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November 2024



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings all!

Welcome to another great newsletter chock full of information! Last month I said welcome to October and some cooler weather...well, maybe November will play out in that category!

Thanks to those of you who attended the October meeting. CAPT Frost put out a lot of the latest and greatest information directly from the beltway and followed it up by responding to many questions both during and after the meeting! Thanks Paul!

Our next meeting is scheduled for January at the Summit Club with Meet and Greet starting at 1030. We are still working on the menu and a guest speaker, but you can count on someone interesting! Details will be promulgated as we firm them up...

Congratulations to the newly elected/re-elected Executive Board. The slate will be sworn in at the January meeting.

RAD – The event was a big success. A lot of good information was put out at the briefings, including information from CAPT Frost. After the briefings, our chapter provided a free lunch to the retirees, Fox provided flu shots, and many organizations manned information booths for a couple of hours. Many thanks to the chapter members who assisted in the luncheon and the information booth!

Although we don't have a membership meeting to RSVP to yet, we do have our annual Christmas party on December 7th. We are looking for a large attendance and a great time. Please see the flyer in this newsletter and attached to the promulgation email for RSVP information.

Just a reminder that Veterans Week is coming up. There are a lot of people involved in making it a lasting experience for all of us!

Have a great month and, as always, many thanks to all of you for being members of the biggest and BEST MOAA Chapter in Alabama!

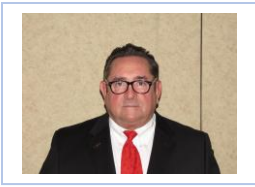
Rick

There is no member meeting in November – Happy Thanksgiving!

In This Issue

President's Message	1	Membership Application	11
Legislative Corner	2 & 9	Need to Renew	12
Concerns	3	Birthdays	13
PX/Commissary	3 & 9	TAPs	14
Advertisements	4, 6	Chapter Elections	15
Fox Army Health Clinic	5	Christmas Party	16
Surviving Spouse Luncheon	7	Chapter Happenings	17
Surviving Spouse Corner	7 & 20	TRICARE for Life	18 & 19
Chaplain's Corner	8 & 13	Board Vacancies	20
Membership Statistics	8	Chapter Objectives	21
Treasurer's Report	10	Important Dates	22

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret



→ <http://www.moaa.org/takeaction/>



“All politics is local.”

Please VOTE on 5 November 2024.

Rear Admiral W. Kent Davis, USN (Ret) became the seventh Commissioner of the Alabama Department of Veterans Affairs (ADVA) on February 19, 2019. Governor Kay Ivey removed Admiral Davis as the commissioner of the ADVA on 22 October. Citing her office’s “supreme executive power of the state” Governor Ivey informed Admiral Davis of her decision less than an hour after the State Board of Veterans Affairs voted against her and in support of Admiral Davis who’s been at the center of a months-long scandal and conflict with Governor Ivey and other state leaders. Governor Ivey did not attend this meeting.

But this quagmire may not be over. John Saxon, Admiral Davis’ attorney, said he, the admiral, is considering challenging the governor’s decision, as well as filing a lawsuit under the anti-retaliation provision of the state’s ethics law. “If we do file suit, I very much look forward to taking the governor’s deposition and seeing what she says when she is both under oath and unscripted.” “When the governor gets mad, she gets even, and that’s what happened here today.”

Veterans, active-duty military and their families are often targets of scammers. Current and former service members reported \$477M in losses from scams in 2023 according to the Federal Trade Commission. In response the US Department of veteran Affairs launched VSAFE.Gov and 833-38V-SAFE (833-388-7233). The website and call center will coordinate efforts across the federal government to protect these folks. The website includes resources on identity theft and the most common scams targeting veterans, including romance and other imposter scams, fake job offers and bogus investment schemes.

Members of the newly formed Veterans Mental Health Steering Committee on Wednesday advocated for increasing the accessibility of traumatic brain injury screenings for veterans. Brain injuries are a major contributor to veteran mental health issues, said Kim Boswell, commissioner for the Alabama Department of Mental Health. “One of my big things is going to be we need to be screening for brain injury everywhere there’s a veteran,” Boswell, who leads the committee, said. “We need to be doing that for everybody in our mental health programs too.” According to data from the U.S. Centers for Disease Control and Prevention, about 1.5 million Americans acquire a TBI each year. Around 185,000 veterans in the U.S. Veterans Affairs system have been diagnosed with at least one TBI. In Alabama, 58 veterans screened positive for a TBI at the Birmingham VA in 2023. That number increased to 145 in 2024.

