

Volume 64, Issue 9
September 2025



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings all!

Slowly we are moving out of this miserable summer! I don't know about you, but I received the highest power bill I have ever received! Must be the A/C units running constantly!

The August membership meeting was great! Food was excellent and the Guest Speaker, Madison County Commission Chairman Mac McCutcheon, did a superb job in briefing and fielding questions! When I left, he was still talking to people outside in the parking lot.

Our next meeting is September 24th at the Summit Club with Meet and Greet starting at 1030. Our guest speaker is still TBD – we are working hard on a speaker but sometimes confirmation takes some time (and timing) – no matter how far ahead you start asking! I hope to confirm very soon and will keep you informed!

We are on track for this year's golf tournament. Our 2025 tournament is scheduled for a Shotgun Start at 0830 on September 5th at The Links at Redstone. We can always use spectators if you have some time!

Although the books are closed for the tournament, there are still other ways to help the Scholarship Fund. Donations are a HUGE help and, as you can see on page 11, the donations for this year have picked up. It is a very worthy cause as each of you knows! And possibly fully tax deductible!

FYI, we have some additional upcoming events:

- October Membership Meeting – October 29th
- RAD – October 31st
- Veterans Day Parade – November 11th – we are signed up for 2 vehicles in the parade
- December 6th – Chapter Holiday Party at The Overlook starting at 5pm

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

Have a happy and safe September!

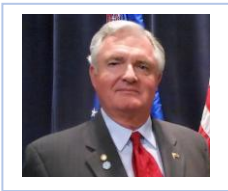
Rick

There next member meeting is on 24 September – the guest speaker is TBD

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



Legislative Corner

COL John Fairlamb, USA-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



Federal Legislation:

The House and Senate are in recess until September 2nd and, because congress was totally absorbed getting agreement on the One Big Beautiful Bill Act, little other work was completed. The Support Military Families Act (H.R. 977), remains in House committee deliberation as does H.R.1277 — the Promote Military Spouse Act, a **MOAA priority**, that expands the Work Opportunity Tax Credit to include hiring a qualified military spouse.

The House and Senate have done preliminary work on the two defense bills for 2026. *The National Defense Authorization Act (NDAA)* authorizes programs and funding for the coming year and establishes key policy provisions, but the *Defense Appropriations Bill* actually provides funding. The senate draft NDAA includes a long overdue complete overhaul of the Defense Acquisition System.

- The Senate Armed Services Committee's \$32 billion top line increase includes billions more for the Arleigh Burke-class guided missile destroyer (DDG-51), Virginia-class submarine and future intercontinental ballistic missile programs.
- Here's a summary of the senate draft: https://www.armed-services.senate.gov/imo/media/doc/fy2026_ndaa_executive_summary.pdf

Many MOAA priorities are in the House and Senate draft bills:

Currently Serving:

- Military Pay: Both House and Senate versions support a base pay increase of 3.8% in 2026 which would keep pace with the [Employment Cost Index](#).
- Separation Pay: The House version would boost the Family Separation Allowance to \$400 per month.
- Allowances: The House version requires studies to improve the accuracy of the Basic Allowance for Housing and the Basic Allowance for Subsistence, a **long-standing MOAA priority**.

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2025-2026 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: Col Dave McKinney, USAF-Ret, 334-467-6860, mckinnewd@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 Gerald C. Maxwell, USAFR, 256-606-5282, avataarmax@gmail.com

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, avataarmax@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: COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Vacant

Chapter Hospitality: Vacant

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

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

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

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

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

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

LIFE MEMBERSHIP TRUST

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

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

Col Dave McKinney, USAF-Ret, 334-467-6860, mckinnewd@gmail.com (July 2028)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Exchange

For those without an Exchange STAR card – apply and your first days of purchases at the Exchange are at least 10% off! Plus, you get 2 points for every dollar spent. Rack up 2000 points & they send you a \$20 coupon.

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 can call the Exchange at [256-883-6100](tel:256-883-6100), fax [256-880-0588](tel:256-880-0588), or [email us](#).

Check every day for the Deal of the Day <http://www.shopmyexchange.com> – major discounts on items you want – also check out the Exchange sweepstakes for varying items to win just by entering.

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/>

At the gun shop – check for a new two-week gun sale starting 29 August and every two weeks after that. Occasionally ammo is on sale also.

