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September 2026



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings all!

I'm sitting here writing this as another superstorm heads our way. Last one put us out of power for 10 hours – and we were one of the lucky ones!

The August membership meeting was great! Food was excellent and the Guest Speaker, Representative Dale Strong, did a superb job in presentation and fielding questions! We had about 60 attendees in the Ballroom at the Summit Club. We had 5 of our new members attend.

Our next meeting is September 30th 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! If it is who we are working on, I expect another large crowd at the meeting.

We are on track for this year's golf tournament. Our 2026 tournament is scheduled for a Shotgun Start at 0830 on September 11th at The Links at Redstone. We have a full field of golfers, but we can always use spectators if you have some time!

Although the books are pretty much 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 28th
- RAD – October 23rd
- Veterans Day Parade – November 11th
- December 11th – 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!**

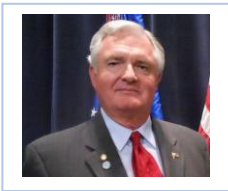
Rick

This month's membership meeting in on 30 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:

COLA preview: A key projection after the Aug. 12 data went public [predicts a 3.6% COLA](#), down 0.2 percentage points from the previous month's projection. The July Inflation Report declined slightly mainly because energy costs declined with a pause in the Iran War. These figures are the first of three monthly numbers used to calculate next year's cost-of-living adjustment for military retirees, Social Security and VA disability recipients and other federal beneficiaries that could point to a smaller-than-anticipated increase.

After a burst of action, the Senate recessed for 5 weeks until September 14th leaving lawmakers returning from state and district work periods in September to consider two plans to keep the government open past Sept. 30: A [House-passed bill](#) extending funds through Dec. 4, and a Senate plan to keep the lights on until Dec. 11. <https://tinyurl.com/4534asr6> House and Senate will have to agree on a final CR to meet their intent to avoid a government shutdown before the end of the fiscal year.

There has been no discussion of passing a full budget before the start of FY 2027, meaning the Pentagon will operate under a Continuing Resolution holding most funding flat with exceptions for ongoing ship building and necessary national security operations, while not funding Trump battleships and munitions replacement. These budget delays disrupt the total force and waste billions in taxpayer money. <https://tinyurl.com/5heb3h7p>

Before leaving town, the Senate confirmed Todd Blanche to be Attorney General, confirmed 74 Trump nominations to fill vacant embassy posts and administration senior positions including new directors for FEMA and TSA, declined to pass a third budget reconciliation bill containing billions in defense funding or to advance the Safeguard American Voter Eligibility (SAVE) Act that would make major changes to voting procedures. The Save Act will not pass the Senate without amendments because there are provisions many senators don't like such as taking some decisions on voting procedures away from the states making them subject to federal voting rules and procedures. [What's in the SAVE Act](#)

The *Take Care of Americas Veterans Act*, an omnibus bill containing some 60 separate bills supporting veterans, has sparked an active debate within the veteran community. A senior MOAA official recently affirmed [MOAA's support for the bill](#) and stressed the urgency created by the limited number of legislative workdays left in the 119th Congress. With both chambers in recess and adjournment scheduled for Dec. 18, the fall congressional calendar will be demanding. MOAA continues to advocate for action on the omnibus veterans package and urges Congress to move meaningful bipartisan legislation forward.

Continued on page 10

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

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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

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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, avatamax@gmail.com

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, avatamax@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: Mrs. Angela Inman, 256-425-6465, inmanangela@hotmail.com

Chapter Hospitality: Vacant

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

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

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2029)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, montec@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! 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.

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 – Sig Sauer gun sale ending 4 Sept 10% with your STAR card. Start making your list for the 25% gun sale during the Exchange Black Friday sale – usually starting after Veterans Day – but only with your STAR card do you get the full 25% off even on line at shopmyexchange.com.