Continued on page 9

2023-2024 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

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

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

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, m.barron468@gmail.com

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

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

Navy Representative: COL Raymond G. Regner, USMC-Ret, 256-851-5903, rregner58@gmail.com

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

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

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

STANDING COMMITTEES

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

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

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Vacant

Chapter Hospitality: Vacant

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, avatarmax@gmail.com

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

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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, fairlambjrt@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

Veterans Day Military STAR card promotion: 0% interest and no payments for 3 months on all purchases of \$149 or more – plus earn double points 8-11 November. Use your STAR card and get \$10 off Exchange Mall Concession purchases of \$25 or more, 10 cents off per gallon gas (11 Nov only), 15% off any food purchase at participating Exchange restaurants, and 15% off clothing, shoes, handbags, accessories, fine jewelry, watches and beauty basics.

Gun shop sale – all bolt action rifles 10% off – 25 October – 7 November. Check the gun shop for the next sale starting 8 November. Use your STAR card and you will usually get another 10% during the Black Friday sale on all guns in stock and online.

Coupons, rebates, interactive ads, specialty stores, and super daily specials? Your Exchange has it all at: <https://www.shopmyexchange.com/savings-center/> If you have a Military STAR Card, each time you use it through 31 December, you will automatically entered to win getting your STAR bill paid in full!

Formerly serving military can shop online (although not in store) at the Exchange! All veterans are being encouraged to confirm veteran eligibility status at <https://www.vetverify.org>.

Feel free to call the Redstone Arsenal Exchange at 256-883-6100 fax [256-880-0588](tel:256-880-0588), or [email us](mailto:).

Shopette

Now available! Glühwein – Weiss Wein (white wine), cherry, blueberry, and market varieties.

Stop in and see all the gift packs! All your favorites now with promotional items included for the holidays. Your favorites will go fast so stop in soon! 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.

Commissary

The commissary has frozen turkeys available. Fresh turkey's will be available closer to Thanksgiving. If you want hams, they have plenty of them! I did find that almost all the salads were sold out until their next resupply.

Continued on page 9

Need Addresses

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

None this month

Concerns

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

None this month

Persons to contact are:

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

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

Air/Space Force Representative:
Col 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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HELPING GOVERNMENT EMPLOYEES SIMPLIFY RETIREMENT

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

CONTACT:

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



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



CommunityCare Connect

We want to hear from you!

Share your healthcare experiences

Speak directly with our Command Team

Learn about new initiatives and services



Fox Army Health Center



fahc_official

**The next Community Care Connect patient town hall is
November 20 at 1100**

Flu Shot Schedule

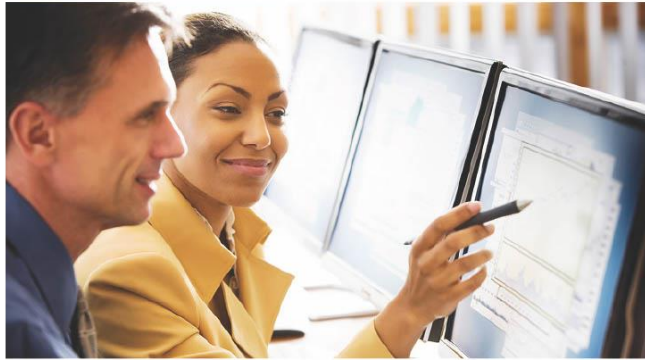
FAHC Beneficiaries & Retirees (6 months & up):
Location: The Burrow @ Fox Army Health Center.

