

Volume 63, Issue 9
September 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! Also welcome to September – the month of our annual Scholarship Fund Golf Tournament on the 6th and my 24-hour nap that night!

What an excellent August meeting! Many thanks to Mayor Battle for taking time out of his busy schedule and many thanks to those of you attending! Excellent crowd! Oh...and thanks for the liquid refreshment donations for the Silent Auction! 😊

Our next meeting is scheduled for Wednesday, September 25th at the Summit Club with Meet and Greet starting at 1030. Our guest speaker will be RADM Kent Davis, USN (Ret.) – the Commissioner of the Alabama Department of Veterans Affairs. This should be a really good meeting! Details are in this newsletter. **RSVPs are now open.** Send them to **John Vanderbleek at jvbleek78@gmail.com or 256.893.1565.** Remember that family and guests are always welcome.

We are ready to rock and roll for the Golf Tournament. I wish to truly thank the Golf Committee and those others that helped set up this amazing event! Although the current national financial posture has hurt us in the corporate Sponsor/Donor area, we still have over 100 golfers playing and our second highest Sponsor level ever. If you want to join us at the tournament, please do! It is always a lot of fun!

Just a quick plug for the Redstone Arsenal RAD – October 25th on RSA. I will forward the RAD Bulletin just as soon as the Garrison Commander approves it. Our October membership meeting will be moved to October 24th to facilitate the Guest Speaker's travel from Washington, DC. Same time...same venue...just a different date and on a Thursday.

Have a happy and safe September and enjoy the coming cooler weather.

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

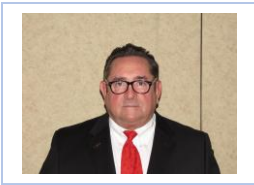
Rick

The next member meeting will be on 25 September - the guest speaker is RADM Kent Davis – Commissioner of the Alabama Dept of Veterans Affairs

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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.”

As reported in last month’s article, a new collaboration between the Alabama Departments of Veterans Affairs and Mental Health has officially kicked off, aiming to see the agencies work together to improve both quality and access of mental and behavioral health care resources for veterans. It’s the result of Senate Bill 135, sponsored by Sen. Andrew Jones, R-Centre, the chair of the Senate Committee on Veterans and Military Affairs, which went into effect on June 1.

The head of the Alabama Department of Veterans Affairs has filed an ethics complaint against the leader of the Alabama Department of Mental Health. The ethics complaint was reported late last week by Lagniappe in Mobile. The newspaper received a leaked copy of the complaint that alleges ADMH Commissioner Kim Boswell “colluded” with other state officials to keep the veterans affairs department from getting about \$7 million in American Rescue Plan Act funds.

The complaint, a copy of which Alabama Daily News later obtained, also accuses Boswell and lobbyists of trying to “kill” a bill to create a state-run system of mental health care for veterans. A lesser version of the bill became law this spring. The complaint was written and submitted by ADVA Commissioner Kent Davis. At the center of it is John Kilpatrick, a Mobile-based veterans care provider who was seeking funding for his Vets Recover clinic. He’s also on the State Board of Veterans Affairs that oversees the department and the commissioner.

According to the complaint, Kilpatrick was critical of the mental health department in a Feb. 12 presentation before the Opioid Settlement Oversight Committee, a panel of lawmakers and other state leaders helping to direct hundreds of millions of dollars in settlement funds. Kilpatrick was seeking some of that funding. The complaint accuses Boswell of undoing an MOU between the two departments involving \$7 million in federal funding for non-profit organizations and colleges to provide services to the military and veteran community.

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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

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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, avataxmax@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, brobinso1976@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, avataxmax@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

Check every day for the Deal of the Day <http://www.shopmyexchange.com> – major discounts on items you want. Across from the customer service counter check out the “As Seen On TV” items. 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 Dec, you will automatically entered to win getting your Star Card bill paid in full!

At the gun shop – check for a new two-week gun sale starting 30 August and every two weeks after that. Occasionally ammo is on sale also.

For those without an Exchange STAR card – apply and your first days of purchases at the Exchange are at least 10% off! Apply and make a list for upcoming Black Friday Deals where you can really rack up savings! Plus, you get points for every purchase getting you money off future purchases.

Find something you like at another Exchange and can’t transport it? Your Exchange will ship it free for you to your nearest Exchange. You may call them at [256-883-6100](tel:256-883-6100), fax [256-880-0588](tel:256-880-0588), or [email us](mailto:).

