

Volume 59, Issue 4
April 2020



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings Huntsville Chapter Members –

I sincerely hope this newsletter finds you and your families and friends safe and healthy.

This is a heck of a situation in which America and the World find themselves. I believe most of our leaders and managers are doing everything they can to combat the pandemic. I am especially impressed by the Public Health personnel, Health Care professionals and volunteers who are really going all out to contain and treat this virus!

Effective immediately, all HCMOAA meetings and events are cancelled until further notice. This includes membership meetings, breakfasts, widows luncheons, board meetings, and golf meetings.

I am fairly sure that the Tut Fann BBQ and the official Memorial Day ceremonies will not happen this year. I am very concerned about our ability to conduct a viable fund-raising golf tournament – based not only on availability of sponsors and donors in this trying economic time but also on the safety of the participants.

Enough bad news for now – we all have had enough this month! Any updates will be put out via email, our website, and our Facebook page!

Please listen to the advice that the experts are promulgating and keep yourselves protected!

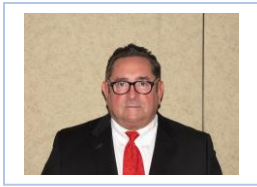
Rick

***Due to the coronavirus situation, Member Meetings are
CANCELLED until further notice***

In This Issue

President's Message	1	Don't get Scammed	9
Legislative Corner	2	Treasurer's Report	10
Concerns	3	Legislative (continued)	11
PX/Commissary	3	PX/Commissary (continued)	11
Fox Army Health Clinic	5	Membership Renewal Notice	12
Surviving Spouse Luncheon	7	Coronavirus	13-15
Surviving Spouse Corner	7	Birthdays	15
Chaplain's Corner	8	TAPS	16-17
New Members	8	SBP/DIC Offset FAQ	18-19
Membership Statistics	8	Chapter Objectives	20
		Important Dates	21

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



“All politics is local.”

This is part two of three articles dealing with the views of three Alabama State legislators’ vision of the governing needs of the State of Alabama. In the last article the areas of Education, and Rural Health Care were addressed.

Gambling in Alabama: The lottery came last on McCutcheon’s list, but he said it “could be a revenue stream” to solve challenges in the other areas. Voters won’t accept new taxes, he said, especially after an unpopular gasoline tax enacted last year. But McCutcheon defended that tax as a source of stability allowing critical road improvement planning “we didn’t have before.”

Alabama is one of five states without a lottery. “We need to make sure we have a lottery option out there,” McCutcheon said. “If you poll the lottery issue, it’s polling very high ... people are ready for us to vote on it.”

McCutcheon said there are three things making Alabama’s needed gambling discussion hard. He called them “three legs of the stool.” First are the four counties with some form of gambling now, who want that revenue protected and band together to protect it in the Legislature; the Poarch Band of Creek Indians and its gambling agenda; and the issue of a lottery itself.

“There is no legislation decided on by the leadership,” McCutcheon said of gambling, “so if you read that or hear that, it’s facts in the wind, means nothing. We are trying to bring people to the table to find some options.” The Legislative Service Agency projects a state lottery will generate at least \$167 Million annually.

McCutcheon said 2019 was a “change in mindset (and) a turning point” for the Legislature. A new Senate with nearly 50 percent new membership and a House with 25 new members passed the gasoline tax increase and roads plan. Now, McCutcheon said, it is possible to move to priorities beyond gambling.

On 11 March 2020, Rep. Steve Clouse, R-Ozark, chairman of the House Ways and Means General Fund Committee, is introducing a lottery bill that would direct half the revenues to Alabama’s prekindergarten program and the other half to needs-based college scholarships. If this bill passed the House and Senate with support of at least three-fifths of the members, it would go on the November ballot for voters to decide.

Please read the recent posting to the Legislative portion of our webpage. Two articles deal with the Alabama Legislative sessions in weeks 4 and 5, another speaks to the new proposal for ending the Commissary surcharge and

Continued on page 11

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

2nd Vice President: LTC Gary R. Young, USA-Ret, 256-722-2134, youngbikers@att.net

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, mbaron468@gmail.com

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

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

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

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, biged992K@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, 256-715-1671, 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, 256-715-1671, ctcbama76@gmail.com

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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/JROTC: LTC Gary R. Young, USA-Ret, 256-722-2134, youngbikers@att.net

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

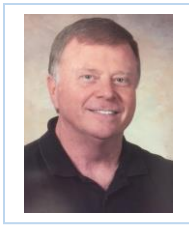
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

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 2022)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

New Exchange hours: Monday – Saturday 0900-1800 and Sunday 1000-1800. Due to the quarantine per “Garrison Command, the Exchange Main Store will have Retirees’ only Priority shopping effective immediately until further notice.” Hours Monday-Saturday 0800 – 1000 Sunday 0900 – 1000. The food court will have orders to go only. The firearms counter will be closing at 5PM until further notice. Tobacco carton purchases limited to 5 per customer.