You can also "SET UP A SUBSCRIPTION" and choose how often you want your often ordered items delivered. In the Shopping Cart, your subscription frequency choice appears under "SUBSCRIPTION SETTING". Click "Edit" to modify your delivery frequency. Manage your subscriptions by going into Your Account (you must be logged in) and clicking on the Subscription link in the navigation menu. Items set up for subscriptions will show the frequency, shipping address, credit card used and the next ship date. If your subscription item is promotionally priced at the time of shipment, you will be charged the promotional price for that item. Once the promotion ends, on your next shipment you will be charged the regular price for the item. You can always change, cancel or cancel next shipment. And remember, you can also designate the Exchange to be your Amazon delivery point.

Shopette

Supply problems with liquor replenishment – unknown when they will be at full capacity again. 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 items.

Gluhwein is on the way in cherry, blueberry, and other varieties. On sale: Absolute vodka various flavors, Grey Goose vodka, Pinnacle vodka, Aperol liqueur from Italy, Campari bitter Penelope bourbon whiskey – and check out the Japanese craft vodka, and Suntory whiskey.

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

Continued on page 9

Need Addresses

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

None this month

Concerns

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

None this month

Persons to contact are:

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

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

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

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



YOU SERVED OUR COUNTRY WELL AND WE WOULD BE
HONORED TO SERVE YOU WITH YOUR INSURANCE AND
INVESTMENT NEEDS.

Please call our office to set a time for a complimentary one on one meeting with
John D. Stover, LUTCF, Certified Financial Planner™, Certified Kingdom Advisor®

8 ARCH STREET
HUNTSVILLE, AL 35806
BY APPOINTMENT ONLY

PHONE: 615.591.3937
TOLL-FREE: 888.468.9672
FAX: 615.591.3932

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CONTACT:

GERMI CLOUD,
NSSA, CRPC
VICE PRESIDENT, WEALTH ADVISOR
256-715-0094
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CLOUD
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Fox Army Health Center MAJ Bruce T. Robinson, USA-Ret



The Healthy Relationship Skills Group is an open group from the FAHC Family Advocacy Team. It will begin 5 Aug 2026 at 1000 and will be held weekly. Participants can join at any time. The only requirement is that they have Tricare and are able to receive services at the MTF.

Redstone Arsenal Veterinary Services calendar is attached. Current hours 8:00-4:00pm. Appointments are M-W, and the 2nd and 3rd Friday of the month. Clinic is closed on Thursdays and the Last day of the month. Pets are seen by appointment only and SAME Day appointment can be made. Please call or email for an appointment.

Reconnect, Recap & Reignite: The Menopause Reunion

...Because the conversation doesn't end at week six...

You're invited — and so is your plus-one! Join Heather Hough, Brittany Huey, and their special guest Laura Kutys, MS, LPC-S, CST-S, for a special 2-hour reunion workshop for past participants of our Menopause Series and their spouses/partners. If you haven't been able to join in for the 6-week series, this is your chance to attend a condensed version with an added bonus!

Thursday, October 23, 2026

1:00 – 3:00 p.m.

Fox Army Health Center: The Fox Den; 4100 Goss Road Redstone Arsenal, AL 35809 (check in at PCC, take the elevator to B, turn right, and you will see "The Fox Den" on the right)

Contact Heather Hough: 256-955-8888, ext. 1294

HEALTHY *Relationships*

Family Advocacy Program Healthy Relationship Skills Group

Participants learn healthy communication skills and effective ways to resolve conflict.

- Every Wednesday at 10:00 a.m.
- No registration necessary.
- Held in the Mental Health conference room.
- Open to TRICARE enrolled beneficiaries.



FOX ARMY HEALTH CLINIC
DEPARTMENT OF MENTAL HEALTH
FAMILY ADVOCACY PROGRAM
256-955-8888 x1937

It's okay to ask for help
or reach out!

AVAILABLE RESOURCES:

- Chaplain
- Military OneSource
- Military and Family Life Counselor (MFLC)
- Mental Health Department, FAHC



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

Dale C Kuehl, CFP®, AAMS™

Financial Advisor

2045 Cecil Ashburn Drive SE

Suite 103

Huntsville, AL 35802

256-881-1583

MKT-58940-A-A1 AECSPAD 25217572

2026 Annual Scholarship Golf Tournament

It's that time again. The golf committee will have its next meeting on 2 September, 12 noon, at the Links. Come early for lunch.