If you have items that you regularly purchase, you can set up a subscription to have said items automatically delivered. Just provide a frequency, delivery address and a credit card. You can always change, cancel or pause shipments. And remember, you can also designate the Exchange to be your Amazon delivery point.

Shopette

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

Octoberfest is starting and from the famous world's first brewery [Weihenstephaner](#) your Shopette has Fest beer, as well as the original brew of kings - Munchen Hof Brau Oktoberfest beer. Also, Gluhwein has arrived in cherry, blueberry, and other varieties.

No need to go to the Caribbean or buy duty free at the airport! Check out the imported various Jamaican, Barbados, Haiti, and other island rums. NEW! Crown Royal Marquis. Plus, gin and juice in passion fruit, citrus, melon, and apricot. Also, tequila and juice in strawberry, lime, grapefruit, and passionfruit.

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

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Need Addresses

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

None this month

Concerns

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

None this month

Persons to contact are:

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

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

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

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

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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



Health Center expands Pharmacy Options for Customers

Fox Army Health Center Pharmacy is launching the ScriptCenter at the Redstone Exchange by the end of September to give beneficiaries a secure, convenient and private way to pick up refills.

When the service goes live, “when you call in your refill on the (automated) refill line, you can choose Fox Army Health Center or the ScriptCenter at the PX” for pickup, said Annette Ikstrums, the pharmacy’s program management analyst. For the first-time enrollment, after selecting ScriptCenter as the pickup location, select “Pick Up,” scan a military ID and enter a PIN. Next, you will review your prescriptions to pick up, sign and complete your transaction.

If the barcode on your military ID does not contain your Department of Defense ID, you will need to provide a prescription number to validate your identity during the first pickup from the ScriptCenter.

Prescriptions requiring refrigeration must be picked up at the Fox pharmacy, Ikstrums said at the Aug. 20 Community Care Connect session.

Prescriptions not picked up within 10 business days will be returned to the pharmacy. There will be 300 compartments available for medications, according to Ikstrums.

The ScriptCenter hours will be Monday through Friday, 8 a.m.-6 p.m.; Saturday, 9 a.m.-6 p.m. and Sunday, 10 a.m.-5 p.m. Fox hours are Monday through Friday, 7:30 a.m.-4 p.m.

Active duty, dependents, retirees and eligible Department of Defense ID holders can use the ScriptCenter. Prescription refills using the automated refill line are filled by the pharmacy and loaded into the ScriptCenter to be picked up. Refills will be ready by 2 p.m. the next duty day.

Ikstrums, who has worked in pharmacy services at Fox for 26 years during her 41-year career, said “our whole motivation” at the pharmacy is taking care of customers. The pharmacy processes about 26,700 prescriptions each month, an average of between 1,300 to 1,900 prescriptions a day, she said. The busiest period of the day is from 11 a.m.-1 p.m., Ikstrums said.

“We ask customers to contact us (in advance) and give us the opportunity to fill it before you come so you don’t have to wait,” she said. Unlike retail pharmacies, the Fox pharmacy doesn’t receive notifications for electronic prescriptions that have been sent by a provider.

The goal is for customers who contact the pharmacy in advance to spend less than 10 minutes there from the time they pull a pickup ticket until they leave. “That’s not always going to happen during our busiest time of the day, but we strive to do that,” Ikstrums said.

There are several options for contacting the pharmacy:

- Using the Q-Anywhere option on a smart phone for new/renewal prescriptions.
- Using the online option at www.redstone.amedd.army.mil and choosing the Patient Centered Resource System or the MHS Genesis patient portal for new/renewal and refills.
- Using the automated refill line at 256-915-2143 for active refills.

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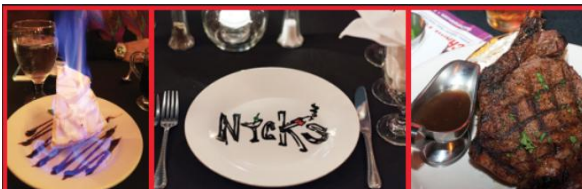
You've served our country. Let us
serve you.
Call to schedule a one-on-one.

