

Volume 58, Issue 4
April 2019



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings Huntsville Chapter Members!

Welcome to April. If you haven't done so already, it is crunch time for getting those tax returns submitted.

Thanks to those of you who attended the March meeting. The briefing by the Garrison Commander, COL Smith, was very informative! Our speaker at the April 24th meeting will be Elizabeth Kocir from the Osher Lifelong Learning Institute (OLLI) at UAH. See page 9 for details and get your RSVPs in to Christine Downing ASAP! Also, our venue for this month's breakfast (0900 on April 13th), will be the City Café Diner on Drake Avenue. Come enjoy some great food and camaraderie at both events!

This year's Retiree Appreciation Day (RAD) is currently scheduled for Friday, October 25th, with speakers in the morning and a health fair in the afternoon.

The Golf Committee is moving full speed ahead in planning for our 8th Annual Scholarship Fund Golf Tournament on September 20th. You can help by soliciting sponsors during your trips to stores, restaurants, doctors, entertainment venues, and any other possible vendors – we are looking for monetary sponsors at various levels and for gift donations for the Silent Auction. Forms for sponsors will be included with the email disseminating this newsletter and are also available on our website – huntsvillemoaa.org.

Speaking of the Scholarship Fund, a sub-organization of HCMOAA has been formally created for the sole purpose of managing the Scholarship Fund. Articles of Association have been approved and an application for tax-exempt status under IRS 501(c)(3) has been submitted.

That is all for this month. Go easy while doing that yard work and I hope to see you at our meetings!

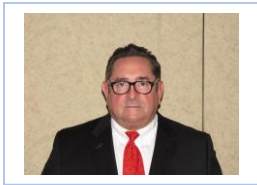
Rick

Member Meeting 24 April
Guest Speaker is Ms. Elizabeth Kocir from OLLI at UAH

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret



**Take
Action**

→ <http://www.moaa.org/takeaction/>

Last month was the first time since 1992 that Alabama legislated a new tax on gasoline. Governor Ivey signed the Rebuild Alabama package into law on 12 March 2019, five days after the bill was introduced in the special session. The extra 10 cents per gallon will be phased in over three years. The initial increase is a 6-cent hike and will occur after 31 August 2019 with an additional 2-cent increase for 2020 and 2021. It is believed that this tax increase will add about \$380 million per year. Rebuild Alabama didn't ignore owners of gasoline-free electric cars and plug-in hybrid cars. It zapped their owners with new annual registration fees of \$200 for electric cars and \$100 for the plug-in variety.

The new revenue generated by the increase will be dispersed between state, county, and municipal governments in Alabama. These funds are to be used for transportation infrastructure improvement, preservation and maintenance projects. A separate portion of the revenues will go to pay a bond to be issued to finance improvements to the ship channel providing access to the facilities of the Alabama State Docks.

In other news: "In addition to including the largest proposed pay raise for active-duty troops in 11 years—3.1 percent, President Donald Trump's fiscal 2020 Defense Department budget contains no increases in health care fees for troops, retirees and family members. This year's budget proposal contains no additional health care fee increases for users of TRICARE Prime, TRICARE Select and TRICARE for Life, meaning that if the budget passes as written and Congress does not include additional fees, beneficiaries can expect their health care costs to be stable next year."

Go to <http://huntsvillemoaa.org>. In our webpage under Legislative Affairs for April 2019 there are four interesting articles I invited you to read. They include: the UCMJ is applicable to Retirees; new rules for military spouses; an update to the blended retirement system and new about the Iron Dome Air Defense System.

As always, please take time to look at <http://takeaction.moaa.org>. The National Headhunters of MOAA has outlined action items they think are important to active duty force as well as those who have served, including you. On the MOAA webpage each action item is presented in the following format: Who is Affected; The Issue; and The Remedy.

2019-2020 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

1st Vice President: CAPT William P. Nash, USN-Ret, (256) 858-1617, p3cdriver@gmail.com

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Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, lkubik@mediacombb.net

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, bged992K@aol.com

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

Second Past President: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, ctcbama76@gmail.com

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, cdowning@bellsouth.net

Programs: CDR Christine Downing, USN-Ret, 256-828-9740, cdowning@bellsouth.net

Legislative Affairs: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, ctcbama76@gmail.com

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

Public Affairs (Publicity): CDR John Inman, 256-425-8022, inman331@msn.com

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

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

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

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, chbwig@gmail.com

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

ROTC: CDR John Inman, 256-425-8022, inman331@msn.com

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

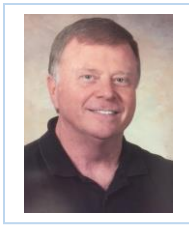
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2020)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (July 2021)

LTC John C. Franks, USA-Ret, 703-489-2701, john.franks@ingenuityinc.net (July 2019)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

Plants have arrived at your exchange but the main event (with even more plants) will be 28 March – Just in time for the Outdoor Living Grand Opening on 29 March! Plants, giveaways, and refreshments available - come by and select yours for best selection!