Do you often order the same items online? If so, you can "SET UP A SUBSCRIPTION" and choose how often you want those items delivered. Subscriptions can be easily managed.

Shopette

The gas pumps are open 24/7 for credit cards (including the STAR card).

Check out the smaller size liquor samples (next to the wine aisle). Smaller samples of items you might want to try before buying the full-size items.

No need to go to the Caribbean! Your Shopette has imported Jamaican, Barbados, Haitian, and other island rums. NEW! Jagermeister cold brew coffee. Plus, gin and juice in passion fruit, citrus, melon, and apricot. Also, tequila and juice in strawberry, lime, grapefruit, and passionfruit.

Commissary

The ever-popular scuppernong’s have arrived! Get them before they sell out!

September has Labor Day promos on meats, butts and ribs, case lot sales, National Honey month promo, Hispanic Heritage month promo (promotion & likely a demo of Hispanic food).

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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 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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Fox Army Health Center

MAJ Bruce T. Robinson, USA-Ret



The Birmingham VA Health Care System and Fox Army Health Center announced a strategic sharing agreement aimed at enhancing health care services for Veterans and military personnel in the Huntsville region. This partnership underscores our shared commitment to providing high-quality medical care to those who have served our country.

Under this agreement, Fox Army Health Center will have access to the Huntsville Veterans Clinic's advanced MRI / CT imaging, and Ultrasound / Screening Mammography procedures. The Huntsville Clinic will utilize space at Fox Army Health Center to establish a full Patient Aligned Care Team (PACT), offering comprehensive primary care services for Veterans. This collaboration is expected to expand VA's capacity to serve nearly 1,300 additional patients at the Fox Army location.

On August 7, 2024, the Birmingham VA and Fox Army Health Center made the partnership official with a ribbon-cutting ceremony, marking the commencement of the new sharing agreement to enhance health care services in Huntsville.

"We are honored to enter into this partnership with Fox Army Health Center," said Oladipo "Ladi" Kukoyi, CEO/Executive Director of the Birmingham VA Health Care System. "This collaboration represents a significant step forward in our ongoing efforts to provide Veterans and military personnel with the best possible health care. By combining our strengths, we can offer more comprehensive and accessible services to those who have bravely served our nation." Kukoyi added, "This agreement adds an extra layer to the patient experience."

"We are excited about the opportunities this partnership will create and look forward to working closely with the Huntsville Clinic and Birmingham VA," said Lieutenant Colonel Deepak Mathew, Fox Army Health Center Commander. "In many cases the Veteran might be eligible for care at the DoD level and the VA level. In these instances, the patient will have everything as a 'one-stop' shop with both primary care and the pharmacy in a single location. But the main goal is to improve the health and well-being of our Veteran and military community."

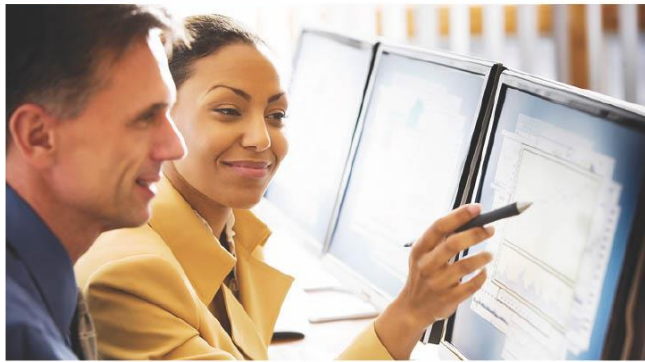
The primary goals of this initiative include: Expanding Access to Care: Veterans and military personnel will benefit from increased access to MRI and CT imaging and Ultrasound and Mammography services at the Huntsville VA, while also receiving primary care from a dedicated PACT team at Fox Army Health Center. Improving Quality of Care: By pooling collective expertise and resources, VA and Fox Army aim to enhance the quality and efficiency of medical care provided to Veterans and military personnel.

Fox is having a flag laying ceremony for Suicide Prevention Awareness month on September 9 at 7:30 AM. LTC Mathew will speak and plant the first flag at 7:30, Fox employees, guests, and visitors are welcome to participate.