Disinfecting wipes and hand sanitizers, disinfecting cleaners (Clorox, Lysol - when they have them) are limited to 2 per customer. The new Exchange store manager is Alan Tomasella 256-326-8314 TomasellaAl@aafes.com Plants will be arriving at the end of March/early April at your exchange. Come by and select yours for best selection!

The Exchange Optical Shop has their very popular buy one get one free offer for glasses going on now. Tax season is upon us (moved to 15 July) and the software to make it easier is available at your Exchange! Easter savings are blooming, and specials are available. The Main PX has Mother’s Day savings on jewelry, clothes, shoes, and other items mom is sure to appreciate! Stop in before Mother’s Day (May 12th) and check out the savings! Your Exchange also has a wide assortment of lawn care equipment, chemicals, fertilizer, and patio items all on sale. Come by and check it out!

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 (currently only carry out available), and as always 5 cents off per gallon at the gas pumps (sometimes even more)!

Shoppette

All upcoming tent sales and other sales have been cancelled until further notice. The new Manager at the Shoppette is Lili Gilbert 256-883-0367 gilbertl@aafes.com

Hours of operation so far unchanged. Gas pumps still available 24/7 with credit cards – always save at least 5 cents off with your STAR card. Rent movies at the Red Box during the quarantine! Download the RedBox app on your phone to reserve your movies and then pick them up!

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! The rarely on sale Jack Daniels Sinatra Blend 1 litre is on sale \$127.50 normally \$142.50.

Continued on page 11

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



CONDITIONED AIR SOLUTIONS
heating • cooling
Commercial & Residential

Proudly recognized as a Patriotic Employer

Office of the Secretary of Defense
EMPLOYER SUPPORT OF THE GUARD AND RESERVE
RECOGNIZES
Paul Snowden
Conditioned Air Solutions
AS A
PATRIOTIC EMPLOYER
FOR CONTRIBUTING TO NATIONAL SECURITY AND PROTECTING
LIBERTY AND FREEDOM BY SUPPORTING EMPLOYEE PARTICIPATION
IN AMERICA'S NATIONAL GUARD AND RESERVE FORCE

24-hour Service Available
256-428-1983
ConditionedAirSolutions.com
HVAC AL #08093 REF AL #52466

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



SOCIAL SECURITY

CLOUD INVESTMENTS, LLC

For more information, contact Cloud Investments, LLC
at 256.715.0094 or visit www.CloudFinancial.com

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



Greetings Fox Beneficiaries,

An update of services as of 23 March 2020. Fox Army Health Center implemented a drive-thru pharmacy for **refills only** from 0800 to 1500 Monday-Friday until further notice. For the week of 23-27 March, refills that were called in on or before 16 March 2020 will be ready for pick-up. Please check back for updates on when refills will be ready for pick-up. We are making every effort possible to reduce the risk of COVID-19 transmission and increase safety for our staff and patients.

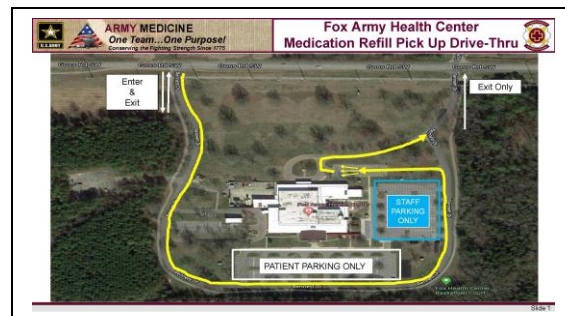
The procedures for receiving your prescription(s) via the drive-thru pharmacy are as follows:

1. Call the FAHC pharmacy refill line at 256-955-8888 ext 1030 or request online to refill a prescription. The refill request must be submitted between 0600 to 1800 Monday-Friday, systems are down outside of the designated times.
2. Drive to FAHC, follow signs to the pharmacy drive thru line and wait until you are asked to pull up to one of the FAHC staff members. (Please see the map on the attached graphic)
3. State your name and date of birth to the staff member, then show your identification card for verification (we will not be handling your card).
4. Staff member will coordinate with our pharmacy to bring out your prescription(s).
5. Before you depart, our staff member and you will verify your medications.