Redstone Arsenal Commissary (11 years & up):
Friday, Nov 1, 9 AM - noon)

Check the Fox Army Health Center website or Facebook page for additional
shot dates in November

Edward Jones

> edwardjones.com | Member SIPC



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

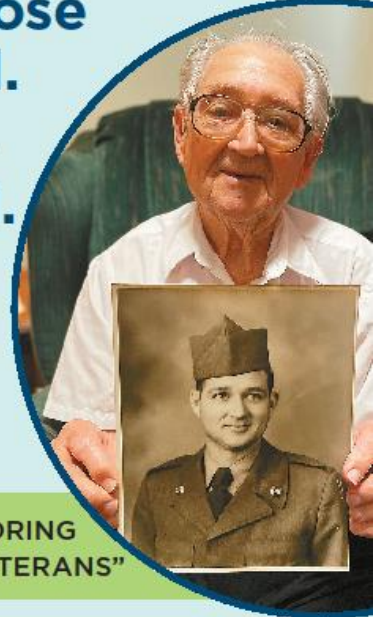
Together, let's create an investment strategy that works for you. Contact us for a complimentary portfolio review.



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

FAP-1966G-A

Choose Well. Live Well.



"HONORING
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THERE COMES A POINT

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



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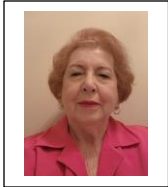
256-489-8280

10300 BAILEY COVE ROAD
HUNTSVILLE, AL 35803
INSIDE CREEKSIDE CORNER

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



Happy
Thanksgiving



Surviving Spouse's Luncheon

Mrs. Bonnie Treadway
256-859-1484

There will be no Surviving Spouse Luncheon in November.

Our December luncheon will be on Thursday, 19 December, at Connors Steak and Seafood, 345 Bridge Street, Huntsville. Phone: 256-327-8425. Everyone will be called.

Surviving Spouse Corner: Avoid These Surprises **During Your Time of Loss**

Losing a spouse is a traumatic emotional event. When you are in the vulnerable time after your spouse's death, you do not need the extra stress of dealing with surprises. Prepare yourself now for the following:

Finances and Benefits

The Social Security death benefit is only \$255. Pensions are paid forward. You should be prepared for a possible prorated claw-back of the last month of your spouse's pensions. A bill now under consideration in Congress would reduce the effects of the claw-back of your spouse's military pension. Visit MOAA's Legislative Action Center and [urge your representatives to support the Respect for Grieving Military Families Act \(H.R. 3232/S. 1588\)](#).

The year after your spouse dies (if you have no dependents), taxing agencies will consider you a single person. That means that you will pay taxes at a higher rate. Deductions are reduced by one-half when you are single. If there is large equity in your family home, consider the tax consequences of a sale. Time the sale of large assets to reduce your tax implications.

If you do not already own a credit card in your name with a large available credit balance amount, it may be difficult to get one on your newly reduced income.

A regular monetary gift from a spouse's relatives may be reduced or eliminated.

Some life insurance policies are reduced or denied depending on the circumstances of death, for example accidental causes or suicide.

Some well-meaning people can give bad information. Seek professionals for advice on important matters.

Funeral Costs, Timing, and Requirements

Burial costs can run from \$5,000 to \$20,000. If you delay the interment too long, there might be casket storage costs. These costs must be paid when the arrangements are made. Even with pre-arrangement cremation policies, there might be additional costs.

A casket burial at Arlington Cemetery might be a six-month delay. Burial at your nearest national cemetery can usually be arranged in one to two weeks; a year wait might be required for a cremation burial.

Continued on page 20



Chaplain's Corner
Col Dave McKinney, USAF-Ret

Philippians 4.6

Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God.

1 Timothy 2: 1-6

First of all, then, I urge that supplications, prayers, intercessions, and thanksgivings should be made for everyone, or kings and all who are in high positions, so that we may lead a quiet and peaceable life in all godliness and dignity. This is right and is acceptable in the sight of God our Saviour, who desires everyone to be saved and to come to the knowledge of the truth.



By the time you read this article the election will hopefully be behind us. If it's not, then please make sure to vote! And soon after the election I suspect we will all be headed full swing into the bustling holiday season. While we get really busy decorating, going to parties, and shopping for all our loved ones, we will probably get stressed out at times as we intersect with those we work with, those we meet at parties or while shopping. Some thrive on this chaos, while others get stressed by all these interactions.

No matter whether you are thriving or stressing or somewhere in between, we all need to take time to count our blessings and share them with those our lives intersect with.