As always, we need volunteers to make the tournament successful.

You don't need to know anything about golf to help.

Some areas where we need volunteers include:

- Contacting local golf courses for donations of free rounds of golf
- Contacting local businesses to be hole sponsors or to donate goods & services
- If you are still working, getting your company to be a sponsor
- Filling one of the numerous staff positions on tournament day
- If a golfer, playing in the tournament & advertising it to others

**Choose Well.
Live Well.**



**"HONORING
our VETERANS"**

THERE COMES A POINT

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



**RESIDENCES
at WELLPOINT**

• INDEPENDENT LIVING • ASSISTED LIVING • MEMORY CARE

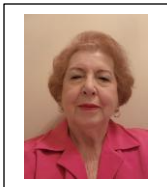
256-701-8300

2940 MILL RUN ROAD SE

HUNTSVILLE, AL 35763

RESIDENCESATWELLPOINT.COM





Redstone Arsenal Widow's Luncheon

Mrs. Bonnie Treadway
256-859-1484

Our next luncheon will be held on Thursday, 17 September, at Waltons Southern Table, 4901 Whitesburg Drive, Huntsville. We gather at 12 noon. Everyone will be called. Point of contact is Bonnie Treadway.

Surviving Spouse Corner: Find Support Wherever You Live

A military surviving spouse who lives far from a military installation or VA facility still has access to a wide network of national organizations dedicated to providing support, guidance, and community. One of the most accessible starting points is [Military OneSource](#), which offers 24/7 phone and online assistance, confidential counseling, financial guidance, and help navigating survivor benefits. Because services are delivered virtually, surviving spouses can receive personalized support without traveling long distances.

The [VA's Office of Survivors Assistance](#) also provides extensive online tools, benefit explanations, and direct inquiry support. Surviving spouses can explore programs such as Dependency and Indemnity Compensation, education benefits, and health care options through online guides, downloadable resources, and telephone support. The VA also offers virtual counseling, caregiver resources, and grief support through its Vet Centers and hotlines.

Several national nonprofit organizations play a major role in supporting surviving spouses regardless of location. [MOAA](#) offers survivor-specific guidance, legislative advocacy, and access to both local and virtual chapters. [MOAA's Surviving Spouse Virtual Chapter](#) is especially valuable for those who do not live near a military community.

[USAA](#) provides financial education, insurance guidance, and survivor-specific assistance to eligible members. Their advisors can help spouses navigate life insurance claims, long-term planning, and financial transitions after loss.

The [Tragedy Assistance Program for Survivors \(TAPS\)](#) offers grief counseling, peer support, survivor seminars, and a 24/7 helpline. TAPS provides both in-person and virtual programs, ensuring surviving spouses can access emotional support and community from anywhere in the country.

Veterans service organizations (VSOs) such as the [Veterans of Foreign Wars](#), [the American Legion](#), [AMVETS](#), and [Disabled American Veterans](#) also provide valuable assistance. Even if a spouse does not live near a local post, these organizations maintain state and national service officers who help with VA claims, benefit navigation, and survivor advocacy. Many offer phone appointments, online resources, and virtual support networks.

Surviving spouses should also be aware of the growing number of benefit scammers who target veterans and their families. These scammers often promise to "speed up" VA claims, charge fees for services that should be free, or attempt to collect personal information. A legitimate veterans service officer will never charge for filing a VA claim. Surviving spouses should avoid sharing Social Security numbers, banking information, or benefit documents with anyone who is not a verified representative. When in doubt, they can confirm legitimacy through the VA, state veteran's agencies, or recognized VSOs.

Together, these organizations form a strong, nationwide support network for surviving spouses — wherever they live.



Chaplain's Corner

Col Dave McKinney, USAF-Ret

Hebrews 12: 1-2

Therefore, since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight and the sin that clings so closely, and let us run with perseverance the race that is set before us, looking to Jesus the pioneer and perfecter of our faith, who for the sake of the joy that was set before him endured the cross, disregarding its shame, and has taken his seat at the right hand of the throne of God.