Our internal pharmacy will be open on **Wednesday, 1 April 2020**, for those that decide not to utilize the drive-thru service.

We apologize for any inconvenience this may cause and we thank you for your understanding.

If there is inclement weather, the drive-thru refill line will be suspended until the weather has cleared.



FOCUS

FINANCIAL GROUP
— YOUR FUTURE IN FOCUS —

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

Please join us at one of our upcoming dinner seminars or come into the office for a complimentary one on one
meeting with John D. Stover, LUTCF, Certified Financial Planner™, Certified Kingdom Advisor®

We will be hosting events at Grille 29
(445 Providence Main St NW #101 / Huntsville, AL 35806) on

MARCH 12 AND 16 AT 5:45

To RSVP or schedule a meeting call: 888-468-9672

8 ARCH STREET
HUNTSVILLE, AL 35806
BY APPOINTMENT ONLY

PHONE: 615.591.3937
TOLL-FREE: 888.468.9672
FAX: 615.591.3932

Investment Advisory Services offered through AlphaStar Capital Management, LLC, a SEC Registered Investment Adviser. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability. AlphaStar Capital Management, LLC and Focus Financial Group, LLC are independent entities. Fixed insurance and annuity product guarantees are subject to the claims paying ability of the issuing company and are not offered or guaranteed by AlphaStar.



It doesn't just
feel like it.
It is *home*.

To learn more about senior living options,
call one of our communities.

Brookdale Cedar Springs
Independent Living
(256) 552-3800

Brookdale Hampton Cove
Alzheimer's & Dementia Care
(256) 564-8383

Brookdale Jones Farm
Independent Living | Assisted Living
(256) 881-6111

© 2020 Brookdale Senior Living Inc. All rights reserved. BROOKDALE SENIOR LIVING and BROOKDALE NEW LIFE TO SENIOR LIVING are registered trademarks of Brookdale Senior Living Inc.



Bringing New Life to Senior Living®



BROOKDALE
SENIOR LIVING

brookdale.com



Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Due to the coronavirus situation, the need for social distancing, and the fact that the surviving spouses would be more susceptible to complications from an infection, the widow's luncheons are cancelled until further notice.

Everyone will be called when we resume the luncheons.

Surviving Spouse Corner: Philanthropy Large and Small

Here are ways you can give back to others, including two national MOAA programs.

By [Patricia Farnsworth](#), *Surviving Spouse Advisory Committee member*

Philanthropy means generosity in all its forms — giving gifts of time, talent, and treasure to help make life better for others.

Wealthy people, companies, or organizations can donate large amounts of money intended to help meet the needs of others. These are very helpful and needed contributions. One famous example is Andrew Carnegie, whose foundation has helped to provide over 2,800 libraries in the U.S. The Bill and Melinda Gates Foundation has fostered many efforts to improve global health. However, individuals can make contributions and benefit others by giving their time and efforts in smaller ways, such as:

- Donating time to help provide food and shelter for those who are homeless or simply cannot afford to meet the needs of their families
- Volunteering as coaches in youth sports' programs
- Providing assistance to young people who wish to attain a college degree but cannot afford the cost

Two examples of MOAA philanthropic programs are the MOAA Scholarship Fund and the MOAA Foundation.

Donations, large and small, to the MOAA Scholarship Fund by members of the association have made it possible for many children of eligible servicemembers to attend college — a benefit to all. And donations from individuals, corporations, and foundations to the MOAA Foundation support high-impact, proven-successful programs and services that enable servicemembers and veterans of all ranks, and their families, to maintain a quality of life reflective of their selfless service to America.



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

COMMITMENT

In Living Above the level of Mediocrity, Chuck Swindoll writes:

On Sunday, believers arrived at a house church in the Soviet Union to small groups throughout the day so not to arouse the suspicion of KGB INFORMERS. They began by singing a hymn quietly. Suddenly, in walked two soldiers with loaded weapons at the ready. One shouted, "if you wish to renounce commitment to Jesus Christ, leave now!