The Heroes Café at Fox is open for breakfast and lunch. The grand opening will be 11 AM. on September 9. Open hours are 7:30 AM to 2 PM. Breakfast is served from 7:30 to 9:30 and lunch from 10:30 to 2 PM. Grab n Go items are available all day.

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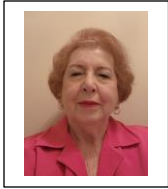


Chapter Elections

Chapter elections for the 2025-2026 period are fast approaching. The Chapter President and the Air Force Representative positions will be open.

All of the other positions can be run for as well for by interested chapter members.

If you are interested in getting involved with Chapter leadership, contact any board member.



Surviving Spouse's Luncheon

Mrs. Bonnie Treadway
256-859-1484

Our next luncheon will be held on Thursday, 19 September at Kacey's Home Cooking, 10017 Memorial Parkway SW, in Huntsville. Phone: 256-715-0183. We gather at 11:00 AM. All will be notified.

Surviving Spouse Corner: Who Is Best to Serve as an Executor?

One of the many important decisions when making an estate plan is whom to trust to be the executor (of the will) of the deceased's estate. Usually, the executor is named in the last will and testament and is likely the surviving spouse, adult child, a trusted family member, or a trusted friend. Sometimes the executor is an attorney, bank officer, or other impartial agent.

The person named for this important role should be asked if they are willing to assume responsibility and if they understand what the duty entails and what they will be responsible for when the time comes. The duty of executor can be a very complicated and time-consuming role, and no one should be "surprised" to learn they are the executor of an estate. The executor has a legal duty to act primarily for the benefit of another with duties involving good faith, trust, special confidence, and candor.

Many times, married couples just assume their spouse will be the executor of the estate, and that spouse might have no idea of the complexities and requirements, which can vary from state to state. A person who manages money or property for the deceased must exercise a standard of care as imposed by law or contract with specific responsibilities.

The administration of an estate generally requires a fair amount of time and energy. Often compensation is allowed, and a court or commissioner of accounts must approve the compensation, which is often a percentage of the assets handled.

Some other duties of an executor include:

- Understand the rules of probate (the official proving and recording of the will as the authentic and valid last will and testament of the deceased).
- Know which asset types that do and do not pass through probate.
- Keep assets under control as a fiduciary, separate from individual, personal and business assets.
- Prepare a complete inventory of all assets in the estate (stocks, bonds, brokerage accounts, bank accounts, life insurance policies, real property, automobiles, and any other assets). Having a complete and accurate inventory of the assets enables the executor to properly manage the estate and satisfy all of the terms of the will.
- Open a separate fiduciary (estate) bank account at a bank that can provide you with the original canceled checks or statements with images of all canceled checks.

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Chaplain's Corner
Col Dave McKinney, USAF-Ret

John 16.20

Very truly, I tell you, you will weep and mourn, but the world will rejoice; you will have pain, but your pain will turn into joy.

Matthew 28.8:

So they left the tomb quickly with fear and great joy, and ran to tell his disciples.



Pain and Joy! These seem to be the words of the day in my household this month. My wife and I celebrated two birthdays this month. And these were joyful occasions. We had other events and announcements that brought us great joy. Alas, though, on one of our birthdays, we got word that my son's father-in-law unexpectedly passed away. Such pain and grief for my daughter-in-law and her family while the world continued to rejoice over other joyous news. There were other joyful moments that were going to be shared, yet the grief overshadowed those announcements. As the unexpected grief ebbs, time turns to times of joy.

When Jesus was tortured and crucified, many wept and mourned His death. As Scriptures tell us the World would also rejoice. While some may have rejoiced over his death, others may have been rejoicing in the ignorance of not knowing. When we face death in our family, friends and family will mourn and grieve, yet the world will continue to rejoice over joyful times they are affected by. Many times, those we come in contact with will not understand the grief you may be going through, not so much that they don't care, but more that they may not be aware.

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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: 290
Regular Members: 243
Surviving Spouses: 47

New this month: 3
Deaths this month: 1
Renewals:2

Welcome New Members to Huntsville Chapter MOAA

Mrs. Susan Della-Corte
COL Perry Butler, USA
COL Ryan Fayrweather, USA

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

That money was to be dispersed in grants to as many as 33 organizations, including one to Kilpatrick’s Vets Recover clinic. Another would go to the Military Officers Association of America, which Kilpatrick represents on the state board. The complaint claims that Kilpatrick recused himself from votes on the “Supporting Alabama’s Veterans Grant Program.” Kilpatrick, a 38-year military veteran and a colonel in the U.S. Army Reserve, reiterated that to ADN Wednesday.