Other specials planned or going on now:

- Optical Shop has their very popular “buy one get one free” offer for glasses
- Selection of tax preparation software
- Easter savings and specials are available thorough 21 April
- Mother’s Day savings on jewelry, clothes, shoes, and other items
- Wide assortment of lawn care equipment, chemicals, fertilizer, and patio items all on sale starting 29 March

Don’t forget to apply for the AAFES Star card and get at least 10% your first day’s purchases with additional per cent off during periodic store specials, an additional 10% off at all food court items, and as always 5 cents off per gallon at the gas pumps!

Shopette

Check out the “Spring into Savings” tent sale 18-20 April, 00900-1700 each day. And during the months of April and May there is craft beer tasting every Friday 1500-1700.

Plus, be sure to check out the “What’s New” section (spirits and wines) and the “Wine of the Month” for special selections and sales!

Commissary

Sign up for savings at mymilitarysavings.com. You will get information on current and upcoming Commissary and AAFES sales. Plus, recipes, contests, and there is an app you can download (Apple and android), that will take you directly to the site.

Expect to see the Redstone Commissary Case Lot Sale in May – just in time for Memorial Day savings and specials! Your Commissary also has their Plant Sale going on now with ferns and assorted plants available through May.

Stop in and get huge savings on barbecue meats, ketchup, a huge assortment of mustards, pickles, lettuce and buns! Everything to make the tax season more bearable.

Need Addresses

None this month

We have lost track of the above members. If you know their whereabouts, please have them contact Chris Downing at 256-828-9740.

Concerns

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

None this month

Persons to contact are:

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

Navy/USMC Representative:
CW4 Louis J. Kubik
256-859-3054
lkubik@mediacombb.net

Air Force Representative:
Col Edward L. Uher
256-882-6824,
biged992K@aol.com

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





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Do you know how the Windfall Elimination Provision and the Government Pension Offset may affect the direction of your Social Security?



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Cloud Investments, LLC and Cloud Financial, Inc. are not affiliated with or endorsed by the Social Security Administration or any government agency.



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



Everything You Need to Know about Filing Medical Claims

Did you visit your doctor recently? If you visited a TRICARE network provider, in most cases, your provider will file a claim for you after the visit. In some cases, you may have to pay for health care services upfront and file your own claim to get money back. It's important to know when you need to file a claim and how to do so.

A claim is a request for payment from TRICARE that goes to your regional contractor after you get a covered health care service. If you also have Medicare, the claim will go to a Medicare contractor.

When Do I Need to File My Own Claims?

If you're enrolled in TRICARE Prime or TRICARE Prime Remote, you usually don't need to file claims for health care services. In most cases, your provider will file claims for you. If you're enrolled in TRICARE Select, network providers will file claims for you. But if you get care from a non-network provider, you may have to file your own claims. You should also expect to file your own claims to get money back if you have TRICARE Overseas Program (TOP) Select. If you're unsure about how your claims will be filed, check with your provider to find out if you need to submit a claim after receiving care. You don't need to file claims when using the US Family Health Plan.

Typically, you must file your own claim if:

- You receive services from a non-network provider or pharmacy or use a civilian pharmacy overseas
- You get care outside of the U.S. or overseas (There are exceptions overseas depending on your health plan and the type of provider you see)
- You use TRICARE for Life (TFL) and get care from a Medicare non-participating provider
- You have other health insurance (OHI) in addition to Medicare and TFL

Your claim must include all required information when you file it.

How do I File a Medical Claim?

For all stateside claims, download and submit your completed medical claim form (*DD Form 2642*) and supporting information (for example, a copy of the provider's bill) to your TRICARE regional contractor. Do this as soon as possible after you receive care.

For overseas claims, submit the claim form and proof of payment to the TOP claims processor in the region where you received care. You may file overseas claims online through the secure claims portal on the TOP website. Video tutorials are also available to help guide you through the overseas claims process.

If you have TRICARE for Life, TRICARE pays last after Medicare and other health insurance. If you do have OHI in addition to Medicare and TFL, submit *DD Form 2642*, a copy of your provider's bill, *Medicare Summary Notice*, and OHI explanation of benefits to the TFL contractor, Wisconsin Physicians Service – Military and Veterans Health (WPS). If you get care overseas, TFL is the primary payer, unless you have OHI. You should also file claims in the overseas area where you received care. Visit the claims section in the *Tricare for Life Handbook* for more details about filing health care claims stateside and overseas. Claims filing instructions for TFL are also available on the WPS website.

