

Volume 61, Issue 11
November 2022



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings All –

Cold weather and football! Does it get any better?

Well done on the October luncheon! CAPT Frost gave us the firehose treatment with information, but that just reflects some of the stuff that is going on in D.C. behind the mostly ugly “politics” exterior! I will be posting his brief on our website so you can peruse it at your leisure.

Our next meeting isn't scheduled until January, but we do have the **Christmas party** coming up and the **deadline for RSVPs is approaching**. We are looking at many door prizes, entertainment, a great meal, and some excellent camaraderie. Please get those RSVPs mailed in and join us for what turns out to be an excellent time every year! Family, friends, and guests are more than welcome. It isn't on the poster, but children aged 0-5 are free and 6-12 are half price.

At the October meeting, we held elections for the 2023-2024 slate of Chapter Officers. **Congratulations** to the following officers for their election/re-election: Rick West (President), Ed Banville (1st Vice President), Gene Lesinski (2nd Vice President), Mike Barron (Secretary), Charles Clements (Treasurer), Nick Mikus (Army Representative), Ray Regner (Navy/Marine Corps Representative), and Ed Uher (Air Force/Space Force Representative). There are also numerous others that serve on the Governing Board, and we will be looking to fill some billets in the upcoming year. Many thanks to all who volunteer to keep this chapter the best in Alabama!

For those that haven't heard, I am sorry to have to announce the passing of Bert Wiggers – the Chapter Chaplain – in August. We do have a new Chaplain and I would like to welcome aboard Chaplain Dave McKinney! Thanks for volunteering Dave!

Also coming up this month, we have Veterans Day/Heroes Week activities. Please keep your eyes out for ways you can participate!

Have a great November – stay warm and stay safe!!!

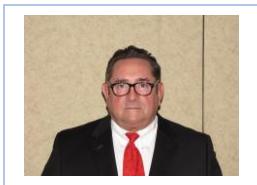
Rick

No Member Meeting in November

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



“All politics is local.”

Please make an effort to exercise your right to VOTE!!

The Mid-Term election is 8 November 2022. One US Senate seat is on the ballot. All 7 of the US House of Representatives seats are on the ballot, but you vote for the candidate associated with the district you reside in—for most of us it will be District 5. All 35 State Senate seats and all 105 State House seats are on the ballot, but again you vote for the person of your choice based on where you live. All of us make a choice for Governor, lieutenant governor and the other state-wide offices. Also, there is the matter adopting a new Alabama Constitution and there are several amendments on the ballot.

Tax revenues into the Alabama Education Trust Fund were a record \$10.4 billion in the fiscal year 2022. That was 20.54% above fiscal 2021. The state's General Fund ended 2022 8.4% over 2021. “These are unprecedented times,” Rep. Danny Garrett, the chair of the House education budget committee, said Monday about the revenue gains that were heavily impacted by federal COVID-19 relief money. Garrett, R-Trussville, and the other legislative chairmen are now bracing for those COVID funds to run out and a downturn in the economy. An analysis by Moody's last month showed Alabama was one of 43 states that have the cash needed to weather an economic slump within the next two years without having to resort to severe spending cuts or tax increases.

The U.S. Supreme Court last month heard oral arguments on a lawsuit challenging Alabama's congressional redistricting map; a case that could have far-reaching implications for how state legislatures go about the process of redrawing lines every ten years. The lawsuit claims the Alabama congressional map dilutes the voting strength of Black residents by packing a large number of them into a single district—the 7th, where 55% of voters are Black—while fragmenting other communities. Alabama argued in court filings that the state's Black population is too spread out to be able to create a second majority district without abandoning core redistricting principles such as keeping districts compact and keeping communities of interest together. Alabama Attorney General Steve Marshall said the map is “based on race-neutral redistricting principles that were approved by a bipartisan group of legislators.” “The Voting Rights Act does not force states to sort voters based on race,” Marshall said in a statement. “The VRA is meant to prohibit racial gerrymanders, not require them.”