November 5th is just two months away. Elections reflect the will of the people. But in Alabama, there are generally fewer people than normal making those decisions. Alabama’s overall voter turnout consistently trails national averages, and is often near the bottom in the South, which generally has the lowest turnout numbers in the nation. Make this election different...VOTE.

The July 2024 Consumer Price Index for Urban Wage Earners and Clerical Workers, on 14 August was 308.501, 2.4% above the FY 2024 baseline of 301.236. August 2024 figures will be announced Sept. 11. The CPI-W figures from the end of this fiscal year (July, August, and September 2024) will be compared to the FY 2024 COLA baseline to calculate the 2025 COLA. III

PX/Commissary – continued from page 3

Football season! Your Commissary is the one stop shop for all the chips, dips, sauces, marinades, steaks, chops, chicken wings and whatever else you might need to make your tail gating party one of the best! Also, mixed nuts, cashews and pistachios! Don’t forget, while entering the Commissary, check out the table of coupons and sales flyers – you will find several coupons covering those football party necessities! Your bakery and deli can create meat and cheese trays or/and sandwich trays. Please call 256-876-3517 and provide a two-hour notice.

Click 2 go checkout! Place your order on the website; the commissary selects your items and bags them; and drive to the Redstone Commissary to pick up your items in the special packing space (new drive in entrance now open just past the Auto Detail Shop). Order online 24/7 up to 6 days ahead - \$4.95 service fee waived!

Check out the latest at <https://www.commissaries.com/>

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

Heroes Week 2024 – Volunteers Needed

Heroes’ week is fast approaching and volunteers are needed. If you are interested in volunteering, here are the points of contact.

For general information: Jennifer Holliday stratcomm@semperfictf.org

For volunteer-specific questions: Barry Anderson baphotography2@gmail.com



HCMOAA Treasurer's Report July 2024

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

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

2. Monthly Summary:

	Operating Funds	Saving
Starting Balance	\$18,974.90	\$ 1,703.62
Income	\$ 506.25	\$.02
Expenses	\$ 16.29	\$ 0.00
Ending Balance	\$19,464.86	\$ 1,703.64

3. Notable income: Bankcard deposit. Next month this will be expensed to the HCMOAASF.

4. Notable expenses: Credit card fee.

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 \$15,783.72. 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 August 2024

Maj Marisha Findley, USAF (Ret.)
 Mrs. Carol Freyder
 Maj Edward Morfenski, USAF (Ret.)
 COL Marvin Smith, USA (Ret.)
 Psi Phi Zeta Chapter of Zeta Phi Beta Sorority, Inc.
 Alliance Wealth Management Group
 Anonymous (2)

Total received for August:	\$1020.00
Total received CY24:	\$1160.00





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			
_____	_____	_____			

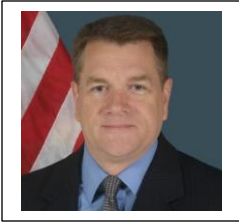
Recruiting

You are the best recruiting tool the Chapter has. Tell your eligible friends & associates about our Chapter – the best in Alabama. We have the lowest membership rate in the country at \$10. One can also sign up for multiple years.

Direct questions to MAJ Bruce Robinson at 256-426-0525 or brobinso1976@gmail.com.

We also offer a Chapter Life Membership – COL John Fairlamb - 256-539-0161 or fairlambjrf@comcast.net - has the details.

Spread the word!



**Membership Meeting
25 September 2024
1100 – Summit Club**

**Guest Speaker: RADM Kent Davis
Commissioner, Alabama Department of Veterans Affairs**

Rear Admiral W. Kent Davis, USN (Retired) became the seventh Commissioner of the Alabama Department of Veterans Affairs on February 19, 2019, upon selection by the State Board of Veterans Affairs. As Commissioner, he manages the agency's operations, coordinates mission execution, and oversees the work of approximately 1,200 state and contractor employees in 70 facilities throughout Alabama. He also manages an annual agency budget of over \$190 million as well as state benefits and services for approximately 400,000 Alabama Veterans and their families.