Continued on next page

Simplify Your Life by Joining the Chapter Life Member Trust (LMT)

Tired of forgetting to renew your Chapter annual membership? Want to make one more item in life simpler? We have a solution – become a Chapter Life Member!

The upfront cost is probably less than you think. We use your current age and the Social Security Administration Actuarial Table to figure the buy-in cost. For example, if you are a male and currently 55, the fee is \$255; 65, the fee is \$178; 70, the fee is \$143; and 75, the fee is \$111.00. Costs are slightly more for our female members due to enhanced longevity. If you are currently paid in advance, we'll give you credit for the years paid beyond 2019 which will reduce the buy-in cost even more.

The LMT will pay your dues every January, so you can forget about keeping up with a payment. Help yourself and the Chapter by reducing the administrative burden for all of us and the postage cost to send in annual dues and to send out reminders.

To join the LMT or to find out your upfront cost, contact the LMT Board Chairman, COL John Fairlamb, USA (Ret.) at fairlambjrf@comcast.net.

Fox – continued from previous page


for more details about filing health care claims stateside and overseas. Claims filing instructions for TFL are also available on the WPS website.

When Should I Submit Claims?

File claims as soon as possible to help avoid delays in payment. In the U.S. and U.S. territories, you must file your claim within one year of the date that you received medical services. Overseas, you need to file your claim within three years. Remember, you'll need to submit a proof of payment with all overseas claims.

Avoid Delays in Processing Your Claim

To avoid delays, follow these claim filing tips to help you fill out the claim form correctly and attach all required documents. Remember, you can always contact your claims processor or regional contractor for help with filing a claim, to check a claim status, or to get more information about denied claims.

In most cases, you don't have to file your own health care claims; your provider will file the claim for you and you'll be able to view your explanation of benefits online. Learn more about how to file medical claims and check the status of claims on the TRICARE website. You can also review the claims process for pharmacy claims and dental claims. 

**Now and Always
We'll be There.**



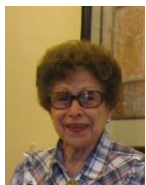
1-800-247-2192 • www.moaainsurance.com

TAX CENTER

Bldg 3489 Ajax Road
Redstone Arsenal, AL 35898
256-842-1040

The Redstone Arsenal Tax Center is open seasonally from the middle of January until the end of April, Monday - Friday 0800-1600

Appointments are recommended. Walk-ins are welcomed but not guaranteed. It is recommended that you arrive approximately 15 minutes prior to your appointment time.



Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

The next surviving spouse luncheon will be held on
Thursday 18 April at 1100 at Cheddar's Café
6125 University Drive in Huntsville - Phone: 256-971-2000
Everyone will be called with the details – reservations are required

Surviving Spouse Corner: Planning for the Future

These conversations can be difficult, but they are a priceless gift to your family after you're gone.

By Anne Hartline, chair, Surviving Spouse Advisory Committee

Planning for the future includes having financial affairs in order, sharing your personal affairs with your family, and keeping important documents together in an accessible place. Discussing information about handling business after your death is one of life's most difficult tasks. However, making preparations and sharing with your spouse, children, or the executor of your estate is a priceless gift. Frequently, spouses have the perspective that sharing this information would burden their loved one. However, avoiding these preparations creates a cruel weight that can cause much anxiety at a most difficult time.

MOAA has available several helpful publications that can be completed and shared with your family. [Personal Affairs Action Guide: A Personal Inventory for Peace of Mind](#) is a workbook for servicemembers with space to list details essential for smooth transitions for survivors. [Survivor's Planning Guide](#), also designed for filling in the blanks, was created for surviving spouses. These guides are available for download on MOAA's website. Life and Premium members can order hard copies from MOAA. One of the benefits of membership in MOAA is the availability of its many publications.

In addition to income, other financial information is critical knowledge to provide for survivors. Some considerations include determining how much income will be required for your spouse to maintain your current lifestyle. Your spouse will not inherit any VA disability benefits you are receiving. If you have elected to purchase the Survivor Benefit Program, your surviving spouse will receive a maximum 55 percent of your retired pay. Consider your spouse's personal sources of income and the penalties for being single, including possible increases in health insurance and a greater tax rate on Social Security. Examine life insurance policies for beneficiaries. If you have named a charity or another inheritor, consider whether your spouse might need that money to pay bills.

Step up! Plan and share information as a priceless gift to your spouse and family!



Chaplain's Corner
CH (LTC) Bert Wiggers, AUS-Ret

PATIENCE

Patience on the part of young Clyde Tombaugh is what led him finally to discover the planet Pluto. Astronomers had already calculated a probable orbit for this "suspected" heavenly body, which they had never seen. Tombaugh took up the search in March 1929. He examined scores of telescopic photography, each showing tens of thousands of star images in pairs under the blink comparator, or dual microscope. It often took three days to scan a single pair of photographs. It was exhausting, eye-cracking work, in Tombaugh's own words, "brutal, tediousness." The search went on for months. Star by star, Tombaugh examined twenty million images. Finally, on February 18, 1930, as he was blinking a pair of photographs in the constellation Gemini, "I suddenly came upon the image of Pluto!" It was the most dramatic astronomic discover in nearly one hundred years, and it was made possible by patience.