My family recently received great news, news that we are very thankful for. Last year my wife was diagnosed with 2 different stage 4 cancers, and has endured four surgeries, 12 chemotherapy treatments (sometimes sitting in the infusion chair for 8 hours) and numerous blood tests and scans. At our last appointment we heard that there was no sign of cancer, and her blood work looked good. It was hard to be thankful during this cancer journey, yet we were thankful for the outpouring of concern, love, and support.

Continued on page 13

Memorials

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

In memory of:

By:

Membership Statistics

Total Members: 290
Regular Members: 244
Surviving Spouses: 46

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

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

Congress has passed a temporary bill to avoid shutdown as lawmakers punt spending decisions to December. The Senate approved the measure by a vote of 78-18 shortly after the House easily approved it. The bill generally funds agencies at current levels through December 20. But an additional \$231 million was included to bolster the Secret Service after the two assassinations attempts against Republican presidential nominee Donald Trump. Money was also added to aid with the presidential transition, among other things.

The tax year 2024 adjustments described below generally apply to income tax returns filed in 2025. The tax items for tax year 2024 of greatest interest to most taxpayers include the following dollar amounts. The standard deduction for married couples filing jointly for tax year 2024 rises to \$29,200, an increase of \$1,500 from tax year 2023. For single taxpayers and married individuals filing separately, the standard deduction rises to \$14,600 for 2024, an increase of \$750 from 2023; and for heads of households, the standard deduction will be \$21,900 for tax year 2024, an increase of \$1,100 from the amount for tax year 2023. The additional standard deduction for people who are 65 or older is \$1,950 for single filers or heads of household, and \$1,550 for married couples filing jointly. To qualify for the additional standard deduction, you must be at least 65 years old by the second day of the calendar year (January 2), 2024. The IRS has also increased the annual gift tax exemption limit to \$19,000 per recipient for individuals and \$38,000 for couples.

The September 2024 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released 10 October, was 309.046, 2.6% above the FY 2024 baseline of 301.236. This means the average CPI-W for the last three months of the fiscal year (July, August, and September 2024) is 308.729. The baseline is subtracted from this figure, with the result divided by the baseline, to determine the **2025 COLA of 2.5%**.

Please VOTE on 5 November 2024. IIII

PX/Commissary – continued from page 3

Visit <http://www.commissaries.com> or sign up at Facebook, Twitter, Pinterest, Instagram, or YouTube for all the commissary information! Also visit <https://commissaryconnection.dodlive.mil/> for all services information.

The Commissary also accepts special orders! <https://www.commissaries.com/shopping/special-orders>
The Commissary Internet Special Order Form is for use by installation organizations and units to support military activities. The form is designed to address recurring orders by allowing the military activity to populate the bar code field and the commissary to scan the bar code.

You may use this form to order case quantities of items carried by your store or case quantities of items that are not usually found in stores in situations where the item is carried by a larger classification of store supported by a mutual distributor.

Also, check out the center of the store where warehouse pricing is in effect! Throughout your commissary you will find specials that will make your Holidays the best yet! IIII



HCMOAA Treasurer's Report September 2024

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

1. The September 2024 Treasurer's Report is presented herein.

2. Monthly Summary:

	Operating Funds	Saving
Starting Balance	\$19,379.38	\$ 1,703.65
Income	\$ 685.00	\$.02
Expenses	\$ 843.38	\$ 0.00
Ending Balance	\$19,221.00	\$ 1,703.67

3. Notable income: Membership meeting meals and petty cash.

4. Notable expenses: Payments to the Summit for the September membership luncheon, petty cash, Bankcard fees, and frames.

5. Chapter Saving account activity is limited to interest.

6. Certificate of Deposit (CD) was purchased in the amount of \$15,279.00 from Wells Fargo on 8 November 2023. The term of the CD is 11 months at an interest rate of 4.88%. The current value is \$15,849.27. The CD matures on 8 October 2024.