Huntsville's budget for the 2023 fiscal year that began 1 October. The city's general fund budget has been set at \$281 million. The budget includes \$15 million for Huntsville to contribute to the road building projects with more money to be set aside in future budgets. Two of those road projects will enhance traffic

Continued on page 9

2022-2023 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

1st Vice President: Vacant

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, m.barron468@gmail.com

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

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

Navy Representative: 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, bged992K@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, brobinsol1976@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: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

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

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

Chapter Chaplain: 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, brobinsol1976@gmail.com

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinsol1976@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, brobinsol1976@gmail.com

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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 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

Your store for shopping the holiday deals! Your AAFES store has the new Toy Book available with toys on sale from now to Dec 24. Stop in and get your copy! Your Exchange has 12 weeks of Black Fridays Deals going on – Learn more at <http://www.shopmyexchange.com> Use your Military Star card and enjoy 10% off in the Redstone Exchange Food Court and Burger King.

Sales brochures soon to be available for Black Friday at your Exchange. The ever-popular gun sale is scheduled for Black Friday in November. Nothing definite on the exact days but it usually offers all guns at 10% off, plus an additional 10% off using your STAR card. There may be more off if this is the first time using your STAR card. This sale usually also applies to guns online.

For Veterans Day, there are usually door buster deals, and specials at the Exchange Mall using your STAR card – a minimum purchase may apply.

As always shop early for best selection.

Shopette

At your Redstone Express – we have new wines and beers – stop in to check out the selection. Gluhwein and Weisswein (white wine), Cherry, blueberry, and market varieties. Plus, holiday gift sets now available and more on the way. Visit the Redstone Express for Holiday Party and Tailgating supplies. Various wine selections are on sale each month so stop in and see what varieties are on sale this month. Depending on selection, the Express usually offers 10% on a case of regular priced wine – be sure to ask!

Pick up a movie at the Red Box kiosk outside your Express

Commissary

Your commissary will soon have fresh turkeys available. Quantities are limited so stop by your commissary. Just inside the store – many of the fixings you will need for your Thanksgiving meals. Soon to be available, just inside the store – gift sets for men and women – check it out! Plus, international chocolates that everyone will want.

Latest sales flyer includes Campbell's soups, Jimmy Dean, Hillshire Farm, and Oscar Meyer Sausage products; Freedom's Choice shrimp ring, Screamin' Sicilian pizza, Lara Bar, and Pure Harmony cat and dog food!

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

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



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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



Update from Fox Army Health Center

Fox Army Health Center has transitioned to a new electronic health record (EHR), MHS Genesis, to help streamline and standardize patient record keeping. We “went live” on 24 September. As we acclimate to using the new EHR, patients will experience longer than normal wait times for appointments in clinical services and pharmacy. In an effort to minimize wait times, we encourage using one of these alternative options for receiving same day care:

- TRICARE Nurse Advice Line - 24/7 access to a licensed nurse who can provide medical advice. Call 1-800-874-2273, Option 1, to speak with a nurse.
- Network Urgent Care Center - TRICARE eligible dependents can utilize network Urgent Care Centers. Active Duty should seek care at a MTF. For more information, or to locate an in-network Urgent Care Center near you, visit <https://tricare.mil/CoveredServices/IsItCovered/UrgentCare>
- Doctor on Demand - Doctor on Demand Now Available to the TRICARE East Region! Now, more than ever, it is important for beneficiaries to easily connect with providers who can see them via virtual appointments. Humana Military has partnered with Doctor on Demand to offer TRICARE East Region beneficiaries increased access to telehealth services. Offering urgent care and mental health care (excluding psychiatry) services, connect face-to-face with providers through virtual appointments using Doctor on Demand.
 - TRICARE benefits - Find complete benefit details at www.tricare.mil/CoveredServices. TRICARE covers the use of telemedicine to provide medically and psychologically necessary health care. Some exclusions apply.
 - Referrals - Referral requirements for covered telemedicine services are the same as those for in-person visits. Active-duty service members need a referral for urgent care and mental health care services. TRICARE Prime active-duty family members and retirees do not need a referral or authorization for most outpatient urgent and mental health care, including visits through Doctor on Demand. Learn more at <https://doctorondemand.com/microsite/humanamilitary/>
- Emergency Department - If you are experiencing a medical emergency, please call 911 or proceed to the nearest Emergency Department if you are able.

We still have flu shots available, and several events upcoming listed in attached flyer (see page 15).