Dale C Kuehl, CFP®, AAMS™

Financial Advisor

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Suite 103
Huntsville, AL 35802
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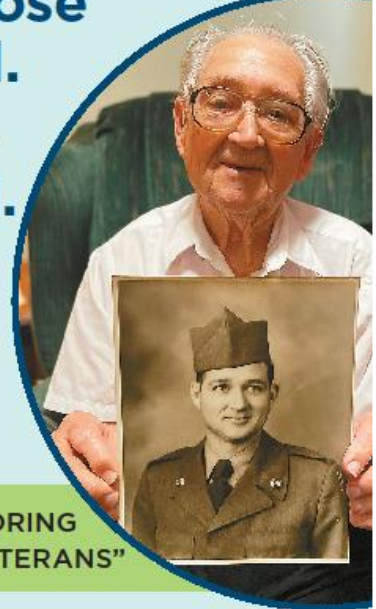


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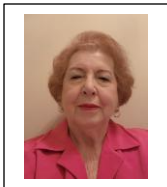
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Surviving Spouse's Luncheon

Mrs. Bonnie Treadway
256-859-1484

Our next luncheon will be held at Parkway Hibachi Buffett, Parkway Place Mall,
1st Floor, near Belk, on Thursday 18 September, at 11 A.M.
All will be notified.

Surviving Spouse Corner: Questions About USAA **Subscriber's Accounts**

Recently, I've heard questions about what happens to a USAA Subscriber's Account when the account holder passes away. These accounts hold part of USAA's capital and allow the association to share earnings with members, some of whom may qualify for senior bonus distributions.

Upon the death of my husband in 2021, USAA asked whether I would like to take the money out of the account and start the account over again as a new owner, or to take some money out in small withdrawals.

[USAA bylaws](#) state that upon the death of the account holder:

“[P]ayment will be made to the widow(er) or, if there is no surviving spouse, to the estate. However, if a widow(er) entitled to such payment chooses to continue membership in his or her name, at the option of the widow(er), such amount may be paid to the widow(er) or retained in the subscriber's account; any election to receive such payment must be made in conjunction with the decision to continue membership in such widow(er)'s name.”

Either option may make sense as part of your financial plans moving forward. My advice: Contact USAA to learn more about your options.

More resources regarding Subscriber's Account distribution are available [at the USAA website](#).



Chaplain's Corner

Col Dave McKinney, USAF-Ret

Proverbs 118:15 The heart of the discerning acquires knowledge, for the ears of the wise seek it out. (NIV)

2 Peter 3:17-18 Therefore, dear friends, since you have been forewarned, be on your guard so that you may not be carried away by the error of the lawless and fall from your secure position. But grow in the grace and knowledge of our Lord and Savior Jesus Christ. To him be glory both now and forever! Amen.



I've been filling in as the interim youth director for the past several months until a more permanent solution was decided. I can honestly say I have been humbled by their desire to learn from the Bible. Before I was asked to step in, I knew our youth had all watched *The Chosen* series and had in depth discussions about what was Biblically correct and what wasn't. I was told that these discussions could get pretty mesmerizing. And what seems amazing to a few is that these youth were taking time to dig into the Bible to compare notes and argue their positions on what they felt was wrong. We are talking about 12–17-year-old kids I might add, some who I am sure would have no problem sitting back and playing video games or being out with their friends. Yet, their zest and thirst for knowledge is noteworthy.

How is your knowledge of Scripture? How is your desire to know the truth? We read in —2 Peter 3 that we need to be on guard so we don't get carried away by evil. Knowledge in the military has always been associated with power.

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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: 256
Regular Members: 219
Surviving Spouses: 37

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

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.

Commissary/PX – continued from page 3

Commissary

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

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.

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).

Visit MMSGiveaways.com by 7 September to enter the Bush's Beans back to school giveaway and a chance to win a \$100 commissary gift card – 5 winners. Limit 1 entry per person.

Click 2 go checkout! Place your order on the website; the commissary selects your items and bags them. Then 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!

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. IIII



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

Families and Survivors:

- Child Care: The House version includes a three-year extension of the [In-Home Child Care pilot program](#), providing fee assistance for military families seeking in-home care.
- Impact Aid is *funding supporting communities near large military installations because military personnel living on base do not pay property or school taxes but their children attend the local school systems*. The Senate version authorizes \$50 million to educational agencies affected by the enrollment of military and DoD civilian dependents along with \$10 million in impact aid payments for children with disabilities and \$20 million for local educational agencies the Secretary of Defense determines have high concentrations of military children with severe disabilities. The House version authorizes \$35 million to local educational agencies impacted by the presence of tax-exempt federal property and an additional \$10 million for locations serving military-connected children with severe disabilities.
- Food Security: The House bill excludes BAH from the eligibility calculation for the Basic Needs Allowance, [a long-standing MOAA priority](#).
- Housing: The House bill requires a Government Accountability Office (GAO) review of privatized military family housing.