The Apostle Paul wrote several Epistles or letters to those he ministered to. The Jewish Christians in Jerusalem were discouraged, and Paul wrote to them to encourage them. In his letter he talked much about faith, and how faith has shaped the journey of their forefathers. After going in detail of how faith shaped specific people in their past, Paul would add "For time would fail me to tell of Gideon, Barak, Samson, Jephthah, of David and Samuel and the prophets—who through faith conquered kingdoms, administered justice, obtained promises, shut the mouths of lions, quenched raging fire, escaped the edge of the sword, won strength out of weakness, became mighty in war, put foreign armies to flight. (Hebrews 11)." These were just a few examples of people who acted in faith and their accomplishments.

Beyond just reminding the Christians in the Jewish community of the faith of their fathers, Paul was also pointing out that they are surrounded by a great cloud of witnesses, those who went before them and through faith accomplished many great feats, many of which still affect us today.

Paul's letter to the Hebrews could have been written to the military community we were or still are part of. While it does take military prowess to plan and execute a military campaign, it also takes faith that all you've planned will be carried out the way you envisioned it, and that you would see success. Yet, no matter how hard we plan, things sometimes go awry. So sometimes, we get discouraged. That seems to be that way life is sometimes.

Continued on page 14

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: 259
Regular Members: 223
Surviving Spouses: 36

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

Welcome New Members to Huntsville Chapter MOAA

LT Randy Martin, USN
CAPT James Carver, USN
Lt Col Randy Trott, USAF

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

The self-check-out registers seem to have continuing problems. On my last visit only 2 of the 4 stations were working.

The always 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).

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

Military Star

We want to make you aware of a fraudulent scam circulating on social media by a group claiming to be a "Veteran's Support Hub." They "hire" cardmembers to join and help buy gift cards and computers for their charity. MILITARY STAR has no affiliation with them.

YOUR SECURITY IS OUR HIGHEST PRIORITY

PROTECT YOURSELF

- Do not provide account information, passwords or other personal information in response to social ads or messages.
- Do not click on suspicious links or send money to anyone.
- Always verify that communications claiming to be from MILITARY STAR come through our official website, verified social media accounts, or customer service.

REPORT SUSPICIOUS ACTIVITY

If you have interacted with 'Veteran's Support Hub' or believe your account information may have been compromised, please call 1-877-891-7827 (STAR) to assist you. OCONUS accounts, please visit MyECP.com.

We appreciate your vigilance and encourage you to report any suspicious social media posts or messages impersonating MILITARY STAR.

In a tribute to deceased Senator Lindsey Graham, the Senate passed a long-sought bipartisan bill that would impose harsher sanctions on Russia. If enacted, the measure would impose new sanctions on Russia and buyers of Russian oil and gas than the U.S. has previously enforced, and extend existing sanctions on Iran, aiming to economically squeeze the two countries. The House will take up the bill in early September.

<https://tinyurl.com/ybyhunsu>

The House passed their version of the 2027 National Defense Authorization Act (NDAA) authorizing spending of \$1.15 trillion that also includes language merging the Safeguard American Voter Eligibility (SAVE) America Act with the NDAA before sending it to the Senate. The Senate has not passed its version of an NDAA bill due to disagreements over spending levels and provisions concerning ongoing military engagements. [2]

 Congress wants to play referee in college sports with a landmark bill regulating the industry expected to face a crucial Senate vote when senators return in mid-September. The Trump backed bill, [Protect College Sports Act](#) (H.R. 9137), creates a uniform national standard for college athletics by regulating Name, Image, and Likeness (NIL) deals, sports agents, transfer rules, and revenue sharing. The bill has gained momentum, but its path forward remains uncertain. A bill is needed because I just saw that some NFL players are entering the NCAA Transfer Portal. <https://tinyurl.com/27enfn8b>

Victims of a 2015 OPM data breach could get identity protection for life if a bipartisan senate bill becomes law. The federal government's coverage for 22.1 million people whose personal information was compromised in the 2015 China-linked breaches ends Sept. 30. People who enrolled in OPM's "MyIDCare Program" are receiving notices that their complimentary coverage has [begun expiring](#) and will end 10 years after their enrollment date. The *RECOVER PII Act* aims to prevent the federal government's identity-protection program from expiring.