Fox is hiring qualified clinical professionals! Please review our vacancies for Licensed Practical Nurses, Medical Support Assistants, and Social Workers on the USAjobs website at <http://www.usajobs.gov> .

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Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

The group decided that the next luncheon would be on 17 November at 11AM at the Olive Garden, 3730 University Drive in Huntsville.
Phone 256-539-1955. Everyone will be called.

Surviving Spouse Corner: Strengthen the MOAA Community

While waiting in my little cabin in the remote Georgia mountains for a handyman, I decided to do an online search for a nearby MOAA chapter. I found one only 30 miles away, so I emailed my phone number to the chapter president and awaited a response.

The next day, he called and invited me to their chapter meetings, the state convention, and their Christmas dance. I responded with an invitation to my Florida chapter. We had such a lovely warm chat. It was almost like speaking to a member of my family.

I like to think of MOAA as a community, where joys, ambitions, sorrows, loyalties, and good works are shared. Connections of past service, local activities, charitable work, and legislative initiatives cement the bonds of friendship.

To strengthen our community, reach out. If you hang your hat at a second home, vacation someplace regularly, or spend more than a week with grown children or old friends in other locales, check to see if a MOAA chapter is nearby. By attending a meeting, you might gain new insights, learn their methods and successes, form bonds, and maybe reconnect with old friends. Observe the surviving spouses functioning in that chapter. Pick up pointers and share your chapter's successes.

To strengthen our community, reach younger. One summer, I took my grandson to a museum on an Air Force base. As we drove around, at each turn he exclaimed, "There's a grocery store, a church, a gas station, a bowling alley! This is just like a little town!" This was his first exposure to a military base. I had not realized what a great experience it would be for him. He was so impressed.

If you are near a base, check online for tours or museums open to youngsters. If that's not possible, look for books about the military at your library. (*Military Officer* magazine often suggests books to read and has reviews.) You can also watch movies with a military theme. Be sure and check for age appropriateness, though.

Another opportunity is having an overnight party with the grandkids. Bring out the photo albums and scrapbooks. Explain your spouse's role and assignments while in service. Relive some of your overseas adventures. The kids will love it. They'll learn a new dimension of your life and enjoy viewing photos from your youth.

Instill patriotism and love of country in the younger generation. Remind them of their responsibilities and your spouse's and family's history of service and sacrifice. Tell them of the activities of your MOAA chapter and your role in their good works as a member, surviving spouse liaison, board member, or active volunteer. You will be extending that sense of community to the next generation.

Demonstrate and teach them to "never stop serving."



Chaplain's Corner **Col Dave McKinney, USAF-Ret**

It's my privilege to become your new Chaplain. I hope in the years ahead I will be given an opportunity to meet all of you. As I step into this new position, let me take time to provide a quick introduction. After a successful career in the Air Force, I attended Asbury Seminary in Wilmore, Kentucky. Soon after I was ordained a Deacon in the United Methodist Church in 2012, I took a leave of absence to help my wife care for her ailing mother. After she passed away in 2019, my wife (Loretta) and I decided to come closer to our family and moved up here to the Huntsville area. Although I have retired from paid ministry, I lead our church's Congregational Care team. As we start this journey together, let me share a couple of verses from Proverbs 3: 5-6. "I am trusting God will never send you down the wrong path. I'm trusting He will help you find your smile!"

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: 314
Regular Members: 264
Surviving Spouses: 50

New this month: 0
Deaths this month: 1
Renewals: 4

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


traffic flow in and out of Redstone Arsenal. The seven projects:

- Highway 72 east from I-565 to Shields Road
- Widening Highway 53 in north Madison County from Taurus Drive to Old Railroad Bed Road
- Widening I-565 from County Line Road to Wall Tariana Highway
- Improvements at the I-565/Memorial Parkway interchange
- Widening Highway 72 west from Providence Main to County Line Road in both Huntsville and Madison
- Resolute Way interchange (just west of Research Park Boulevard) accessing the arsenal
- East Arsenal Connector from Sparkman Drive exit to Patton Road


In addition to plans for new roads to be built and the widening of other roads, the budget also includes a record \$19.15 million in road resurfacing, according to Shane Davis, the city's director of urban and economic development. Davis said that represents about a 30 percent increase in road resurfacing over last year's budget.