In your **patience** possess your souls (Luke 21: 19). And not only so, but we glory in tribulations also: knowing that tribulation produces **patience** (Romans 5:3). And **patience**, experience; and experience, hope (Romans 5:4). But if we hope for that we see not, *then* do we with **patience** wait for *it* (Romans 8:25).



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: 360
Regular Members: 295
Surviving Spouses: 65

New this month: 1
Deaths this month: 0
Renewals: 13

**Welcome New Members to
Huntsville Chapter MOAA**

COL Kelsey Smith, USA

Recruiting

You are our best recruiter. If you have a friend, colleague or co-worker who is eligible to join MOAA, or who already belongs to MOAA National – bring him/her to a Chapter meeting. You would be doing both them and the Chapter a favor.



Membership Meeting
24 April 2019
1100 – Summit Club

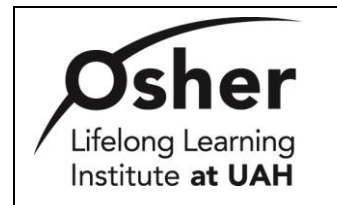
Guest Speaker: Ms. Elizabeth Kocir
Osher Lifelong Learning Institute (OLLI) at UAH

Elizabeth Kocir is a member of the Osher Lifelong Learning Institute (OLLI) at UAH, an organization designed for adults 50+ seeking to enhance their knowledge and lives through various class courses, lectures, and special activities. She serves on the Board of Directors as the Public Relations Chair. Elizabeth also serves as an instructor for several History and Government courses.

Before retiring she worked for thirty years in marketing and sales in the healthcare industry. She was an Officer and Board Member for insurance related associations working with California legislators on healthcare reform issues. Liz is impressed with OLLI and its people. She wants to offer her services to “further the education process for the over-50 market as well as the ‘image’ of this market.”

Elizabeth is married to retired US Army Sergeant 1st Class Dean Butler and they reside in South Huntsville.

She will provide us with a “big picture” briefing on OLLI.



Menu: Baked Chicken, Fried Chicken, Pinto Beans, Cole Slaw, Peach Cobbler & Assorted Beverages

Cost: \$15 for Chapter members and their guests – pay at the door – cash or check only

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 20 April 2019



HCMOAA Treasurer's Report February 2019

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

1. The February 2019 Treasurer's Report is presented herein. It was reviewed by the Governing Board and forwarded for membership approval at the March 2019 meeting.

2. Monthly Summary:

	Operating Funds	Savings	Scholarship Fund
Starting Balance	\$ 5,141.45	\$ 8,001.75	\$22,647.15
Income	\$ 1,273.60	\$ 0.18	\$ 0.00
Expenses	\$ 684.00	\$ 0.00	\$22,647.15
Ending Balance	\$ 5,767.05	\$ 8,001.93	\$ 0.00

3. Notable income: individual dues, membership incentive from MOAA HQ, Sentinel advertising and payments for membership meeting meals.

4. Notable expenses: P. O. Box annual rental and surety bond payment.

5. Chapter savings account activity was limited to interest.

6. Scholarship Fund checking account has been closed. Prior to its closure, expenses included payment for a large scholarship presentation check and donation to the MCC Merit Awards program. The residue of the funds were transferred to the newly established Redstone Federal Credit Union Scholarship Fund account.

7. The Chapter holds an \$8,000 (current value: \$8177.52) Certificate of Deposit with Renasant Bank for reserve funding and advance dues payment protection.

Scholarship Fund Treasurer's Report April 2019

The Chapter has an active scholarship fund which is managed by the HCMOAA Scholarship Fund – a 501(c)(3) tax-exempt, tax-deductible non-profit sub-organization of the chapter. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving students. Please consider donating to our program. Contact Rick West at rickw675@att.net or 256.776.6901 for details.

Scholarship Fund Donations Received During March 2019

Total received for March:	\$0
Total received FY19 to date:	\$920



Is Your Spouse Prepared If You Should Die First?

The death of a loved one is a tumultuous life transition. To prevent their spouses from suffering the consequences of being unprepared when dealing with the numerous details associated with a loved one's passing, MOAA members are encouraged to understand the tools and subject-matter experts available to them.