Retirees and Veterans

- Transition Help: The House bill enhances the Transition Assistance Program (TAP) by standardizing the presentation of VA offerings while educating transitioning service members on VA-approved veterans service organizations that can assist with transition to civilian life and navigating benefits available to service members and their families.

DoD Health Care

- Dental Readiness: The House bill provides no-cost dental coverage under TRICARE for members of the reserve component.
- Improved Access to Care: The House bill would create a pilot program designed to streamline access to OB-GYN care by providing it without a referral to TRICARE Prime beneficiaries. It would also institute a five-year pilot treating pregnancy as a qualifying life event for the purposes of eligibility to enroll in TRICARE Select.

The Senate confirmed General Michael Guetlein, a former program executive officer at the Missile Defense Agency in Huntsville, to lead President Trump's Golden Dome project, a multi-layered homeland defense shield the president estimates will cost around \$175 billion and be completed by the end of his term in 2029.

Towns and military bases in Alabama could receive millions for projects ranging from fire department funding to water system improvements to construction at military bases after the U.S. Senate passed its first funding bills before the recess. With bipartisan support, the Senate passed a funding package to direct money for military construction, the Veterans Affairs Department, the Agriculture Department and the Food and Drug Administration. Lawmakers also passed a bill to fund Congressional operations,

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HCMOAA Treasurer's Report for July 2025

Submitted by Col Dave McKinney, USAF-Ret

Monthly Summary:

	Operating Funds	Savings
Starting Balance		
Income		
Expenses		
Ending Balance		

**Treasurer's Report will
resume next month**

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 2025

Lt Col Edward Gniadek, USAF (Ret.)
COL William Roberts, USA (Ret.)
Mrs. Bonnie Treadway – In Memory of CDR John Inman, USN (Ret.)
COL Marvin Smith, USA (Ret.)
enGenius Consulting Group
The McAnerns – In Memory of CDR John Inman, USN (Ret.)

Total received for August:	\$500.00
Total received CY25:	\$500.00



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



Membership Application or Renewal

Yes - I'd like to add my voice to the Huntsville Chapter!

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

*New members joining after September 1st will have their membership paid through following calendar year

**If renewing just update any address or phone changes, verify e-mail address, and sign the form

***Interested in a Chapter Life Membership? Contact us for pricing (age-based)

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

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

MOAA National Membership Number

☐ Active	☐ Retired	☐ NG	☐ Former Officer	☐ Reserve	☐ Surviving Spouse
_____ Mailing Address	_____ City	_____ State	_____ Zip		
_____ Phone Number	_____ E-mail Address	_____ Signature			

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
24 September 2025
1100 – Summit Club

Guest Speaker: TBD

Menu: Teriyaki Chicken, Portuguese Pork Loin w/ Plum Sauce, Green Beans Almondine, Garlic Mashed Potatoes, Baked Apples, Rolls with Butter, Iced Tea, Water and Coffee

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

RSVP: COL John Vanderbleek, 256-893-1565, jvbleek78@gmail.com NLT 20 September 2025.



18 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
Lt Gen Heath A Collins, USAF
Mrs. Marilyn T Setlow
LTC Robert E Ciccolella, USA

MAJ Mary L Shaw, USA
LTC Peter D Schofield, USA
CW2Jennifer C Carroll, USA
LTC John C Franks, USA
CPT Richard J Pella, USA
CW4 James E Keirstead, USA
COL Steven S Debusk, USA
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

Knowledge of Scripture gives you power to overcome the many issues we face on our journey. I've read many stories of our Viet Nam veterans, some of whom were POWs) who depended on their knowledge of Scripture to make it through their harrowing experiences. I encourage each of you, if you are not already doing it, to set aside time each day to spend some time in Scripture.

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

None this month

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

We will miss these outstanding Leaders and Patriots.



Programs Information

Sending this out to the Huntsville MOAA Faithful to see if there is enough interest to put a group travel plan together for this coming fall. If you are interested, please send reply to jvbleek78@gmail.com stating how many in your party would like to attend.