The 2023 COLA will be **8.7%**. The FY 2023 COLA baseline is **291,901**, compared with the FY 2022 baseline of 268,421, resulting in the above percentage increase. This baseline is determined by averaging the monthly Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for the final three months of the fiscal year (July, August, September). The September 2022 CPI-W, released 13 October, is 291.854, which is also 8.7% above the FY 2022 COLA baseline. The CPI-W for October 2022, the first of the new fiscal year, is scheduled for release on 10 November 2022.

Nearly 200 veterans won major-party primaries this year and will vie for a seat in Congress in the midterm elections, making this the largest field of candidates with military experience in a decade. But experts warn that the larger pool will not necessarily lead to an increase in the number of veterans in office, since many of the hopefuls are in districts that significantly favor their opponents' party.

According to research by Veterans Campaign and Military Times, 184 House candidates with military experience won major party primaries earlier this year and will appear on state ballots in November. Another 12 candidates with military experience who won U.S. Senate primaries will also be listed. The 196 candidates represent an increase of about 7% from the 2020 election and the highest total since 2012. 

PX/Commissary – continued from page 3

Remember you can also use your STAR card at the commissary! Rack up those rewards faster! Visit <http://www.commissaries.com> or sign up at Facebook, Twitter, Pintrest, Instagram, or YouTube for all the commissary information! Also visit <https://commissaryconnection.dodlive.mil/> for all services information. 





HCMOAA Treasurer's Report September 2022

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

1. The September 2022 Treasurer's Report is presented herein.

2. Monthly Summary:

Starting Balance	\$19,904.92	\$16,523.82
Income	\$ 2,023.10	\$ 0.13
Expenses	\$ 3,821.24	\$ 0.00
Ending Balance	\$18,106.78	\$16,523.95

3. Notable income: Wells Fargo Bankcard deposits, September's membership luncheon revenue, and the return of petty cash.

4. Notable expenses: Transfer to HCMOAAASF, membership luncheon payment for August, petty cash, and Wells Fargo Bankcard fees.

5. Chapter Saving account activity was limited to interest.

6. The Chapter Operating Funds contains \$3,403.07 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from 2019/2021/2022 donations and will be applied to a future RAD luncheon or similar event.

Scholarship Fund Donations

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving 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 October 2022

None

Total received for October:	\$0.00
Total received CY22:	\$2250.00





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!

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

_____ Active	_____ Retired	_____ NG	_____ Former Officer	_____ Reserve	_____ 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
The Chapter has one of, if not the, lowest membership rates in the country at \$10

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

MAJ Craig R Ailles, USA
CW4 Edward J Banville, USA
COL Richard F Bowyer, USA
Lt Col Charles T Clements, USAF
COL Mary O Drayton, USA
LTC Earl A Freeman, USA
LTC LaVerne J Gehm, USA
MAJ James Greene, USA
LTC Robert W Hearon, USA
COL William A Holbrook, USA
COL Arthur S Irish, USA
COL George J Jobczynski, USA
LTC Charles A Joyner, USA
COL Thomas J Kunhart, USA
Col Larry D Layne, USAF
LTC Richard W Levan, USMC
CAPT Alan G Maiorano, USN
LTC Thomas R McLaughlin Jr, USA
LTC Thomas E Means, USA
LTC Joseph S Minor, USA
Col Millard E Moon, USAF
Maj Edward L Morfenski, USAF
LTC Mark L O'Brien, USA
Col Jon M Owings, USAF
LTC Steven R Palmer, USA
COL Norbert Patla, USA
MAJ Gary L Pollard, USA
LTC David E Pray, USA
LTC Samuel Scruggs, USA
Col Lee T Smith, USAF
LTC Ruth J Sonak, USA
MAJ Raymond L Springsteen, USA
CPT Sean R Sterling, USA
Mrs. Travis Stewart
COL Lee M Tonsmeire, USA

LTC Robert Archer, USA
CW4 William J Barron, USA
CW2 Ann D Bruno, USN
COL Steven S Debusk, USA
LTC Levern Eady, USA
COL Ronald N Funderburk, USA
Lt Col Andrew J Grau, USAF
COL Mary S Hall-Van Bebber, USA
Mrs. Carrie V Hightower
LTC Norman P Hopkins, USA
CW5 Reginald Jacobs, USA
CH (LTC) James R Johnson Sr, USA
LTC Edwin L Kennedy, USA
LTC Ruby R Lardent-Davis, USAR
MG John A Leide, USA
CW3 Clarissa A Lewis, USA
COL Roger S Matzkind, USA