The son of a combat-wounded World War II U.S. Army Veteran, Commissioner Davis was born in Montgomery and also grew up in Atlanta and New Orleans. A National Merit Scholar, he attended Louisiana State University on an academic scholarship, receiving a Bachelor of Science degree in Business Administration in 1985. While attending college he joined the Navy.

His assignments included the USS Missouri, USS Abraham Lincoln, law school at Georgia State University, US Army JAG Corp at Fort McPherson, the law firm of King & Spalding in Atlanta, US Central Command, US Joint Forces Command, US Sixth Fleet, the Navy Office of Information and the Department of Homeland Security.

In 2016, Commissioner Davis retired from the military after almost 31 years in uniform and became the Director of Economic Development and then City Manager of Anniston for almost two years. In late 2017, he was hired as the (civilian) Director of Communication and Outreach at Air University at Maxwell Air Force Base and moved back to his hometown of Montgomery.

Commissioner Davis is the recipient of many military and civilian awards, and has published numerous scholarly pieces in legal journals, college textbooks, and defense publications around the nation.

Commissioner Davis has been married to Lieutenant Commander Lisa Davis, USN (Retired) for 32 years. They have a daughter who is a student at the University of Alabama and a son who is a student at Auburn University.

Menu: Spaghetti w/ Marinara Sauce, Chicken Parmesan, Seasoned Whole Green Beans, Cannoli, Tossed Salad w/ Italian Dressing, Garlic Toast, Assorted Drinks

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 20 September 2024.



19 Birthdays in September

COL Robert M O'Donnell, USA
MAJ Larry N Levaas, USA
COL Robert S Troth, USA
Col Donald F Kimminau, USAF
MAJ Richard C Hudgens, USA
Maj Leroy Huntington, USAF
LTC Andre M Cota-Robles, USA
Mrs. Ann Eittreim
LCDR Jesus M Rodriguez, USN
LTC Robert E Ciccolella, USA

MAJ Mary L Shaw, USA
LTC Peter D Schofield, USA

LTC John C Franks, USA
CPT Richard J Pella, USA
CW4 James E Keirstead, USA
COL Steven S Debusk, USA
Mrs. Marilyn T Setlow
COL Ronald R Sikes, USMC
Capt Steven E Lavender, 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

Matthew tells us that as the women left the tomb, they did so in fear and great joy. How could that be? Fearful and joyful? What were these women thinking? Were they in pain grieving the death of their loved one? What was the joy they were expecting? As we face death in our families, let us remember this time. When we face death in our family circles, there will be times of pain and grief, yet we need to be joyful of the salvation that Jesus brought.

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





TAPS

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

COL Thomas A. Sharp, USA-Ret - was born in Huntsville, Alabama to parents James Earnest Sharp and Pauline Cameron Sharp on August 29, 1930, and passed away on July 26, 2024, at the age of 93.

He was owner of Tom Sharp Tire Company for over 30 years and served as president of the Alabama Tire Dealers Association from 1969-1971. He then served as Vice President for Sharp Communications for 14 years until he retired in 2008. Tom served in the Korean War where he was awarded the Bronze Star. He was one of the original founding members of the 20th Special Forces group of the Alabama National Guard. Colonel Sharp retired from the Guard in 1990. Tom served in many local and state civic committees, boards and organizations and was a member of the Ditto Landing Marina Board for 18 years and served as its president for a number of years.

Tom loved to fly and was an active member of the Flying Club at RSA for many years.

Tom is survived by his wife of 57 years, Martha Morris Sharp; children, Paula Sharp Stewart (Curtis), Tom Sharp Jr. (Pat), Tim Sharp (Kim), Kevin Sharp (Fleming) and Keith Sharp (Leigh); sisters, Joanne Sharp Romine and Peggy Sharp Tucker (Mike), brother, Jimmy Sharp; 11 grandchildren, many great-grandchildren, and many nieces and nephews.

Visitation was held from 10 to 11 a.m. on Monday, August 5, 2024, at Laughlin Service Funeral Home. The funeral service followed in the chapel with Pastor L.Z. Johnson officiating. Burial was at Rice Cemetery.

In lieu of flowers, memorials may be made to SF Society, 20th SFS NA Chapter, P.O. Box 4144, Huntsville, AL 35815-4144.

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

We will miss these outstanding Leaders and Patriots.