1. Chattanooga, TN Rock City [Discover Rock City - Rock City](#)
2. Chattanooga, TN Aquarium; [Tennessee Aquarium · Chattanooga Attractions • IMAX Movies](#)
3. Chattanooga, TN Chickamauga Civil War Battlefield Tour; [Chickamauga Battlefield - Chickamauga & Chattanooga National Military Park \(U.S. National Park Service\)](#)
4. Top of the Rock Café, Jasper, TN; [Top of the Rock Restaurant & Brewery](#)
5. Ms. Mary BoBo's Restaurant, Lynchburg, TN; [Miss Mary Bobo's Boarding House & Restaurant | Lynchburg TN Visitors Guide](#)

The following link is for those who would be interested in adult programs. See the information at their website: Learning Quest "Adult Learning and Enrichment Programs". Year-Round opportunities in the Huntsville area. \$20 annual membership fee gives you access to a number of classes and programs on a variety of topics and interests. [Membership | Learning QUEST](#)

Chapter Happenings – August Member Meeting



Mr. Mac McCutcheon, Chairman of the Madison County Commission, addresses the membership



Mr. McCutcheon receives a Certificate of Appreciation from Chapter President Rick West

Medicare Tips

Staying on top of your blood pressure is one of the best ways to stay healthy for years to come. Knowing your numbers and taking simple actions can make a huge difference.

Aim for a healthy blood pressure around 120/80. Try these simple steps:

- Sit less, move more. Shoot for at least 30 minutes of moderate exercise each day. Exercises like chair stands and seated calf raises can be effective at lowering blood pressure.
- Set goals with your doctor to manage your blood pressure. Your yearly wellness visit is a good time for your doctor to check your blood pressure and, if needed, help come up with a plan to lower it.
- Eat a heart-healthy diet. Load up on veggies, fruits, whole grains, and lean proteins, like poultry, seafood, beans and nuts. Cut down on salt, saturated fat, and alcohol.

but the final versions of these bills will have to wait until congress returns September 2nd.

2026 COLA Watch: The Senior Citizens League’s latest update forecasts the 2026 COLA will be 2.7% as of July – an increase from its previous estimates of 2.5% in May and 2.6% in June. The official COLA will be announced in October based on average data from July, August and September, so this figure could go up or down by end of September. The estimate for the Medicare Part B deduction increase may be more than the COLA increase, but the “hold harmless provision” in Social Security legislation ensures your 2026 Social Security payment will not go down.

Alabama Legislation: Legislators are pre-filing bills for consideration in the 2026 session.

State Senator Sam Givhan, R-Huntsville, has pre-filed a bill that would establish procedures for replacing “faithless” presidential electors. During Electoral College votes to elect the president, faithless electors decide not to vote for the candidate they are pledged to support. The bill would require electors to sign a statement binding them to vote for their candidates and provides for their replacement with an alternate if they don’t.

The Alabama legislature’s education budget and policy committees are discussing options for tying some annual state funding for four-year colleges and universities to an outcomes-based funding formula. Universities’ performance, including possibly graduation and retention rates, could be used to drive improvement in the institutions and reward them for that work. The goal is to have some performance-based funding in place by fiscal year 2027.

Sen. Gerald Allen, R-Cottdendale, has filed a bill to expand the Alabama Clean Indoor Air Act to ban vaping in public places. Current law already prohibits smoking in most enclosed public spaces and Allen’s bill adds “the use of an electronic nicotine delivery system” to the definition of smoking in the law.

Congressional Redistricting: A competitive party system is key to a healthy Democracy and partisan efforts in Texas and other states to redraw legislative districts to favor one party over another threaten electoral fairness. Redistricting usually happens after the once-a-decade Census count to keep numbers in each district roughly equal, or in response to a court ruling to prevent modifying district boundaries to favor one party over the other or to marginalize ethnic minorities. Texas Republicans want to break that tradition — and other states could follow suit— by adjusting district boundaries to send more Republicans to Washington after the 2026 midterm elections to increase the GOP majority.

Alabama probably won’t be joining these redistricting wars. A federal three-judge panel ordered the state to conduct future congressional elections under the current map, drawn by a special master in 2023, until the state enacts new maps based on the 2030 national census as the Constitution specifies.



Five Easy Ways to Manage Stress

Life can become overwhelming rather quickly. As a Veteran, you know pressure, but stress doesn't have to be a burden you face alone. Sometimes, the fastest relief comes from a simple shift in perspective.