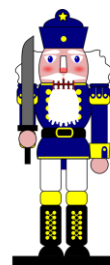
Mrs. Elaine Miner
BG Daniel L Montgomery, USA
LTC Johanna L Mora, USA
CDR Paul R Morin, USN

LTC Douglas L Oyler, USA
Mrs. Gwen V Parks
LT James L Pointer, USN
COL William R Pope, USA
CW4 Tommy O Sandner, USA
CW4 Samuel Smith, USA
CW2 Noel G Snivley, USA
MAJ Wesley R Sparks, USA
MAJ William H Steele, USA
LTC Christopher R Stewart, USA
MAJ Michael V Tallman, USA
Maj James M Tynan, USAF

Huntsville Chapter MOAA Christmas Party

Holiday Dinner

Sliced honey glazed ham
Oven roasted turkey breast with giblet gravy
Country Style corn bread dressing with giblet gravy
Macaroni & cheese
Whole green beans
Yeast Rolls & Butter
Ice Water – Coffee
Sweet or Unsweetened Iced Tea
Pecan pie



HUNTSVILLE CHAPTER MOAA CHRISTMAS PARTY

**THE OVERLOOK at THE SUMMIT CLUB
SATURDAY EVENING, 3 DECEMBER 2022**

COCKTAILS - No Host/Cash bar - 5:00 pm

President's Remarks and Dinner - 6:00 pm

DOOR PRIZES

DRESS: Business Casual – khakis/slacks and collared shirts/polo shirts for the men – slacks/skirts and blouses/collared shirts for the ladies – of course you can always dress more formally

\$25.00 PER PERSON (Members & Family) - \$30.00 PER PERSON (Guests)

RSVP by 18 November 2022 (with check made out to HCMOAA) to:

**MAJ Bruce Robinson
809 Farley Drive SE
Huntsville, AL 35802
256-426-0525**



Tips for Reducing Your Tax Bill in Retirement

After you stop working and are starting to withdraw money from your retirement savings, there are still steps you can take to help reduce your tax burden. And these steps can also have a ripple effect on other areas of your finances, such as your Medicare premiums and Social Security benefits.

Consider state taxes again. When you stop working, the state taxes on retirement pay may be more important to you, and the good news is that the situation has improved.

“What we’ve seen recently is a lot of states using their COVID-era surpluses to fully exempt military pensions from state individual income tax — states like Indiana, Missouri, Nebraska, North Carolina, South Carolina, and Utah,” said Tim Vermeer, senior state tax policy analyst for the Tax Foundation.

To see how each state taxes military retirement pay, visit [MOAA’s Military State Report Card and Tax Guide](#). But consider other taxes that may also affect you. *Alabama does not tax retirement pay.*

“People are often attracted to Texas because it doesn’t levy an individual income tax,” said Vermeer. “However, many are surprised to find that their property tax bills are higher than they expected. This is a trade-off.”

Carefully tap retirement savings. If you have several buckets of retirement savings — such as tax-free money from a Roth and taxable money from tax-deferred accounts — be careful when choosing which account to tap, especially before you have to take required minimum distributions starting at age 72. This may be a good time to consult a tax professional when plotting your withdrawal strategy, said Lila Quintiliani, AFC®, ChFC®, program director, financial and benefits education for MOAA.

Balancing withdrawals from tax-deferred accounts and the tax-free Roth may keep you in a lower income tax bracket and could reduce your Medicare premiums. Most people pay \$170.10 per month for Medicare Part B in 2022, but people whose modified adjusted gross income is more than \$91,000 if single or \$182,000 if married filing jointly pay from \$238.10 to \$578.30 per month in 2022 depending on their income (visit www.medicare.gov). Withdrawals from tax-deferred accounts, such as the traditional TSP or IRA, count in the calculation for the Medicare high-income surcharge, but tax-free Roth withdrawals do not.