MOAA is aware of the limited assistance provided to military retirees and surviving spouses in these situations. Many military bases have Retiree Activity Offices (RAOs) that do their very best to assist. However, these facilities are staffed mainly by volunteers and are severely under-resourced. In these austere times, improvements to RAO services are unlikely. Additionally, many survivors do not reside anywhere near a military installation.

Here are several MOAA resources that can help:

Member Service Center: The Member Service Center, (800) 234-MOAA (6622), is staffed from 8 a.m. to 6 p.m. Eastern time with dedicated professionals who have an affinity for assisting the military community. They have been expertly trained to provide or pursue answers to the wide array of questions. If our member service representatives cannot adequately address an issue, they will connect a member or survivor to one of two staff subject-matter experts. These retired military officers possess a combined 50 years of active duty service and have gained in their post-military experience expertise and accreditation as financial and benefits counselors and educators. They routinely advise MOAA members on the full range of military and federal benefits - TRICARE, Medicare and TRICARE for Life, Social Security, VA benefits, and the Survivor Benefit Program, to name a few.

Publications and Guides: MOAA has an array of publications designed to assist paid members and their survivors. Most publications can be accessed [online](#). Copies of printed publications can be obtained via U.S. mail by calling the Member Service Center. The following publications pertain to military survivor issues:

- [*Help Your Survivors Now: A Guide to Planning Ahead*](#). This guide can help you prepare, make decisions, and ease the financial, medical, and property transition for your family after you're gone.
- [*Survivor's Planning Guide*](#). Following the death of a loved one, it can be overwhelming to keep track of what arrangements need to be made, who needs to be contacted, and notes on important phone calls. Designed by surviving spouses, this handbook is intended to help you do just that.
- [*Survivor's Checklist: First Steps for Moving On*](#). Keep this essential checklist on hand to refer to when dealing with a death in the family.
- [*Turning the Corner*](#). Losing a loved one is never easy, and each person's experience is different. This publication is meant to help you recognize and understand some of the aspects of the grieving process and help guide you through this difficult time.
- [*Your Guide to Military Burials*](#). Use this resource for planning and decision-making regarding military burials and rights and to create a plan for the future.

The other publications in MOAA's library include topics such as personal finance, military benefits, transition, spouse and family, and MOAA chapters. The most popular publications include [*Aging Into Medicare and TRICARE For Life*](#) and [*Survivor Benefit Plan: Security for Your Survivors*](#).

Surviving Spouse Membership: Finally, MOAA will transfer a member's Life Membership into a Surviving Spouse Life Membership for the surviving spouse or the remaining time of a premium membership into a Surviving Spouse Premium Membership. Additionally, we invite all survivors to join our Surviving Spouse Virtual Chapter, which provides a common space for surviving spouses across the country to connect with one another and communicate about challenges of adjusting to a new life and the resources available. You can reach out to this virtual chapter by emailing mssvc02@gmail.com.



Huntsville Chapter
Military Officers Association of America
P.O. Box 1301
Huntsville, AL 35807



Membership Application or Renewal Confirmation

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

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

*\$5 for New Members joining between 7/1 to 11/1

New Members joining after 11/1 will have membership paid through following calendar year

First Name		MI	Last Name		
Preferred Name		Birthday	Spouse's Name		Period(s) of Active Duty i.e. 1965 – 1990
Grade	Branch of Service		MOAA National Member #		
Active	Retired	NG	Former Officer	Reserve	Surviving Spouse
Mailing Address		City		State	Zip
Phone Number		E-mail Address			

14th Annual Korean War Veterans Luncheon / Ambassador's Peace Medal Presentation

Date/Time: April 4, 2019 (1100 - 1300)
Where: Marriott Hotel (5 Tranquility Base, Huntsville, AL 35805)
Officiating Officer: General Gustave F. Perna, CG, US Army Materiel Command

Guests: Honorable Tommy Battle
Mayor, City of Huntsville
Honorable Young-Jun Kim
Consul General, Republic of Korea, Southeast U.S.

RSVP: by March 22, 2019 to KC Bertling at 256-541-0450 or samnkc@knology.net

No cost to Korean War Veterans, all others--\$20 per person

Military Discounts for Spring Break

Spring is so close we can almost feel it. Even if your fingers aren't yet thawed out from the winter cold, it's time to start planning for Spring Break. With the help of military discounts, you can have tons of Spring Break fun without breaking the bank.

Need some suggestions for what to do? Here are six Spring Break ideas for the entire family:

1. Plan a staycation.

Staying home doesn't have to be boring. Do you live in an area that has attractions to offer visitors, but never take advantage of visiting them? Spring Break is the perfect time to check out what your area has to offer.

Visit your [installation's ITT office](#) to get some ideas and possibly discounted tickets to local attractions.

You can also use this time to check out local restaurants you haven't had a chance to try. Some restaurants, like [Melting Pot](#), [Greene Turtle](#), [Ryan's](#), [Old Country Buffet](#) and [Hard Rock Cafe](#), advertise military discounts, but many restaurants don't advertise so make sure you [ask wherever you dine](#).