Here are five simple ways to manage stress. We'll walk through quick strategies so you can regain calm whenever the world feels heavy. Ready to find your path to relief?

Go for a walk or roll: Move your body and calm your mind

Ever notice how a walk or movement outside can change your entire mood in a matter of minutes? There's something nearly magical about the combination of fresh air, movement and a new view.

- Why it works: Physical activity triggers the release of endorphins, which are natural mood boosters. Whether it's down your street, around the block, in your own backyard or to the end of the driveway, even a three-minute break can help with the cycle of being stuck in your own thoughts.
- Pro tip: As you're moving, focus on your senses and the world around you. Take a mental note of the smell of the air, the sounds and the feeling of the sun or breeze on your skin.

Chat with a friend or loved one: Connect and release

You're not alone. Sometimes when feeling stressed, it's helpful to reach out to someone you trust. It doesn't have to be a deep conversation; even a quick text or a 5-minute call can make a world of difference.

- Why it helps: Social connection can lower cortisol, your main stress hormone. When you share what's weighing you down or just talk about anything else, it can bring peace of mind and support.
- Picture this: Remember that time you called an old friend or battle buddy after a rough day? Those five minutes of laughter or just catching up gave you space to breathe and reminded you of the good times.

Visualize something positive or hopeful: Change your inner channel

Our minds are powerful, sometimes too powerful for their own good. When stress takes over, it often hijacks your imagination, making you think of the worst-case scenarios. Time to change the channel.

- How to do it: Close your eyes and picture a place or moment where you felt safe, strong or grateful. Maybe it's your favorite fishing spot, a family BBQ or the face of your loved one. Hold that image for a minute or two.
- Benefit: Visualization can bring calm and optimism, helping your body relax.

Put on some music and dance: Shake it out, literally

Music is a universal language, and dancing, even if nobody's watching, releases a flood of feel-good chemicals.

- Try this: Put on an upbeat song (classic rock, Motown, country, whatever gets you tapping, nodding or snapping). Let yourself move with the music. No worries, just fun.
- Why it works: Music and movement pull your mind out of stress, can lower blood pressure and help you feel more relaxed and lighter.

Engage in a quick mindfulness exercise: Find calm in the present

Mindfulness isn't just a buzzword—it's a skill. Military training sharpens your situational awareness and mindfulness channels that skill inward, allowing you to navigate your own thoughts, emotions and stressors.

Mindfulness doesn't mean you have to meditate for hours; sometimes, three mindful breaths in your car or on a walk can make all the difference.

- Why it works: A mindful pause, even a short one, makes a surprising difference. Just a few mindful breaths can help you hit reset when life feels overwhelming.

Medicare and TRICARE for Life: Finding Providers

If you have [TRICARE For Life](#), you'll get health care from [Medicare](#) providers. Here's what you need to know about finding different types of Medicare providers.

You can lower your health care costs when you see Medicare participating providers who accept the Medicare-approved amount as full payment.

How do I find the right provider?

TFL is [Medicare](#)-wraparound coverage for TRICARE beneficiaries who have [Medicare Part A](#) and [Medicare Part B](#). You can see three types of [providers](#). This is described in the [TRICARE For Life Handbook](#).

- **Medicare participating providers.** They accept the Medicare-approved amount as full payment. Seeing these providers will result in the lowest costs.
- **Medicare nonparticipating providers.** They don't accept the Medicare amount as full payment. They can charge up to 15% more than Medicare allows. TRICARE covers this extra cost.
- **Opt-out providers.** They don't work with Medicare at all. You'll pay much more when you see these providers. Medicare won't pay anything. TRICARE only pays what it normally would. This is about 20% of the TRICARE-allowable charge. You pay the rest.

How do Medicare and TRICARE pay?

Medicare is generally your primary payer. Are you seeing a Medicare participating or Medicare nonparticipating provider? If so, then you have no out-of-pocket costs for services covered by both Medicare and TFL. Most health care services fall into this category. Medicare pays its portion of the claim, TRICARE pays the remaining amount, and you pay nothing.

Sometimes, [TRICARE](#) is your primary insurance. In this case, you must see TRICARE-authorized providers. This occurs when:

- Medicare doesn't cover the service.
- You're in overseas locations.

Can I get Department of Defense care?

You can get care at [military hospitals and clinics](#) if space is available.

How does Department of Veterans Affairs care work?