Reduce RMDs with charitable distributions. One strategy to help reduce your taxable income after you start RMDs is to make tax-free qualified charitable distributions (QCDs). You can give up to \$100,000 from an IRA each year to charity, which counts toward your RMD but isn’t taxable. You must transfer money directly from the IRA to the charity (ask your IRA custodian for their procedure; the money can’t go to a donor-advised fund or private foundation).

Even though RMDs start at age 72, you can do QCDs after you turn 70½. You’ll get a tax benefit from your charitable gift, regardless of whether you itemize or not. The money stays out of your adjusted gross income, so it isn’t included in the income calculation for taxing Social Security benefits or the Medicare high-income surcharge. “QCDs can be really valuable because the distribution never shows up [in] your AGI,” said Col. Curt Sheldon, USAF (Ret), a CFP® professional and enrolled agent in Alexandria, VA., and Life Member of MOAA.

Chapter Elections

The Chapter held its election for officers for the 2023-2024 term at the October member meeting.
Those elected are as follows:

President – CAPT Richard West, USN-Ret
1st Vice President – CW4 Ed Banville, USA-Ret
2nd Vice President – COL Gene Lesinski, USA-Ret
Secretary – COL Michael Barron, USA-Ret
Treasurer – Lt Col Charles Clements, USAF-Ret
Army Service Representative - LTC Nick Mikus, USA-Ret
Navy/USMC Service Representative – Col Raymond Regner, USMC-Ret
Air/Space Force Service Representative – Col Edward Uher, USAF-Ret

Congratulations to our new leadership team!



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



We've been
preparing all
year for flu
season.

**Are you
prepared?**

**FAHC 2022-2023 Influenza
Schedule**

"Boo to the Flu" Rodeo- FAHC Beneficiaries
(6 months & up): Saturday, 29 October: 0900-1200

Redstone Arsenal Commissary (14 years & up):
Friday, 04 November: 0900-1200

FAHC Beneficiaries & Retiree Walk-in Clinic
(6 months & up): Monday, 14 Nov-Wednesday, 16
Nov: 0900-1200

PCMH Late Night Health Clinic (6 months & up):
Wednesday, 07 Dec: 1630-1900

****Dates contingent upon vaccine supply****



26 Birthdays in November

COL George T Shepard, USA
LTC Charles A Joyner, USA
Col Lee T Smith, USAF
LTC Joseph S Minor, USA
CAPT Alan G Maiorano, USN
MAJ George T Wandler, USA
CW4 Tommy O Sandner, USA
LTC Thomas R McLaughlin Jr, USA
LTC Paul E Williams, USA
COL William R Pope, USA
Col Gerald C Maxwell, USAFR
LTC David C O'Neil, USA
Lt Col Montgomery S Hand, USAF

Mrs. Clara W Kirsopp
COL Darrell L Bright, USA
MAJ Julius Plucker IV, USA
Col Millard E Moon, USAF
LTC Ruth J Sonak, USA
Mrs. MaryAnne Woodard
COL Richard F Bowyer, USA
CW4 Samuel I Whitaker, USA
CW3 Kenneth J Albrecht, USA
Col Jon M Owings, USAF
LTC Jose G Velasquez, USA
LTC Edwin L Kennedy, USA
CDR Milton C Williams, 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.





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

TAPS

CH(LTC) Bert Edward Wiggers (USA-Ret) - 82, passed away at home in Toney, Alabama on August 13, 2022. He was born on July 5, 1940, in Columbus, Georgia, to Laura and Bert Wiggers. He was a graduate of Mississippi College, and New Orleans Baptist Theological Seminary.

A Baptist minister, Rev. Wiggers served Castleberry Baptist Church, Castleberry, Alabama. He also served Arkadelphia Baptist Church, Loree, Alabama, and ministered as an associate pastor at Catawba Springs Baptist Church, Brewton, Alabama. He also served as an interim pastor and supplied in many congregations. While serving in that work, he was a chaplain in the Alabama National Guard, eventually retiring after 32 years from the United States Army Reserve with the rank of Lt. Colonel. Col. Wiggers also taught high school English at Repton High School, Repton, Alabama, and Hillcrest High School, Evergreen, Alabama. He and his wife owned and operated The Living Word Book and Gift, Brewton, Alabama for over 20 years. In recent years Bert was a chaplain with North Alabama Hospice and enjoyed many opportunities in volunteer service. He especially enjoyed several years serving as chaplain to the Huntsville Chapter of Military Officers Association of America, and online evangelism and coaching through the Billy Graham Association (searchforjesus.net). Bert was a member of First Baptist Church, Hazel Green where he has been actively involved in study and service.

