian Aide to the Secretary of the Army for Northern Alabama, addresses the membership



Chapter President Rick West presents a certificate of appreciation to Ms. McBride

Governing Board Vacancies

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

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

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

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

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

Social Media Scams

Social media is flooded with fake ads for things like merchandise, cars, property rentals and home services. These scams can show up in marketplaces, spoof websites and groups you follow.

Keep in mind that sending money with Zelle® or a Wire transfer is just like sending cash. It's highly unlikely you'll get your money back if something goes wrong.

Know which forms of payments offer purchase protection. Purchase protection is a benefit you often get with some forms of payment, like credit cards. This means you could get your money back if you pay for an eligible purchase and don't receive it.

These forms of payment don't give you purchase protection:

- Cash
- Checks
- Crypto
- Gift Cards
- Wire Transfers
- Zelle®

This means it's highly unlikely you'll get your money back if it's a scam.

Social media tips:

- Watch out for sellers who require forms of payment that do not provide purchase protection.
- Use a form of payment that does offer purchase protection when sending a deposit for a service.
- Before you pay, always ask yourself: "Am I sure this is not a scam?"

You may not get your money back if you use a form of payment that doesn't have purchase protection and:

- You don't receive it
- It's damaged
- It's not as described or what you expected

Common scams on social media:

Real Estate

Don't have a false sense of security when you see listings in groups Apartment rentals / real estate. Scammers will often copy real apartment/real estate listings, steal images and repost the ads to get you to send a deposit that they'll steal.

Job listings

Fake employment scams steal your identity. They ask you to pay application or job training fees. Others may even give you a job where you end up inadvertently laundering money.

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Pets for sale

Scammers will often use tactics that tug on your heartstrings, so ads selling adorable-looking pets that don't exist is a popular way to lure you in.

Friendships and romances

Scammers may try to build a friendship or romantic relationship over time, earning your confidence before asking you for money for things like health problems or recommending fraudulent investments.

Take a careful look at the ad. Are there any of these red flags?

- Does it look like the photos were simply pulled from the internet?
- Have the pictures been used in other postings online? (You can do an image search to find out)
- Is the price ridiculously low?
- Does it seem too good to be true?

"Investing" can be risky if:

- It's recommended by someone you're romantically involved with, but have never met in person
- The "tip" is provided by someone you met through social media, but have never met in person
- You're transferring money to a website or company that hasn't been vetted by reputable sources

Bottom line: Investing in anything you hear about on social media or from someone you've never met in person increases the risk of your money disappearing.

Sending money to a business on social media can be risky if:


- The same item isn't for sale at the same price on the company's legitimate website
- They only allow forms of payment that don't offer purchase protection

There are risks, even when you're selling. Fake buyers claim they're ready to pay (or have paid) but they're ready to scam you instead. Some scammers claim to have overpaid and want you to refund them the difference, but all they've sent you is a fake screenshot.

Scammers pressure you to act quickly. Being aware of common scams can help you stay calm and remember to ask yourself:

"Am I sure this is not a scam?"

Always remember:

If you're unsure, walk away 

2 % of cost or \$25, whichever is less. Opponents of proposed legislation say adding a more than \$10 dispensing fee to every prescription filled is not the answer because the dispensing fees in SB 93 and SB 99 will be passed on to employers and patients in the state. The Senate committee did not vote on either bill and sponsors were asked to work together on a compromise bill.


Alabama lawmakers advanced two bills targeting illegal immigration and unveiled others on Wednesday, designed to complement President Donald Trump’s crackdown effort. House Bill [302](#) would require labor brokers that recruit six or more foreign workers per year to register with the Department of Workforce and use the federal [E-Verify program](#), which confirms the eligibility of employees to work in the United States. [House Bill 304](#), would authorize the impoundment of vehicles operated unlawfully by Alabamians without a driver’s license. House Bill [3](#) would mandate enhanced criminal penalties for undocumented immigrants convicted of felonies against minors, upgrading, for instance, a Class B felony to a Class A felony. [House Bill 297](#) would impose a 4% wire transfer fee on international money transfers originating in Alabama. HB297’s primary objective is to support communities that have been burdened by this immigrant influx by ensuring that 2.5% of the wire transfer fee comes back to the county where the wire transfer originated.” And House Bill 298 would exclude English Language Learners program students who do not participate in any interscholastic athletic events from being included in student population counts as it relates to classifying schools for athletic competitions.

Two bills of Governor Ivey’s Safe Alabama package of 8 bills to improve public safety and reduce crime, sailed through the Alabama House. A bill that would authorize the Alabama governor and attorney general to appoint interim police chiefs in cities facing public safety threats has gained support among state lawmakers amid pushback from mayors of some of the state’s largest cities. House Bill 14 was filed last year in response to the struggles of some of Alabama’s major cities to retain and recruit police officers, particularly Montgomery and Birmingham. Montgomery is currently short around 200 officers, and Birmingham more than 220 officers. The state is intervening because “anything that happens in a city, if it's a felony, falls on (state) liability, so we own that person liability-wise until they get off parole, so the municipalities don't have any skin in the game. They don't pay to try them and they don't pay to house them. So, a lot of times, crime is not that important to them, they'd rather spend money in other parts of their budget.”

On 19 February, an Alabama House committee rejected a bill that would subject parents to criminal penalties if their children bring unauthorized firearms to school. A number of committee members expressed concerns about punishing one person for the actions of another.

On 19 February the Alabama Senate unanimously approved legislation that would allow citizens to turnover their firearms to a registered gun dealer or local law enforcement agency for a set amount of time without fear of repercussions, such as losing their ability to possess a firearm or being involuntarily committed. [Senate Bill 40](#), called the Houston/Hunter Act, is named for military veterans Houston Tumlin and Hunter Whitley, both of whom died by suicide. SB 40 now moves to the House.

House Bill 35 that would extend death benefits to the families and dependents of volunteer firefighters who die from work-related cancer passed unanimously in the Alabama House on 19 February.

Also on 19 February, The Alabama House unanimously approved House Bill 123 changing a number of issues in how the State Pharmacy Board operates, including charging fees in higher amounts than authorized by law and violating open meeting laws. The bill expands and reforms the pharmacy board’s membership and continues the board’s authority to issue non-disciplinary fines, and provides board members a \$500 per diem per day of official board business. An amendment to the bill would ensure the pharmacy board complies with open meeting laws. The bill now moves to the Senate. 

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

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is brobinso1976@gmail.com or 256-426-0525.

Important Dates in March

- 1 March – Lindbergh baby kidnapped (1932)
- 1 March – Peace Corps established (1961)
- 4 March – Mardi Graa
- 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 – Daylight Savings Time begins
- 10 March – Salvation Army founded (1880)
- 11 March – 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 – Nazi Germany invaded Austria (1938)
- 13 March – Monthly Board Meeting – 1100 – Java Café**
- 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)
- 26 March - Monthly Member Meeting – Summit Club – 1100**
- 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)