Chapter Happenings – August Member Meeting



The Honorable Tommy Battle, Mayor of Huntsville, addresses the membership



Mayor Battle receives a certificate of appreciation from Chapter President Rick West

Proposed Chapter Trip – April / May 2025

To all those who like to travel. I open the floor for nominations, ideas and recommendations for our MOAA Chapter to take a day trip sometime in the April-May 2025 timeframe.

Destinations should be within an hour or two +/- . Activity could be a tour, a show, or some other event that would be of interest to our membership.

We have had trips in the past. They included the Jack Daniel distillery, General Wheeler homestead, and viewing a solar eclipse.

I will take recommendations until October's Luncheon on the 24th of Oct and then move forward based on the interest. This could be a local meet-up or call for contracted bus transportation depending on the destination.

Please forward your recommendations to me at jvbleek78@gmail.com and be as specific as you can with your recommendation. After October's meeting I will publish results and then determine if sufficient interest exists to plan a trip.

Three Steps to Stay Sane in a Volatile Market

Many investors are facing an internal struggle: We know we need to invest, but a volatile market makes yearn for “safe” places to put our money.

Why? Because we experience losses about twice as severely as equivalent gains -- a phenomenon known as “[loss aversion](#)” in the world of behavioral economics.

Loss aversion and other biases can cause us to act irrationally. A significant market dip – and the scary financial news flashes and dire predictions that come with it – might make us want to guard our money instead of risking it in the markets. We might consider moving it all into low-risk investments like bonds or certificates of deposit or high-yield savings accounts.

But for most of us, such a move would be a costly mistake that could set our retirement plans back years.

No matter the short-term fluctuations of the stock market, these tips will help you keep your sanity ... and your solvency:

1. Don’t look at your accounts right now. Unless absolutely necessary, resist taking a peek at your investment accounts. This will help prevent your primitive brain, prone to all those behavioral biases, from panicking and doing something rash.

2. Put things in perspective. If you don’t need to withdraw from your investments for decades, then a drop in the market can be viewed as something of a fire sale – one that, in the long run, will help you grow your portfolio. This assumes you are continuing to practice [dollar cost averaging](#), an investment strategy where you are making regular investments in the market. It also assumes that you are staying the course, keeping your money in the market for the long haul.

If you’re closer to retiring from the workforce, say 15-20 years out, you still have plenty of time to recover from market fluctuations as long as your [portfolio is allocated properly](#). If you don’t know how to allocate your portfolio, you could consider investing in a [target date fund](#) (like the Thrift Savings Plan’s Lifecycle funds).

If you are five or less years away from retirement, hopefully you have already moved some of your portfolio into less-risky investments such as bonds and cash.

Those in retirement and withdrawing from their investments should have a sizeable cash reserve and a portfolio structured to weather a prolonged market downturn.

3. Get help if you need it. If the words “asset allocation” sound intimidating and the idea of a hands-on approach to investing makes you nervous, you might want to call in a professional.

I am a big proponent of getting a periodic reality check from a [fee-only financial planner](#). Yes, this costs a bit, but retirement withdrawal planning is complicated. You don’t want to get this wrong.

If you are experiencing financial difficulties and need help with debt management or are going through a life transition and want guidance on creating a spending plan, you can get free financial counseling through the [Veterans Benefits Banking Program](#). Active duty servicemembers and retirees also can access financial counselors at their [nearest family readiness center](#).

Natural Disaster Scams

Overview

When natural disasters hit, fraudsters are usually not far behind. Sadly, victims rebuilding their homes and lives are seen as easy targets by scam artists. To avoid this, keep your personal information secure and be wary of anyone who approaches you offering quick access to relief funds or rebuilding help.

Amidst the chaos of preparing for tornadoes, hurricanes, wildfires, floods, or other kinds of emergencies, there's another threat that often lurks unnoticed: scams targeting vulnerable individuals during times of crisis.

Scammers have been known to take advantage of disaster situations, often preying on those seeking help to rebuild their homes and lives.

After [wildfires struck the Hawaiian island of Maui](#) in 2023, real estate scams quickly followed. In the [aftermath of Hurricane Ian](#) last year, Florida officials immediately warned residents about contractor fraud, debris removal scams, and other similar threats.

If you live in an area prone to natural disasters like these, stay one step ahead by knowing how con artists strike in times of trouble.

Common disaster scams

The [Federal Trade Commission](#) reports that there are four types of scams that are commonly seen after a natural disaster or weather emergency.