7. The Chapter Operating Funds contains \$2,179.71 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from previous 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 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 September/October 2024

Anonymous (3)

Total received for September/October:	\$280.00
Total received CY24:	\$1440.00





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



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

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

*New members joining after September 1st will have their membership paid through following calendar year
 **If renewing just update any address or phone changes, verify e-mail address, and sign the form
 ***Interested in a Chapter Life Membership? Contact us for pricing (age-based)

_____	_____	_____
First Name	MI	Last Name
_____	_____	_____
Preferred Name	Birth Date	Spouse's Name
_____	_____	_____
Grade	Branch of Service	Period(s) of Active Duty (i.e. 1965-1990)

Membership in our MOAA Chapter is not the same as MOAA National membership. At a minimum, FREE "Basic" MOAA National membership is required. If you are not already a National member, we will add you as a Basic member. Again, it's FREE and provides several valuable benefits. Please contact us for more information.

_____ MOAA National Membership Number

<input type="checkbox"/> Active	<input type="checkbox"/> Retired	<input type="checkbox"/> NG	<input type="checkbox"/> Former Officer	<input type="checkbox"/> Reserve	<input type="checkbox"/> Surviving Spouse
_____	_____	_____	_____	_____	_____
Mailing Address	City	State	Zip		
_____	_____	_____	_____	_____	
Phone Number	E-mail Address	Signature			

Attention Annual Members

It is not too early 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 next page

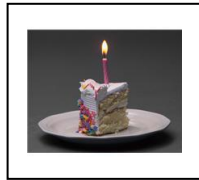
You can also renew for multiple years and lock in that low rate
 Don't know when your membership expires? Contact MAJ Bruce Robinson at
 256-426-0525 or brobinso1976@gmail.com.

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

The following annual members need to renew their memberships:

LTC David A Diehl, USA
COL Tom L Albertson, USA
CW4 William J Barron, USA
LTC Johnnie L Bone Jr, USA
COL Douglas S Brouillette, USA
CDR Christine S Downing, USN
Col Frederick J Driesbach, USAF
LTC Paul H Fall, USA
LTC Gary W Flecker, USA
COL Ronald N Funderburk, USA
COL Mary S Hall-Van Bebber, USA
COL William A Holbrook, USA
CAPT Timothy W Howell, USN
COL Arthur S Irish, USA
COL Joshua S Kennedy, USA
COL Dale C Kuehl, USA
LTC Ruby R Lardent-Davis, USAR
MG John A Leide, USA
LTC Clarence R Longcor, USA
Mrs. Elaine Miner
LTC Phyllis C O'Connell, USA
Col Scott G Patton, USAF
MG Kenneth J Quinlan, USA
Col Adrian A Ritchie Jr, USAF
LCDR Jesus M Rodriguez, USN
Lt Col Joshua M Soblaskey, USAF
LCDR Daniel F Stayton, USN
COL Matthew T Tedesco, USA
LTC Harold E Walden, USA

RADM Richard B Landolt, USN
Col Stephen C Baker, USMC
COL Lawrence J Becker, USA
LTC Kenneth E Breeden, USA
LTC Andre M Cota-Robles, USA
COL Mary O Drayton, USA
LTC William K Emerson, USA
Maj Marisha K Findley, USAF
LTC James H Foster, USA
Mrs. Myrna G Griffiths
Lt Col Montgomery S Hand, USAF
LTC Norman P Hopkins, USA
CDR John E Inman, USN
COL George J Jobczynski, USA
LTC Edwin L Kennedy, USA
COL Thomas J Kunhart, USA
CAPT Kenneth L Lawing, USN
LTC Richard W Levan, USMC
COL Roger S Matzkind, USA
Lt Col Garry M Moore, USAF
COL Norbert Patla, USA
COL William R Pope, USA
1LT William H Redmond, USAR
COL John D Rivenburgh, USA
CW2 Noel G Snivley, USA
MAJ Raymond L Springsteen, USA
CPT Robert E Steward, USMC
COL Michael D Teter, USA



23 Birthdays in November

Mrs. Clara W Kirsopp
COL John V Vanderbleek, USA
MAJ Julius Plucker IV, USA
LTC Ruth J Sonak, USA
MAJ George T Wandler, USA
CW4 Tommy O Sandner, USA
CW4 Samuel I Whitaker, USA
CW3 Kenneth J Albrecht, USA
Col Gerald C Maxwell, USAFR
LTC David C O'Neil, USA
CW4 Johnie M Keeter, USA
CDR Milton C Williams, USN