Then go see that movie you keep hearing about! Movie theaters like [Cinemark](#) and [Regal](#) offer military discounts.

2. Take a cruise.

I know what you're thinking: How is THAT affordable? Easy! Many cruise lines offer military discounts including [Carnival Cruise Lines](#), [Princess Cruises](#), and [Disney Cruise Line](#).

3. Visit theme parks.

Perhaps there is a park that your family would love to visit. There's a wide variety of theme parks available that offer military discounts. Get your thrills at parks like [Busch Gardens](#) or [Knott's Berry Farm](#) or pose with your favorite Disney Character at [Disney World](#). (Check out our full list of [amusement park military discounts](#))

4. Relax at a resort.

[Sandals](#) resorts offer a 10% military discount. They have locations in beautiful places like the Bahamas, Jamaica, Barbados and more.

You can also check into [Armed Forces Recreation Centers](#), or AFRCs, which are Joint Service Facilities operated by the Army Family and Morale, Welfare and Recreation Programs. Probably the best known AFRC is Shades of Green, located at Disney World in Florida. You can get great room rates.

5. Hit the road.

Even if you don't go on a cruise or head to a resort, Spring Break is a great time for a road trip. Whether you're visiting family and friends or heading out for some sight-seeing, make sure to use all the military discounts out there while you travel.

There are lots of military discounts on rental cars, including [Alamo](#) and [Sixt](#). Hotels like [Marriott](#), [Red Roof Inn](#), [Hilton](#), [Best Western](#), [Choice Hotels](#) and [Motel 6](#) also all offer military discounts. ([Click here](#) for more details about military discounts on lodging.)

6. Learn a lesson.

Find some local volunteering opportunities. Depending on your family members' ages, you can volunteer at local soup kitchens or nursing homes and not only make an impact on those you help, but your children can learn the valuable lesson of helping others.

Could your kids use the time to catch up on studies? [Tutor.com](#) offers free tutoring for military families.



22 Birthdays in April

LTC Albert D Reumann, USA
COL Henry L Brown, USA
LCDR Don R Vaden, USN
Mrs. Josephine O Walsh
MAJ Gordon M Brown, USA
MAJ Theron Bowman, USA
LTC Fred Maksimowski Jr, USA
Mrs. Lillian Kawano
1LT William H Redmond, USAR
Col Terese D LeFrancois, USAF
LTC Kenneth P Worsham, USA

COL Faison P Gibson, USA
LCDR Emanuel M Tsikalas, USN
CPT Stephen E Cecil, USMC
Lt Col Edward J Gniadek, USAF
LTG George R Stotser, USA
COL Herbert M Dixon, USA
Mrs. Terry Cave
Lt Col David L Dunlap, USAF
Mrs. Pattie C Chatfield
COL Joshua S Kennedy, USA
LTC Samuel Scruggs, 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 brucer76@knology.net so it can be included in future newsletters. Thank you.

The Golf Committee Needs You

It's that time again. Initial planning is underway for the 2019 Scholarship Golf Tournament. You don't need to know anything about golf or commit an excessive amount of time – you can volunteer as much or as little as you see fit. The following are some of the ways you can help:

- When you visit a local merchant, ask them if they could donate any goods or services
- Recommend businesses that we can approach to be sponsors
- Spread the word about the tournament to any golfers that you know
- Set aside some time on tournament day to help out at the course – just an hour or two
- Join the golf committee – we meet monthly over lunch at the Redstone golf course



If interested, or to find out more, contact Bruce Robinson, brucer76@knology.net or 256-426-0525



TAPS

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

None this month

*Gone but not forgotten for their dedicated support and service to our Country. We
will miss these outstanding Leaders and Patriots.*



Chapter Happenings – March Member Meeting



Guest speaker COL Kelsey Smith, Redstone Arsenal Garrison
Commander, gave an interesting talk on the future of the Arsenal

Attention Members – New Location for Monthly Breakfast!



The City Café Diner

2003 Drake Avenue (right next to Cracker Barrel)
We meet the 2nd Saturday of each month at 0900
The next breakfast is 13 April



Five Last-Minute Tax Tips for 2018

Smart tax planning is something you should do all year long, not just at the end of it. Having said that, there are some last-minute ways you could slash your 2018 tax bill and put hundreds or thousands of extra dollars in your pocket when you file your return. With that in mind, here are five potentially lucrative tax tips that you can still take advantage of, even though there are fewer than two weeks left in 2018.

1. Sell a losing investment or two

Did your portfolio take a beating from the fourth-quarter stock market volatility? If you're sitting on some losing investments and are considering getting rid of them, it could be smart to sell before the end of the year.