Two or three quickly left, then another. After a few more seconds, two more had left. "This is your last chance. Either turns against your faith in Christ," he ordered, "or stay and suffer the consequences."

Two more slipped out into the night. No one else moved. Parents with children trembling beside them looked more reassuringly, fully expecting to be gunned down or imprisoned. The other soldier closed the door, looked back at those who stood against the wall and said, "Keep your hands up—but this time in praise to our Lord Jesus Christ. We, too, are Christians. We were sent to another house church several weeks ago to arrest group of believers..."

The other soldier interrupted, "But instead, we were we were converted! We have learned by Experience, however, that unless people are willing to die for their faith, they cannot be fully Trusted.



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: 355
Regular Members: 295
Surviving Spouses: 60

New this month: 0
Deaths this month: 2
Renewals: 4

**Welcome New Members to
Huntsville Chapter MOAA**

None this month

Recruiting

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

Keep Your Accounts Safe from Scams

Many thousands of dollars are transferred monthly for clients at financial services firms. Most of the transfers are automatic when clients set up an electronic funds transfer (EFT) to or from their investment accounts and their bank or credit union. These are safe and secure transfers that happen automatically because clients have set them up and approved them in advance.

Financial institutions get many requests per month to make a one-time transfer or wire when something special comes up, like buying a new car or house, or paying taxes. While these transfers may be to a bank or credit union we have on file, when the request comes in by email, the policy should be to talk to the client and verify the transfer.

This second, positive verification ensures that funds that are leaving their accounts are the correct amount, going to the right account or payee, and that they are authorizing this transfer. This extra step may take a little longer, but it is necessary to safeguard clients' funds.

Several times a year there will be some type of scam or hacking that happens to a client. Here are some tips on how you can minimize the chances that you will be a victim:

- Many people have found it is best to have a separate email account for financial transactions only. This is only useful if you don't give this private email address out for routine business to friends or post it to social media websites or for retail purchases. Use it only for dealing with your financial institutions for bill paying, money transfers, etc. For additional security, you can purchase a subscription to one of the newer email services using end-to-end encryption in a country that maintains a high level of privacy and security like Norway or Switzerland.
- Don't put outgoing mail in your home mailbox. There have been situations where mail is stolen, and checks altered to pay out a higher amount to the thief.
- Do you know that one in seven people change their address every year? The U.S. Postal Service will accept electronic and mailed applications for address changes without verifying an ID. There has been a scam this year where someone didn't get mail for several days only to discover that someone else had submitted a change of address for them and was getting their mail including bank and brokerage statements.
- Don't cash checks from anyone you don't know. Your signature might be authorizing a high interest loan.
- Don't give passwords, Social Security numbers, or account numbers to anyone you don't know.

Following a few rules can help you avoid being a victim of a scam. Please be sure to notify your financial institution if you do have a password, email, or account number compromised so they can take action to safeguard your accounts.



HCMOAA Treasurer's Report February 2020

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

1. The February 2020 Treasurer's Report is presented herein. It was reviewed by the Governing Board and forwarded for membership approval at the next membership meeting.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 7,270.46	\$ 8,004.15
Income	\$ 1,715.00	\$ 0.19
Expenses	\$ 400.00	\$ 0.00
Ending Balance	\$ 8,585.46	\$ 8,004.34

3. Notable income: Revenue from Sentinel sponsor advertisements (Focus Financial and USAA), annual dues and membership meals.

4. Notable expenses: Payment to USPS for HCMOAA's P. O. Box, a transfer to LMT, and petty cash.

5. Chapter savings account activity was limited to interest.

6. The Chapter Operating Funds contains \$1403.07 in reserved funds donated by various VSOs in support of the 2019 RAD Luncheon for the Retirees. This is money unused from 2019 donations and will be applied to the 2020 RAD luncheon or similar event.

7. The Chapter re-invested a Certificate of Deposit (CD) with Wells Fargo Bank on 19 March 2019. The CD was opened for \$8,174.85 and the current balance is \$8,371.13. The funds represented by this CD are for reserve funding and advance dues payment protection.

Scholarship Fund Donations

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving students. Please consider donating to our program. Contact the HCMOAA Scholarship Fund Treasurer, Rick West, at rickw675@att.net or 256.776.6901 for details.

Scholarship Fund Donations Received During March 2020

None

Total received for March:	\$0
Total received FY20 to date:	\$50



Legislative – continued from page 2

the last one deals with the DoD budget for 2021.