COL Matthew C Mingus, USA
Col Lee T Smith, USAF
LTC Joseph S Minor, USA
CAPT Timothy W Howell, USN
Mrs. MaryAnne Woodard
LTC Thomas R McLaughlin Jr, USA
LTC Paul E Williams, USA
COL William R Pope, USA
LTC Jose G Velasquez, USA
LTC Edwin L Kennedy, USA
Lt Col Montgomery S Hand, USAF

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

On our journey in this life, we may be faced with many trying times (our health, our family, our political atmosphere just to name a few). While the times may be hard, there are people or things that will make these tough times easier. Please take time to acknowledge those blessings and share them. I truly believe it will lead to a more quiet and peaceful life

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

Blessings, Dave





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

TAPS

Mrs. Lois Wendt - 81, of Huntsville, AL passed away October 15, 2024, at Regency Healthcare in Huntsville. She was born October 18, 1942, in Mt. Sterling, IL to Ira and Hazel McDonald Shinnebarger. She was a 1960 graduate of Brown County High School in Mt. Sterling.

Mrs. Wendt was the wife of a career Army officer and lived in Alaska and Europe as well as many locations in the United States. She loved to travel and enjoyed visiting her extended family. She worked in various capacities throughout her life and ultimately retired in 1998 from the Boeing Company in Huntsville.

Survivors include three children, John Rausch (Bonnie) of Toney, AL, Jennifer Conner of Forked River, NJ, and Jimmy Rausch of Meredosia, IL; siblings, Gail Shinnebarger (Monica) of Palm Harbor, FL, Connie Cooley (Earl) of Versailles, IL, Larry Dunn (Ruth) of Mt. Sterling, IL, and Jerry Dunn (Audrey) of Claremont, FL; grandchildren, Tyler Rausch (Pam), Cody Rausch (Sindy), Colton Rausch, Amber Conner Cahill (Jon), Bobby Conner (Chelsey), Nathan Rausch (Sarah), and Anthony Rausch (Amy Jo); and great-grandchildren, Arto and Atlas Rausch, James Rausch, Grace and Jack Cahill, Sophia Rausch, and Ariah Rausch.

Lois was preceded in death by her parents; husband, Bob Wendt; son-in-law, Ed Conner.

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

We will miss these outstanding Leaders and Patriots.



Chapter Election of Officers for 2025-2026

The election of Chapter Officers for the 2025-2036 term was held at the October membership meeting. The following slate of officers was elected and unanimously approved by the membership in attendance:

President - Richard West
1st Vice President – Ed Banville
2nd Vice President - Gene Lesinski
Secretary – Mike Barron
Treasurer – Charles Clements
Army Rep – Nick Mikus
Navy/USMC Rep – Ray Regner
Air/Space Force Rep – Gerald Maxwell

Congratulations to the new & returning Chapter management team.

Renew Passports Online

About a year ago, the U.S. State Department tested a process for renewing passports on line. One of our members used the test to renew a spouse's passport and it worked well. State suspended the process to improve it and it is now back in full operation. The process was easy to use and took us about an hour to work through it, about 20 minutes of which was used to take a photo with a cell phone and size it on our computer to meet State Department requirements. We had the new passport in about 3 weeks, and this was during a time when State passport processing was backed up to several months. Just go to travel.state.gov and follow the step-by-step process.

Eligible U.S. citizens who want routine service can now renew their passports online at travel.state.gov.

If you do not qualify to renew online, you may also [renew by mail](#).

Follow these steps to renew your passport online and track your status:

1. [Confirm you meet the requirements](#)
2. [Create your account](#)
3. [Start your application](#)
4. [Enter your most recent passport info](#)
5. [Enter travel plans](#)
6. [Upload digital photo](#)
7. [Sign and pay](#)
8. [Enroll in email updates](#)

Huntsville Chapter MOAA Christmas Party

Holiday Dinner

Sliced honey glazed pitted ham
Tender oven roasted turkey breast with giblet gravy
Country Style corn bread dressing with giblet gravy
Mashed potatoes
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, 7 DECEMBER 2024

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 25 November 2024 (with check made out to HCMOAA) to:

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



Chapter Happenings



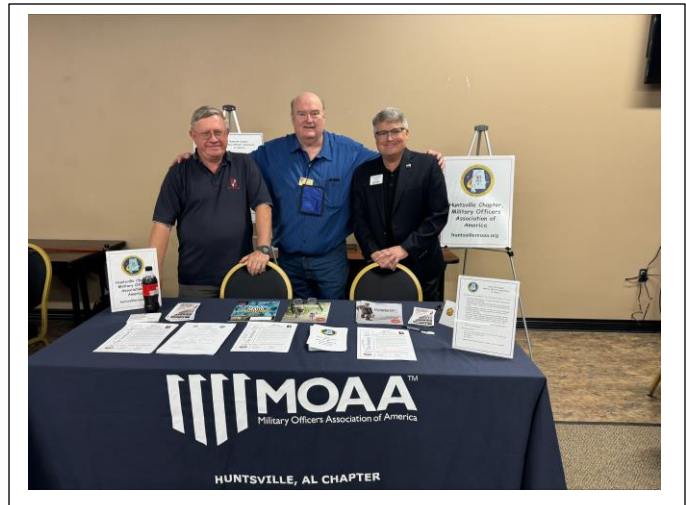
CAPT Paul Frost, MOAA National, addresses the October member meeting



CAPT Frost receives a certificate of appreciation from Chapter President Rick West



Retiree Appreciation Day – retirees enjoy a free lunch provided by the Chapter



Retiree Appreciation Day – Chapter members Bruce Robinson & Rick West man the Chapter table with CAPT Frost

Unlock your Health by Understanding how TRICARE for Life Works with Medicare

Are you approaching [Medicare](#) eligibility? Unlock your health by understanding how [TRICARE For Life](#) works with Medicare and plan your coverage effectively, while avoiding out-of-pocket costs.

“TRICARE For Life works with Medicare to minimize your out-of-pocket expenses for TRICARE-covered healthcare services you receive,” said Anne E. Breslin, TRICARE For Life Program Manager at the Defense Health Agency. “If Medicare and TRICARE *both* cover a healthcare service you receive, you won’t have to pay anything out of pocket.”

Here are some answers to common questions about TRICARE For Life and Medicare coverage.

Q: Who’s eligible for Medicare and TRICARE For Life?

A: Most people become eligible for Medicare the [month they turn 65](#), but some may qualify earlier. If you receive [Social Security disability benefits](#), or have certain health conditions, and are under 65, you may be eligible for Medicare.

It’s important to understand how entitlement to Medicare affects your TRICARE eligibility. Learn more in the [TRICARE and Medicare Under Age 65 Brochure](#) or the [TRICARE and Medicare Turning Age 65 Brochure](#). TFL is for military retirees and eligible family members who qualify for TRICARE and have both Medicare Part A and Part B, regardless of where you live. TFL is an individual benefit, meaning family members who aren’t eligible for Medicare can still be covered under [TRICARE Prime](#) or [TRICARE Select](#).

Q: How do I get TRICARE For Life coverage?

A: TFL coverage begins the first day you have both [Medicare Part A](#) and [Part B coverage](#). There are no forms or fees to enroll in TFL.

It’s important to avoid gaps in your TRICARE coverage by enrolling in Medicare Parts A and B at least two months before turning 65. You can enroll on the [Social Security website](#) or by contacting the [Social Security Administration](#).

Check out the [TRICARE For Life Handbook](#) for more about signing up for Medicare.

Q: What are the different parts of Medicare and which ones do I need for TFL?

A: You need Medicare Part A and Medicare Part B to qualify for TFL.

Medicare Part A covers inpatient hospital care, skilled nursing, hospice, and some home health care. Most people qualify for premium-free Part A if they or their spouse worked and paid Social Security taxes for at least 10 years.

Medicare Part B covers outpatient care, durable medical equipment, and certain preventive services. There’s a monthly premium for Medicare Part B, which is based on your income.

You **don’t need** Medicare Part C or Part D to have TFL coverage, but there are some key details to know about these options.

Q: What should I know about Medicare Part C and Part D?

A: Medicare Part C (Medicare Advantage) is an **optional** plan provided by private companies that bundle

Continued on next page

Continued from previous page

Medicare Parts A and B. If you choose Medicare Part C, you may need to:

- Pay a monthly premium in addition to your Medicare Part B premium.
- Get healthcare services from the Medicare Advantage plan network of providers.
- Pay copayments at the time of service.
- File claims with TRICARE for any TRICARE-covered services.