Alabama Legislation:

Data centers have become a major issue in Alabama's midterm elections as concerns over public health impacts and a lack of transparency over the multibillion dollar facilities grow among communities and public health experts. There are dozens of the facilities which store digital data in servers across the state according to [Data Center Map](#), a website that tracks the facilities across the nation. But experts and environmental advocates say the size and quantity of proposed new AI data centers raise significant worries because they use huge amounts of water and electricity and cause serious noise and air pollution.

Policy recommendations range from promoting more data centers to passing a moratorium on new facilities for a year to study how to regulate them. But the state's hands are tied when it comes to new regulation because the Legislature passed a [law](#) this spring prohibiting the state from having [stricter environmental regulations than the federal government](#). If a federal regulation does not exist, the Alabama Department of Environmental Management (ADEM) cannot make a rule unless it is backed by "best available science", and the EPA announced [in June](#) it would not set any national standards for data centers.

Four statewide constitutional amendments will be on the ballot in November. The amendments, approved by the Legislature this spring, range from methods for filling a vacancy in the lieutenant governor's office to requiring schools to regularly play the National Anthem.

- Amendment 1 provides a method for filling a vacancy in the lieutenant governor's office if the vacancy occurs more than 60 days before the next general election. The [amendment](#) also allows the Legislature to set the pay of the lieutenant governor and legislative officers by joint resolution.

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HCMOAA Treasurer's Report July 2026

Submitted by Col Dave McKinney, USAF (Ret)

1. The July 2026 Treasurer's Report is presented herein. Details are attached.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 9,178.13	\$1,703.96
Income	\$ 251.01	\$ 0.02
Expenses	\$ 521.20	\$ 0.00
Ending Balance	\$ 8,907.94	\$1,703.98

3. Notable income: Dues.

4. Notable expenses: Website, postage for membership.

5. Chapter Saving account activity is limited to interest.

6. The Chapter holds a Certificate of Deposit (CD) in the amount of \$21,077.22. This CD will reach maturity on November 8, 2026. It will be renewed then at the best rate available.

7. The Chapter's Operating Fund contains \$1,188.30 in reserved funds in support of the RAD Luncheon for the Retirees.

Scholarship Fund Donations

The Chapter has an active scholarship program - we issue several 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 goes 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.

Many Thanks for the Following Scholarship Fund Donations Received During August 2026

LtCol Montgomery Hand, USAF (Ret.)
Anonymous (2)

Total received for August:	\$1200.00
Total received CY26:	\$1450.00



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	

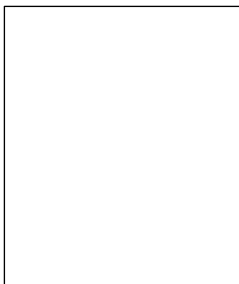
Recruiting

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
30 September 2026
The Summit Club on Redstone Arsenal
1030 – Meet & Greet
1100 - Lunch

Guest Speaker: TBD

Menu: Beef Lasagna; Smoked Turkey w/ Brown Gravy; Green Beans; Cole Slaw; Peach Cobbler; Rolls w/ Butter; Iced Tea, Water, and Coffee

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

RSVP: COL John Vanderbleek, 256-893-1565, jvbleek78@gmail.com NLT 26 September 2026.



15 Birthdays in September

COL Robert M O'Donnell, USA
MAJ Larry N Levaas, USA
CW2Jennifer C Carroll, USA
LTC John C Franks, USA
CPT Richard J Pella, USA
Lt Gen Heath A Collins, USAF
COL Ronald R Sikes, USMC
Capt Steven E Lavender, USAF

MAJ Mary L Shaw, USA
COL Robert S Troth, USA
Col Donald F Kimminau, USAF
MAJ Richard C Hudgens, USA
CW4 James E Keirstead, USA
COL Steven S Debusk, USA
LTC Robert E Ciccolella, USA

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

That's where perseverance comes in. Perseverance is defined on the internet as doing something despite difficulty or delay in achieving success. Many of us have retired from the military, but faith and perseverance still come into play. What are your plans? Are they working out the way you planned? Giving up hope for success? I would encourage everyone to remember the many accomplishments you as well as those who came before you have accomplished and run the race that has been set before us.