VA providers can't bill Medicare. If you see a VA provider for care that isn't related to a service-connected condition, you'll pay about 80% of the bill. TRICARE only pays up to 20%. Want to see a VA provider? Call the TFL contractor, [WPS Military and Veterans Health](#), at 866-773-0404 to check your coverage before you go.

What about care overseas?

Do you live overseas? You can usually see any civilian provider. You'll need to pay up front and file your own claim. In the [Philippines](#), you must see certified providers.

Continued on next page

Continued from previous page

For emergencies overseas, try military hospitals first. If none are available, go to the nearest emergency care facility. Call the [TRICARE Overseas regional call center](#) within 24 hours if you're admitted.

How do I get emergency and urgent care?

When getting emergency or urgent care, always show your Medicare card along with your Military ID card.

Do you need emergency care? Emergency care means care for an illness or injury that threatens your life, limb, sight, or safety. If you reasonably believe you have an emergency, always call 911 or your international emergency number. Or, go to the nearest emergency room.

Do you need urgent care? Urgent care treats conditions that need attention within 24 hours but aren't life-threatening. Examples include sprains or rising fevers.

Are virtual health care visits covered?

You can get [virtual health care](#) via phone or video appointments. Medicare covers these visits when your provider accepts Medicare. TRICARE pays first if Medicare doesn't cover the [virtual health service](#).

Is mental health care covered?

Medicare covers visits with these [mental health](#) providers:

- Psychiatrists and other doctors
- Clinical psychologists
- Clinical social workers
- Clinical nurse specialists
- Nurse practitioners
- Physician assistants

What about services that need pre-authorization?

Some services need [pre-authorization](#) before you get care. These include:

- Dental care for medical conditions
- Home health care
- Hospice care
- Organ transplants
- Some prescription drugs

[Contact WPS](#) if you have questions about pre-authorization requirements.

Remember! Seeing Medicare participating providers gives you the lowest out-of-pocket costs. 

Your data has been breached, now what?

Overview

Data breaches are all too common. Still, it's important to resist "breach fatigue." Breaches don't always lead to identity theft. But if your data has been exposed, you may be more vulnerable to identity fraud now and in the future.

Data breaches don't always result in identity theft, but once your data is out there, it may be easier for thieves to use your [personal information](#) to file taxes, open accounts, or make purchases. In other words, you may be more vulnerable.

According to the [Identity Theft Resource Center](#), 3,158 data breaches occurred in the U.S. in 2024, which impacted over 1.7 billion people. So, if you've been affected, you're not alone.

Take these simple security measures after any type of data breach:

- **Change your login credentials.** Even if your full credentials weren't leaked, it's best to change the password on your breached account, and any other accounts that use the same credentials. Create a new password that's [long, complicated, and unique](#) (a password manager can help). Also, turn on [two-factor authentication \(2FA\)](#) if you haven't already.
- **Stay alert.** If your contact information falls into the wrong hands, it could open the door to [phishing emails, calls, and texts](#)—which can lead to fraud. Be cautious with unsolicited messages and think carefully before clicking links or sharing your personal information.
- **Freeze or lock your credit.** Consider freezing or locking your credit if crucial information, such as your [Social Security number](#), was exposed in a data breach. Both options help prevent someone else from opening a line of credit in your name. A credit freeze is a good option if you want the highest level of protection and don't mind the extra step of contacting each bureau to freeze or unfreeze your credit. Credit locks are ideal if you need to apply for new credit frequently and want to lock and unlock your credit easily.

What to do if your financial information was exposed in a data breach

When a data breach involves a financial account, the fallout can be serious and long-lasting. For example, thieves who have stolen names and bank account credentials could use that information to not only take over a victim's existing account, but also to open additional accounts in their name.

So, it's smart to take the following steps right away:

- **Notify your bank of possible fraud.** Call your financial institution and explain what happened. From there, your bank may cancel your credit card and issue you a new one or sign you up to receive fraud alert notifications.
- **Monitor your financial statements.** Carefully review any statements related to the breached account and look for unexpected charges. You should report or dispute any such charges with the financial institution.

Take the necessary steps to protect yourself and your loved ones. It can take hundreds of hours to resolve identity theft, but it only takes a few minutes to change a password.

TRICARE for Life & Weight Loss Drugs

Weight loss drugs [will no longer be covered for TRICARE For Life \(TFL\) beneficiaries](#) as of Aug. 31 – a policy change that has left many beneficiaries with questions regarding their care.