Medicare Part D provides prescription coverage. It's also optional. You don't need Part D to be eligible for TRICARE Pharmacy benefits. If you have TFL, you remain eligible for the [TRICARE Pharmacy Program](#). If you do choose to enroll in Part D, you may pay a monthly premium, and you must follow the plan's rules for filling prescriptions.

Learn more about [using Medicare Part D with TRICARE pharmacy benefits](#).

Remember: You won't [lose your TFL benefits](#) if you sign up for a Medicare Advantage plan, but you **may** need to [file your own claims](#) with the TFL contractor, Wisconsin Physicians Service. For dental and vision coverage, check to see if you qualify through the [Federal Employees Dental and Vision Insurance Program](#).

Q: [Does Medicare or TRICARE pay first?](#)

A: When Medicare and TRICARE both cover a service, Medicare pays first, and TRICARE pays second. However, TRICARE covers some services that Medicare doesn't. Check whether your care is covered by Medicare, TRICARE, or both, to avoid unexpected costs. Visit [TRICARE's covered services](#) for details.

Q: What if I live overseas?

A: There are some differences to know. Medicare only covers care in the U.S. and U.S. territories, so if you live or travel overseas, TRICARE will become your primary payer. You'll be responsible for paying TRICARE's annual deductible and cost shares for overseas care. Use the [TRICARE Compare Costs Tool](#) to see your TFL costs.

Even though Medicare doesn't provide coverage overseas, you must still have Medicare Part B to remain eligible for TRICARE.


Here's what to keep in mind if you have TFL and live or travel overseas:

- You may visit any TRICARE-authorized provider for care.
- If you're in the Philippines, you must see a [Philippine Preferred Provider Network](#) or certified providers.
- Be prepared to pay for services up front. You'll need to [file a claim](#) later.
- You have up to three years to file your claim for overseas care.

Q: What if I have other health insurance?

A: If you have other health insurance, such as coverage through employment, TRICARE will pay after Medicare and your OHI, as described in the [TRICARE For Life Handbook](#).

Make sure you're fully prepared for Medicare by enrolling at least two months before turning 65. Also, keep your contact information current in [DEERS](#) to ensure you get important information regarding your TRICARE benefits.

[Unlock your health](#)—and longevity—by taking steps to understand how Medicare and TFL work together. To learn more about what happens when you become eligible, check out [Becoming Medicare-Eligible](#). 

Surviving Spouse Corner – continued from page 7

You will be asked for your spouse's birth certificate, DD Form 214, your spouse's parents' names and their mother's maiden name.

You will need 15-20 (maybe more) copies of the death certificate.

If a religious service is held, as a member of a church or synagogue, you might be surprised with costs for music, program printing, security, flower attendant, and clean-up fees. Sometimes, there are even pastoral fees.

Social/Personal Concerns

Grief can affect your memory and reasoning skills. Take a trusted friend or child with you to important appointments. Your power of attorney papers should be changed as soon as practicable. Your new best friend might be the county veteran service officer.

Some of your spouse's friends might not wish to continue the relationship with you. In a second marriage, some stepchildren might become aloof.

You might not realize or remember who attended the funeral. Have a guest book. Use it also to note especially thoughtful or kind acts that were shown to you. Later, in review, you can express your appreciation with less emotion and more gratitude.

Children, friends, and neighbors will rally around, but slowly their life will resume to normalcy. Yours will not. You must build your life anew. It's a difficult task, but you can do it.

For more assistance with planning ahead, download MOAA's new publication, [*Preparing for the Loss of a Military Spouse*](#).

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

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 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 – Daylight Savings Time ends
- 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)
- 7 November - President Franklin Roosevelt was elected to an unprecedented fourth term (1944)
- 8 November - X-rays were discovered by Wilhelm Roentgen (1895)
- 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)
- 14 November – Monthly Board Meeting – Java Café - 1100**
- 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)
- 25 November - Ireland voted to legalize divorce (1995)
- 26 November – The first Thanksgiving holiday – proclaimed by George Washington (1789)
- 28 November – Thanksgiving Day
- 29 November – Black Friday
- 30 November – Iron Bowl