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

Blessings, Dave





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

TAPS

Marylin Tolles Setlow passed away peacefully at the age of 91 on Wednesday, December 3, 2025, after a full and joyful life.

Born in Seattle, Washington on September 4, 1934, she was the youngest of three. After high school in Raymond, Washington, she attended college in Ellensburg, where she soon met the love of her life, Andy Setlow, who would become her husband.

Marylin was a school teacher with a Master's Degree in Special Education from George Washington University. Her 66 years of marriage to an Air Force officer had her and their three children traveling the country and the world.

She lived in the Huntsville area for almost 40 years. She had been a docent at the Huntsville Museum of Art; she was a member of Asbury Methodist church in Madison; she was a long-time resident of Magnolia Trace and very active in her community.

Marylin was preceded in death by her beloved husband, Andy, and two brothers, Willard Tolles and Ross Tolles. She is survived by her children, Druanne Hogstrom (Eric), Dionna Weldon (Derek), and Larry Setlow (Anne). She was a proud grandmother to Sarah Hogstrom Standridge (Matt), Mark Hogstrom, Devin Weldon (Crystal), Dane Weldon (Ashlene), Danna Gagne (Gary), and Destin Osan (Vince). She had 12 great-grandchildren.

Loretta Kay Miller McKinney, 67, of Vicksburg, Mississippi, passed away on August 26, 2026 after a lengthy battle with cancer. She was the wife of our Chapter Chaplain, Col Dave McKinney.

Loretta met her husband and life partner in 1979 at the Wesley Foundation at Mississippi State University. Following their wedding in September 1981, she was whisked off to Great Falls, Montana. Loretta was a woman of remarkable strength and resilience. As an Air Force wife, she made a home for her family through many moves around the United States, meeting each new chapter with courage and grace. She loved her church and found joy in serving others. In quieter moments, she enjoyed reading and expressing her creativity through crafts.

Loretta was preceded in death by her father and mother, Walter and Pauline Miller.

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Loretta is survived by her loving husband, Dave McKinney; her daughter, Allison McKinney; her son, Sean McKinney and his wife, Becky; and her two cherished grandsons, Everett and Owen. She is also survived by her sister, Leanne Gilcrease and her husband, Rickey, as well as numerous nephews, nieces, and cousins.

Loretta will be remembered for her strength, her steadfast faith, her generous spirit, and her devotion to family. She will be deeply missed by all who knew and loved her, and her memory will live on in the many lives she touched.

Arrangements

Visitation will be held on Wednesday, September 2, 2026, from 3:30 p.m. to 5:30 p.m., with the service beginning at 5:30 p.m. at Madison Methodist Church, 127 Church Street, Madison, Alabama 35758.

Memorial Donations

In lieu of flowers, donations are requested to one of the following organizations or to a charity of your choice:

- Ovarian Cancer Research Alliance: <https://ocrahope.org/get-involved/ways-to-give/make-a-donation/>
- Endometrial Cancer Research Foundation: <https://www.zeffy.com/en-US/donation-form/endometrial-cancer-research-foundation-ecrf-peach>
- A charity of your choice

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



Large crowd for the August member meeting



Congressman Dale Strong addresses the membership



Congressman Strong takes questions from the membership



Chapter President Rick West presents a Certificate of Appreciation to Congressman Strong

TRICARE, Medicare, and Social Security: How your Entitlements Work Together

Are you curious about how TRICARE, [Medicare](#), and [Social Security](#) work together?

Many service members and their families don't realize that Social Security taxes deducted from each paycheck help build a foundation for future financial security. You've been paying into Social Security, so keeping tabs on your information is key.

Signing up for Medicare Part A and Part B is required to get [TRICARE For Life](#) coverage. And the Social Security Administration handles enrollment for Medicare.