Answers to some of the more common questions can be found below. This page will be updated as more information becomes available, or should the new rule be revised. Keep up with the latest on this issue and others via [MOAA's news page](#).

Q. Will I lose coverage for my medication?

A. TFL beneficiaries who have been prescribed a GLP-1 medication *for weight loss* – such as Zepbound, Wegovy, or Saxenda – will no longer have that medication covered as of Aug. 31. They must pay 100% of the cost of the weight loss drug as of that date, even if they have an approved prior authorization.

TFL beneficiaries who have been prescribed a GLP-1 medication *for Type 2 diabetes* – such as Ozempic, Mounjaro, or Victoza – will maintain their coverage.

Q. Why has my coverage changed?

A. The change is part of the Defense Health Agency's implementation of "regulatory controls on weight loss medication coverage," according to [an August 5 TRICARE.mil article](#). [Direct-care recipients](#) and some other, smaller, coverage pools also saw their coverage removed as a result of the implementation.

You are *not* impacted by this change if you are enrolled in any of the following plans:

- [TRICARE Prime](#)
- [TRICARE Select](#)
- [TRICARE Young Adult](#)
- [TRICARE Reserve Select](#)
- [TRICARE Retired Reserve](#)
- [Continued Health Care Benefit Program](#)

Q. Who should I contact with follow-up questions about my coverage, diagnosis, or prescription?

A. Your provider may be able to offer alternative treatment options. Questions about specific medicines or prescriptions [can be directed to Express Scripts](#).

Q. How much will my weight loss drug cost if I have to pay for it out of pocket?

A. Costs vary widely based on a variety of factors, to include dosage size, drug type, where the drug is being purchased, and whether the user is eligible for any savings plans or other insurance products.

- Wegovy: Manufacturer [NovoCare offers an online form](#) to check potential pricing.
- Zepbound: Manufacturer [Eli Lilly outlines pricing options and possible savings plans](#).
- Saxenda: Manufacturer [NovoCare offers an online form](#) to check potential pricing.

The Mind and Body Detox:

Mindfulness and Body Image Edition

RSVP by August 29, 2025 to Heather Hough, 256-955-8888 Extension 1294

Join Brittany (Behavioral Health Consultant) and Heather (Dietician) on this 4-week journey to begin learning how to be kind to yourself in a body-obsessed world. We will learn mindfulness techniques, behavioral modifications, activity needs, and nutritional guidance throughout this series beginning on September 3, 2025. Classes will be held in The Burrow every Wednesday from 10-11:30 a.m. through September 24, 2025.

Managing Diabetes Class:

Empower Yourself with Knowledge and Support

Location: The Fox Den Time: 10-11:30 a.m.

Fall 2025 Class Dates: September 2, October 14, November 4, December 2

This free monthly class is designed for individuals living with diabetes—newly diagnosed or experienced—or those supporting a loved one with diabetes. Join us to gain tools, share experiences, and take charge of your health.

What You'll Gain: Education Helpful Tips, Self-Management Strategies, Peer-to-Peer Support

RSVP: Heather Hough, 256-955-8888, EXT: 1294

The Mind and Body Detox:

Peri / Menopause Edition: A 6-Week Empowerment Series for Women

Wednesdays, October 1 - November 12 10:30 - 11:30 a.m. (no meeting October 8)
The Burrow, Fox Army Health Center

LIMITED TO 10 PARTICIPANTS

Join Dietician Heather Hough and IBHC Social Worker Brittany Huey

- Real talk about physical and emotional changes
- Insight rooted in the Army Performance Triad: Sleep, Activity & Nutrition
- Guided movement portions each week
- Tools to help you be kind to yourself and thrive during this life transition

Let's detox the myths, embrace change, and build lifelong wellness!

To register, call the Dietician's office, 256-955-8888, extension 1294. Register by September 29, 2025 

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 250 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 nearly 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)
- 1 September – Labor Day
- 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)
- 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)
- 5 September – Annual Scholarship Golf Tournament – the Links - 0830**
- 6 September - Leningrad was renamed Saint Petersburg (1991)
- 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)
- 11 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)
- 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)
- 19-21 September – Redstone Arsenal Oktoberfest
- 21 September - The People's Republic of China was established (1949)
- 22 September – First day of Autumn
- 24 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)