The IRS [allows you](#) to use capital losses to offset capital gains. Even if you didn't sell any investments for a profit in 2018, you can still use as much as \$3,000 in losses to offset your other taxable income.

One *big* caveat: I'm not suggesting that you sell a stock just because its price went down. However, if your original reasons for buying one of your losing stocks no longer apply, or if you think you could put that capital to better use elsewhere, the tax benefits of selling could help make your decision easier.

2. Do you have unpaid student loan interest?

The above-the-line tax deduction for [student loan interest](#) survived the passage of the [Tax Cuts and Jobs Act](#), so Americans can still deduct as much as \$2,500 in qualifying student loan interest each year.

With that in mind, here's a tip if you're on an income-based repayment plan. The deduction applies to all student loan interest that you pay, not just the amounts you are *required* to pay. If your required monthly payment doesn't cover all of your student loan interest each month, there's a good chance that you have some built-up interest. As long as you're within the \$2,500 cap, making an extra student-loan interest payment in 2018 could help maximize this deduction.

3. Defer some income, if possible

This tip can be especially handy if you're self-employed. One of the most logical ways you can reduce your income tax in a given year is to reduce the amount of income you *receive* in a given year.

For example, if you're a freelancer, you could hold off on billing clients until the end of the year is near, effectively ensuring that you won't be paid until 2019. Even if you're an employee, there could be creative ways to defer some income. For example, if you're expecting a year-end bonus, you could ask your boss to wait until after Dec. 31 to pay it to you. To be clear, deferring income this year will result in higher income next year, so be sure to take that into consideration (that is, unless you repeat the process in 2019).

4. Make an extra mortgage payment

This tip only applies if you're planning on itemizing deductions. Having said that, one of my favorite tax strategies involves maxing out the [mortgage interest deduction](#).

Here's how it works. If you have a mortgage payment due in January, make that payment before the end of the year. This can potentially give you 13 mortgage payments (and an additional month of mortgage interest) in 2018.

5. Boost your retirement contributions

While it's likely too late to meaningfully increase your contributions to your employer-sponsored retirement plan -- such as a 401(k) -- there are some other options:

- If you qualify for the [traditional IRA tax deduction](#), you have until April 15, 2019, to make your 2018 contributions. The 2018 limit is \$5,500, with an additional \$1,000 catch-up contribution allowed if you're 50 or older.
- If you're self-employed, it's not too late to open and fund a [SIMPLE IRA](#), [SEP-IRA](#), or solo 401(k).
- If you contribute to a [health savings account](#) (HSA), it could be an excellent way to save for healthcare expenses in retirement.

Don't Fall for These Common Tax Scams

If you receive a call or an email from the IRS stating you're in trouble, what should you do? The answer: nothing. The IRS does not call or email citizens. The most common scams include:

- **Telephone impersonators claiming to be IRS employees.** You are told you owe money and need to pay immediately. You might be threatened with arrest or suspension of license, and callers can be hostile. They might leave an urgent callback message.
- **Email phishing schemes.** The real IRS does not send taxpayers unsolicited email. Beware of fake websites that look real. Never go to a website by clicking a link in an email. Always go directly to a website using your own web browser and address.
- **Falsely claiming the ability to get you a greater refund.** Be careful of tax preparers that expect you to sign a blank return, charge a fee based on the refund, or promise an incredible refund before even knowing your tax situation.

A lot of effort has been placed in stopping taxpayer identity theft and the use of stolen data to file fraudulent tax refunds. The efforts have resulted in a 65-percent decrease of theft cases since 2015. IRS partnership efforts with private security firms and tax preparers under their [Security Summit initiative](#) continue to fight the ever-changing threat environment and decrease the fraud threat.

Learn more about scam matters, and how to report a scam or identity theft, on [IRS.gov](#).

Smaller Tax Refund? Here's What to Do

It's the first tax-filing season with the [new tax laws in effect](#). The news outlets are reporting many people who have prepared their 2018 return are shocked to find their refund is smaller than in years past, or they might even owe taxes this year. So why is this happening?

The 2018 withholding tax tables reflect the new lower tax rates, which means less would be taken out of each paycheck, translating into more money in your pocket. But that could impact how much money you would be refunded, which isn't necessarily a bad thing.

A tax refund simply means you overpaid your taxes throughout the year. It's not due to some tax break or deduction; it just means you didn't do a very good job of estimating what should be taken out in taxes each pay period. For those who think they were duped out of a refund this year, take the time to look at what your total tax liability on your 1040 is. All other things being equal, it's likely lower than the year before. So you didn't pay more in taxes, you just paid them more evenly throughout the year.