By setting up a [my Social Security account](#), you can see what you've earned, and how it all fits together. You don't have to wait until retirement or age 65 to start managing your benefits.

Setting up an account early in your military journey helps you:

- Track earned credits
- Verify your military earnings
- Plan for your family's future

Let's take a closer look at the benefits.

What are my Social Security benefits?

- **Retirement benefits:** Your retirement benefit amount is based on your 35 highest earning years. This includes your military earnings covered by Social Security taxes. You may choose to begin receiving retirement benefits early as age 62. Or delay benefits for a higher monthly amount.
- **Disability benefits:** Social Security Disability Insurance may be available if you have a qualifying medical condition that prevents you from working and you meet work credit requirements. SSDI is separate from VA disability compensation. Some veterans may qualify for both.
- **Survivor benefits:** Are you an eligible spouse, child, or other family member? You may qualify for survivor benefits based on a worker's earnings record. These benefits are separate from military survivor programs.
- **Medicare and TRICARE For Life:** Social Security taxes also help fund Medicare. Most people become eligible for Medicare at age 65. You need to sign up for Medicare Part A and Part B to get and keep TFL coverage. You must pay Medicare Part B premiums.

Continued on next page

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How can a *my* Social Security account help me?

A personal *my* Social Security account gives you secure access to important Social Security information and online services. Creating an account is free. It can be done with your existing Login.gov or ID.me credentials.

I don't currently get Social Security benefits. What can I do with a *my* Social Security account?

You can still:

- Apply for Social Security retirement, disability, and Medicare benefits
- Request a replacement Social Security card if you meet certain criteria
- View your Social Security Statement and earnings history
- Estimate future retirement, disability, and survivor benefits
- Compare different retirement ages and benefit amounts
- Check the status of an application or appeal
- Get instant proof that you don't receive Social Security, Medicare, or Supplemental Security Income

I currently get Social Security benefits. What can I do with a *my* Social Security account?

You can:

- Request a replacement Social Security card if you meet certain criteria or Medicare card
- Get instant benefit verification or proof of income letters
- Start or update your direct deposit information
- Update your mailing address and phone number
- View your benefit amount and information
- Get an instant Social Security 1099 form or SSA-1042S
- Report your wages if you work and receive disability benefits or SSI

Setting up your account is a simple step you can take. It will help you start making the most of your earned benefits. And make sure you get the TRICARE benefits you deserve.

Visit the Social Security website to create your free [my Social Security account](#) today. Already have an account? Sign in to explore the features and services. 

Understanding the Global Nurse Advice Line

Do you know what to do when you or a family member feels sick, but it's outside of business hours? Should you go to an urgent care clinic or the emergency room, or wait until your doctor's office is open? Luckily, TRICARE has a service called the [Global Nurse Advice Line](#) that can help when you need healthcare guidance.

What's the Global Nurse Advice Line?

The Global Nurse Advice Line lets you connect with a registered nurse by phone, chat, or video. It's available 24/7 and free for TRICARE beneficiaries to use. Registered nurses are available to answer your questions, assess your symptoms, and give you advice. They can help when you're feeling sick, worried about what medication to take for your symptoms, find the closest urgent care or emergency care facility, or aren't sure if you should seek medical care. They can also help you make appointments and even provide an online "sick slip" when medically appropriate.

Who can use the Global Nurse Advice Line?

If you live in the U.S., you can use the Global Nurse Advice Line. If you live outside of the U.S., you must be enrolled to a military hospital or clinic to use the Global Nurse Advice Line.

Note: You can't use the Global Nurse Advice Line if you're enrolled in the [Uniformed Services Family Health Plan](#) or the [TRICARE Prime Demo](#). These plans have their own nurse advice lines.

It's important that the sponsor's and family members' personal information is up to date in the [Defense Enrollment Eligibility Reporting System](#). Log in via [milConnect](#) to check this information.

How do I use the Global Nurse Advice Line?