- **Imposter scams:** To gain your trust, fraudsters pose as government officials, inspectors, utility workers, or even Federal Emergency Management Agency (FEMA) staff. They'll tell you that they need access to your [personal information](#), like your Social Security or bank account number, so they can begin the required work on your home. Or they even may tell you that you need to pay a fee to file an application with FEMA and obtain relief funds.
- **Construction scams:** Individuals posing as contractors may canvas recovery areas offering quick repairs or debris removal services. They may demand cash up front or try to get you to sign over your insurance check. They may also claim they don't need to be licensed or try to get you to sign a blank contract.
- **Rental listing scams:** Since many people may need temporary housing after a disaster hits, scammers sometimes advertise [bogus rentals](#), requesting security deposits or wire transfers that they then steal.
- **Charity scams:** In the aftermath of a weather emergency or natural disaster, there may be fraudulent charities or individuals pretending to represent legitimate organizations that approach you to solicit donations.

How to avoid disaster scams

The best way to avoid these natural disaster scams is knowing how to recognize them and avoid taking the bait.

- **Don't give out your sensitive personal information.** Never share your sensitive details with a stranger without first requesting their identification and verifying they are legitimate (whether it's a government worker, contractor, broker, management company and/or landlord).

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- **Be wary of anyone pressuring you to make decisions quickly** or provide payment upfront, without allowing you to verify their credentials or get further information.
- **Avoid paying with cash, wire transfers, cryptocurrency, or gift cards.** Payment in these forms is harder to trace, and it will be difficult or impossible to get your money back if you encounter a thief.
- **Watch out for people offering to expedite FEMA applications and insurance claims** or promising unusually high settlements. Contact [FEMA](#) or your insurance company directly to verify any offers or applications.

What to do before a storm hits

There are a few things you can do to stay ahead of the scams that may appear after a major weather event in your area. While it may be challenging to add these measures to your already long list of preparations, it's the best way to protect your identity and financial future.


- **Review your insurance policy.** Check your policy to make sure you're aware of what types of damages are covered and who to contact if you need to file a claim.
- **Research contractors in your area.** You can secure recommendations, read reviews, and review potential contractors' credentials early, then keep a list of people you feel secure using, if needed.
- **Store backups of critical information.** In addition to having physical copies of your personal information (stored in a secure location like an anchored safe), you may also want to have digital backups, like on an external hard drive or cloud storage like iCloud or Dropbox.
- **Stay in the know.** Visit [FEMA.gov](#) and download the [FEMA Mobile App](#) to get up-to-date alerts and relief information before and after disaster hits.

Resources for financial help after a disaster

- **FEMA disaster relief:** FEMA operates a Disaster Housing Program to help people who have been forced out of their homes by disasters. This includes Disaster Home Repair Assistance, which gives grants to people for minor but necessary disaster-related repairs. Call the FEMA Disaster Helpline at 1-800-621-FEMA or visit [Disasterassistance.gov](#).
- **SBA loans:** The [U.S. Small Business Administration](#) makes low-interest loans of up to \$200,000 to homeowners to repair or replace their primary residence.
- **HUD disaster recovery:** The U.S. Department of Housing and Urban Development (HUD) provides disaster recovery funds. To apply, [contact your state or local community development office](#).

What to do if you fall victim to a disaster scam

Sometimes even with careful preparation, you may fall victim to fraud. If you think you've been hit by a scam or if you've spotted one in your area, report it to the FTC at [ReportFraud.ftc.gov](#). Your report could help the FTC stop scams and help save others.

Disaster preparedness is not just about physical readiness, but also about protecting yourself from financial and emotional harm. By understanding your risks, securing your assets, and staying vigilant, you can weather the storm with greater resilience. 

TRICARE Fraud Alert: TRICARE For Life Phishing Scam

If you've recently gotten a suspicious text message about your TRICARE coverage, don't respond. Instead, report it to TRICARE.

Some beneficiaries have gotten a text message from 888-763-0248. The sender claims to be [Wisconsin Physicians Service](#), the TRICARE For Life contractor. But the text message is really part of a phishing scam targeting [TRICARE For Life](#) beneficiaries. The message says the recipient's TRICARE coverage will expire due to nonpayment. It tells the recipient to call a toll-free number.