But what if you owe this year? That's more than likely due to the fact you have a large family or live in a state with high property taxes, both of which are no longer fully deductible as in years past. Here are two important takeaways:

- **Remember to adjust your withholding.** A [W-4](#) is the form that tells your employer how much tax to withhold from your paycheck. The IRS has a [withholding calculator](#) that walks you through numerous questions about your entire family's financial status, and the results will help you fill out the W-4 more accurately. These "paycheck checkups" can be done anytime but especially when tax laws are revised or your family's situation has changed (due to a move to another state or a baby, for example). Just submit an updated W-4 form to your employer.
- **A tax refund does not a savings plan make.** If you count on your refund to pay for that summer vacation every year, it's time to change your plan. Instead, have part of each paycheck go into a savings account. That way, your vacation won't turn into a staycation due to lack of funds.

April 26-28, 2019

Courtland, Alabama



ABOUT THE EVENT

Wings over Courtland will celebrate the town's role in World War II and will honor all veterans from the surrounding area.

With an active airbase, the town of Courtland contributed much to the air war and success of the Allied forces.

Many activities are included in the line-up for the day. After the morning walking tour, take a stroll back in time with the stores exhibiting 1940's displays, 48-star flags flying, a parade and period vehicles lining the streets.

Join us as we honor the veterans. Talk with them and hear their personal accounts, face to face, in first person. Shop at our vendors, get your picture made on the paper moon, enjoy old fashioned candies and Coke in the glass bottle while listening to songs of the era. Listen to educational programs throughout the day to learn of life affected by war.

Attendees dressed in fashions of the time, are invited to participate in the fashion show.

The evening entertainment will include dinner and a USO styled-show, followed by a swing dance under the stars. The Sophisticated Swingers will be providing the evening's live music and entertainment.

If you are a veteran, from any time era, and are interested in being involved in this event, or if you have a veteran family member whom you would like to bring, please register. Registered persons will be honored with the parade, program and complimentary dinner ticket.

For more information visit their website at:
<https://www.wingsovercourtland.com/> or call 256-366-6796

Friday Schedule

9:30 AM – 2 PM Open for School Education Trips

7 PM Movie in the Park

Saturday Schedule

10 AM Walking Tour of the town.

Exhibits open: Homefront, World War II, Courtland Army Airfield, Children's Area, Army Air Corps exhibit, car and tractor show, Military Encampment

11 AM – 2 PM Enjoy refreshments and lunch from our canteen

Cadet Encounters, Shuttles to Air Base, Radio Show Broadcast, Programs hourly

2:30 PM Veterans Line up for Jeep Parade, Veterans Parade, Flyover, Official Event, Photograph of Veterans

4 PM Fashion Show, Official Event Photograph of Volunteers

5 PM Swing dance exhibition, followed by lessons

6 PM Prayer and the lowering of the colors, Dinner and the USO-styled show, Stories of Courtland Army Air Base Life

8 PM Swing Dance Under the Stars, Music by the Sophisticated Swingers

Sunday Schedule

10:30 AM Outdoor Sunday Church Service, singing, followed by picnic

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 about 450 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 400+ 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 brucer76@knology.net or 256-426-0525.

Important Dates in April

- 1 April – April Fool’s Day
- 2 April – Ponce de Leon discovered Florida (1513)
- 2 April – First US Mint established in Philadelphia (1792)
- 3 April – Pony Express service began (1860)
- 3 April – Confederate Capital of Richmond surrenders (1865)
- 4 April – NATO established (1949)
- 4 April – Martin Luther King assassinated (1968)
- 6 April – US entered World War I (1917)
- 9 April – Civil War ended (1865)
- 10 April – Bataan Death March began (1942)
- 10 April – Monthly Board Meeting – Java Cafe**
- 11 April – RSA Volunteer Luncheon – Summit Club**
- 11 April – Apollo 13 launched (1970)
- 12 April – Golf Meeting - Links @ Redstone**
- 12 April – Franklin Roosevelt died (1945)
- 12 April – Cosmonaut Yuri Gagarin became first human in space (1961)
- 12 April – First Space Shuttle *Columbia* launched (1981)
- 13 April – Monthly Breakfast – City Café Diner**
- 14 April – Abraham Lincoln shot – he died the next morning (1865)
- 15 April – Tax Day
- 15 April – *Titanic* hit an iceberg and sank (1912)
- 17 April – Bay of Pigs fiasco in Cuba (1961)
- 18 April – Paul Revere’s ride (1775)
- 18 April – San Francisco earthquake (1906)
- 18 April – General Doolittle’s raid on Japan (1942)
- 19 April – American Revolution began (1775)
- 19 April – Oklahoma City bombing (1995)
- 21 April – Easter Sunday
- 24 April – Monthly Member Meeting – Summit Club**
- 26 April – Chernobyl nuclear disaster (1986)
- 28 April – Mutiny on the *Bounty* (1789)
- 30 April – State of Israel established (1948)