Connecting with a nurse is easy:

- If you live in the U.S., Guam, or Puerto Rico: Call **800-TRICARE (800-874-2273)** and choose Option 1.
- If you live overseas: Visit [Global Nurse Advice Line](#) to find country-specific phone numbers.

You can also use the live text or video chat features to get your questions answered.

Be sure to have your Department of Defense benefit number ready when you contact the Global Nurse Advice Line. As described in the [TRICARE Contact Wallet Card](#), you can find this number on your ID card.

Keep in mind that the Global Nurse Advice Line isn't for emergency situations. Health emergencies are conditions that threaten your life, limb, eyesight, or safety. If you or a family member reasonably believes you're experiencing a health emergency, call 911 or go to the nearest emergency room. If you're overseas, call your international emergency number.

Life can be full of surprises. That's why the Global Nurse Advice Line is here for you 24/7, even on holidays. Whether you're at home, moving, or traveling, you can always get reliable healthcare advice.

Legislative – continued from page 10

- Amendment 2 creates a process for county school boards of education to merge, and requires the State Board of Education to conduct an impact study before a merger. The [amendment](#) also ensures a process for protest and requires a referendum election. If at least 25% of registered voters in an affected county school system submit a written protest, a majority of voters would need to approve the merger at the next general election.
- Amendment 3 would require Alabama school boards of education to adopt a policy requiring public K-12 schools to say the Pledge of Allegiance daily, and allow school boards to adopt policies allowing student-initiated and student-led prayer. Students who do not want to participate would be allowed to leave the classroom during the prayer and the pledge. ([amendment](#))
- Amendment 4 requires local school boards of education to adopt policies requiring public K-12 schools to broadcast the first stanza of The Star-Spangled Banner once per week. Under the [amendment](#), the national anthem can be performed by a school-approved band, choir, vocal group or vocalist, as long as they use the version archived by the Library of Congress.

Voters will see all four amendments on the November 3rd ballot and each requires a simple majority vote to pass. IIII

Schedule of Events – Veterans Week

Friday November 4

7:30 am – Veteran Prayer Breakfast, Valley YMCA Madison AL

- Keynote Speaker: LTG Robert Rasch, Director of RCCTO
- Cost: No cost to veterans – all others-\$30 per person or table of 8 \$300
- Veterans, please register to reserve your free ticket: [Events for Veterans \(ymcahuntsville.org\)](http://ymcahuntsville.org)

Thursday, November 10

6 p.m. – [Veterans Dinner](#), VBC, South Hall (social hour 5-6 p.m., program at 6 p.m.)

- Honored guests (invited)
- Senior military leaders and elected officials (invited)
- Induction of local heroes into the Madison County Hall of Heroes
- Induction of Purple Heart recipients into the Purple Heart Honor Roll

The dinner is open to the public. [Tickets are required.](#)

Friday, November 11

8:00 a.m. – [Veterans Day Breakfast](#) in honor of Gold Star Families, Roundhouse (breakfast buffet begins immediately, program at 9 a.m.)

- Honored guests (invited)
- Senior military leaders and elected officials (invited)
- Recognition of local Gold Star families
- The breakfast is open to the public. [Tickets are required.](#)

11 a.m. – [Veterans Parade](#), downtown Huntsville

- Honored guests (invited)
- Senior military leaders and elected officials (invited)
- Free and open to the public. The best viewing is at Veterans Memorial Park on Monroe Street.

Marine Corps Birthday Ball, Jackson Center Visit semperfictf.org for more information

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)
- 2 September – Golf Meeting – 1200 - Links**
- 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 – College Football season begins
- 6 September - Leningrad was renamed Saint Petersburg (1991)
- 7 September – Labor Day
- 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 – Golf Tournament – 0830 - Links**
- 11 September - The worst terrorist attack in U.S. history (2001)
- 12 September - John F. Kennedy, 36, married Jacqueline Bouvier, 24 (1953)
- 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)
- 21 September - The People's Republic of China was established (1949)
- 21 September – First day of Autumn
- 25-27 September – Redstone Arsenal Oktoberfest
- 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)
- 30 September - Monthly Member Meeting – 1030 Meet & Greet – Summit Club**