"The Defense Health Agency has recently learned of this phishing scam," said Anne Breslin, TRICARE For Life program manager at the Defense Health Agency. "While it seems to be aimed at TFL beneficiaries, scammers may try to target anyone who has a TRICARE plan. You should stay aware and report any suspicious messages or calls that say they're from TRICARE."

It's important to know that WPS doesn't collect payments. Also, WPS won't try to contact you via text message.

TRICARE will **never** text or call you asking for:

- Payment
- Personal identifying information

Keep these tips in mind when it comes to your personal information:

- Never share personal or financial information with someone you don't know.
- Don't open unsolicited, unexpected text messages or emails.
- Don't open links from unknown numbers or emails. Instead, contact your [TRICARE contractor](#) using a phone number or website you know is real to verify that they're trying to reach you.

Reporting scams

Have you or someone you know gotten this scam text message? You should report any suspected fraud or abuse related to your TRICARE benefits.

There are two ways to [make a report](#):

- **Option 1:** Contact your TRICARE contractor.
 - **TFL beneficiaries:** Contact [WPS](#).
 - **Others:** Contact the appropriate [TRICARE contractor](#). This may be your regional contractor, the pharmacy contractor, or the Dental Program contractor.

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- **Option 2:** Contact the [DHA Office of the Inspector General](#).

Give as much information as possible when you make your report. This may include names, dates, and details. Investigations are confidential. You can choose to remain anonymous.

Protect your personal information. Treat it like a credit card. If someone contacts you by phone, email, or text message asking for this information, don't provide it. Instead, report it to your TRICARE contractor right away.

There are many types of phishing scams targeted toward the military community. For more information, check out [Military OneSource](#).

[Preventing TRICARE fraud and abuse](#) is everyone's responsibility. To learn more about how to spot scams, check out the FBI's [tips on catching health care fraud](#). ❗❗❗

Surviving Spouse Corner – continued from page 7

- Take possession of the assets of the deceased and inquire about safe deposit boxes and accounts they may have maintained.
- Make an online search for any unclaimed property in the name of the deceased.
- Close bank accounts and transfer funds in a separate account (create an estate account with a separate tax identification number).
- Follow the disbursements to heirs as instructed in the will.
- Document all transactions and prepare to file income tax.

For more information on all the documents an estate plan might include, [download MOAA's Estate Planning Guide](#). ❗❗❗

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 September

- 1 September – Hitler invaded Poland, starting World War II (1939)
- 2 September – The Great Fire of London destroyed over 13,000 homes (1666)
- 2 September – US Treasury established (1789)
- 2 September – General Sherman captured Atlanta (1864)
- 2 September - Formal Japanese surrender aboard the *USS Missouri* in Tokyo Bay (1945)
- 2 September – Labor Day
- 3 September - Great Britain and France declared war on Nazi Germany (1939)
- 4 September - The island of Manhattan was discovered by navigator Henry Hudson (1609)
- 4 September – Football season kick-off - Alabama vs. Miami
- 6 September - Leningrad was renamed Saint Petersburg (1991)
- 6 September – Annual Scholarship Golf Tournament – the Links - 0830**
- 7 September - Brazil declared its independence from Portugal (1822)
- 8 September - The Northern Pacific Railroad across the U.S. was completed (1883)
- 9 September - The Democratic People's Republic of Korea was established (1948)
- 11 September - The worst terrorist attack in U.S. history (2001)
- 12 September - John F. Kennedy, 36, married Jacqueline Bouvier, 24 (1953)
- 12 September – Monthly Board Meeting – Java Café - 1100**
- 13 September – Francis Scott Key wrote the National Anthem (1814)
- 14 September - Eight days after being shot, President William McKinley died (1901)
- 14 September - Princess Grace of Monaco died in a car accident (1982)
- 15 September - Tanks were first used in combat (1916)
- 13-15 September – Redstone Arsenal Oktoberfest
- 16 September - The *Mayflower* departed from England with 102 passengers (1620)
- 16 September – General Motors was founded (1908)
- 18 September - The U.S. Air Force was established (1947)
- 21 September - The People's Republic of China was established (1949)
- 22 September – First day of Autumn
- 25 September – Monthly Member Meeting – Summit Club – 1100**
- 25 September - Spanish explorer Vasco Nunez de Balboa first sighted the Pacific Ocean (1513)
- 26 September - The first-ever televised presidential debate (1960)
- 29 September – US Army established (1789)
- 30 September - The Berlin Airlift concluded after 277,264 flights (1949)