Bert is survived by Dean, his wife of 57 years, sons Jason of Toney, AL, The Rev. John Mark (Elizabeth) of Knoxville, TN. Grandsons Jack Wiggers (Hannah) of Atlanta, GA, and Elliott Wiggers of Knoxville, TN. He is also survived by many nieces and nephews. He was preceded in death by his parents, his daughter Jenny Lynn, and by his brother Scott Wiggers (Faye) of Kosciusko, MS.

On Wednesday, August 17 the family received friends at Hazel Green Funeral Home at 10:00 AM, followed by a memorial service at 11:00 AM. Interment followed at Hopewell Cemetery, Hanceville, Alabama.

Hazel Green Funeral Home was honored to serve the family.

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

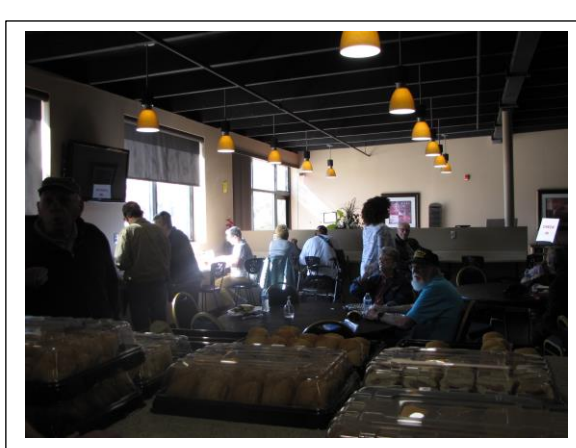
We will miss these outstanding Leaders and Patriots.



Chapter Happenings



CAPT Paul Frost from MOAA National – Guest speaker at the October membership meeting



Redstone Arsenal Retiree Appreciation Day – Chapter members set up & serve lunch to the retirees and our vendor table for the event

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

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

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

Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our 350+ members each month. All they can say is “no”.

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

Important Dates in November

- 1 November – All Saints Day
- 1 November - Mission San Juan Capistrano was founded in California (1776)
- 1 November - The European Union came into existence (1993)
- 2 November - The first and only flight of Howard Hughes' "Spruce Goose" (1947)
- 2 November – End of Cuban missile crisis (1962)
- 3 November - *Dewey Defeats Truman* headline on the front page of the *Chicago Tribune* (1948)
- 3 November – Monthly Board Meeting – Java Cafe**
- 4 November - King Tut's tomb was discovered (1922)
- 4 November - Richard Gatling patented the first rapid-fire machine-gun (1862)
- 4 November - Israeli Prime Minister Yitzhak Rabin was assassinated (1995)
- 6 November - Henry VI was crowned King of England at age eight (1429)
- 6 November – Daylight Savings Time ends
- 7 November - President Franklin Roosevelt was elected to an unprecedented fourth term (1944)
- 8 November - X-rays were discovered by Wilhelm Roentgen (1895)
- 8 November – Election Day**
- 9 November - The Berlin Wall fell (1989)
- 10 November - The U.S. Marine Corps was established (1775)
- 11 November – Veterans Day**
- 11 November – World War I ended (1918)
- 13 November - The Holland Tunnel was opened (1927)
- 15 November - General William T. Sherman burned Atlanta (1864)
- 17 November - The Suez Canal was formally opened (1869)
- 19 November - President Abraham Lincoln delivered the Gettysburg Address (1863)
- 20 November - The first use of tanks in battle (1917)
- 22 November – President John F Kennedy was assassinated (1963)
- 22 November - Trans-Pacific airmail service began (1935)
- 24 November – Thanksgiving Day
- 25 November - Ireland voted to legalize divorce (1995)
- 26 November – The first Thanksgiving holiday – proclaimed by George Washington (1789)
- 26 November – Black Friday
- 26 November – Iron Bowl
- 28 November – Hanukkah begins