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. IIII

Commissary/PX – continued from page 3

Macallan 750 ml single malt scotch whiskey double cask (various varieties) on sale \$55.80 vs \$61.80. Buchanan's Blended Scotch Whiskey 12 years aged 750 ml \$37.50 v \$40.90. Various wines and wine of the month also on sale.

Commissary:

Hours so far are the same – BUT – ONLY PEOPLE WITH ID's will get in. This is due to some bringing friends into the commissary and buying everything. I personally (the week before we were told to stay home) saw two persons pushing a cart full of toilet paper, a cart full of paper towels, and a cart full of bottled water. Also note that since the Commissary closes later than the Exchange, the hallway entrance to the Commissary will be closed once the Exchange closes – so you must enter via one of the front doors outside. As of 21 March, the toilet paper and paper towels shelves were empty – as were all the turkey freezer bins, almost all the can goods, and most of the bread. It was an eerie sight! They will be restocked as soon as possible. Even the MRE's were almost gone.

Expect to see the Redstone Commissary Case Lot Sale in May (so far not cancelled) – 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.

Tax season headaches are curable with the family gathered around the grill. 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 – including aspirin, Tylenol, and other headache relief medications. IIII

Now and Always
We'll be There.



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

Meeting Schedule Changes

Due to the coronavirus situation, the following Chapter meeting schedule will be observed until further notice:

- Member Meetings – cancelled
- Board Meetings – virtual
- Breakfasts – cancelled
- Widows Luncheons – cancelled
- Golf Meetings - virtual



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



Membership Application or Renewal

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

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

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

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

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

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	MI	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Preferred Name	Birth Date	Spouse's Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Grade	Branch of Service	Period(s) of Active Duty (i.e. 1965-1990)

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

MOAA National Membership Number

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

Governing Board Vacancies

The Chapter has the following board positions vacant:

- Programs – coordinates speakers for our monthly member meetings
- Publicity – gets the word out about Chapter events – especially the golf tournament
- Chaplain – provides prayers for Chapter meetings – provides support for Chapter members in need – writes a monthly article for the newsletter (you don't need to be a priest or minister to fill this position)

If you are interested in finding out more, contact Chapter President Rick West

What is a Coronavirus?

Researchers first isolated a coronavirus in 1937. They found a coronavirus responsible for an infectious bronchitis virus in birds that had the ability to devastate poultry stocks. Scientists first found evidence of human coronaviruses (HCoV) in the 1960s in the noses of people with the common cold.

The name “coronavirus” comes from the crown-like projections on their surfaces. “Corona” in Latin means “halo” or “crown.”

Among humans, coronavirus infections most often occur during the winter months and early spring. People regularly become ill with a cold due to a coronavirus and may catch the same one about 4 months later. This is because coronavirus antibodies do not last for a long time. Also, the antibodies for one strain of coronavirus may be ineffective against another one.

In 2019, the Centers for Disease Control and Prevention (CDC) started monitoring the outbreak of a new coronavirus, SARS-CoV-2, which causes the respiratory illness now known as COVID-19. Authorities first identified the virus in Wuhan, China.

Since then, the virus has spread to other countries, both in and outside Asia, leading the World Health Organization (WHO) to declare this as a pandemic. As of March 23, more than 340,000 people have contracted the virus worldwide, causing over 14,000 deaths.

In the U.S., the virus has affected over 35,000 people, resulting in more than 450 deaths. The first people with COVID-19 had links to an animal and seafood market. This fact suggested that animals initially transmitted the virus to humans. However, people with a more recent diagnosis had no connections with or exposure to the market, confirming that humans can pass the virus to each other. Information on the virus is scarce at present. In the past, respiratory conditions that develop from coronaviruses, such as SARS and MERS, have spread through close contacts.

On February 17, 2020, the Director-General of the WHO presented at a media briefing the following updates on how often the symptoms of COVID-19 are severe or fatal, using data from 44,000 people with a confirmed diagnosis:

<u>Stage of severity</u>	<u>Rough percentage of people with COVID-19</u>
Mild disease from which a person can recover	More than 80%
Severe disease, causing breathlessness and pneumonia	Around 14%
Critical disease, including septic shock, respiratory failure, and the failure of more than one organ	About 5%
Fatal disease	2%

The WHO reports that the two groups most at risk of experiencing severe illness due to a SARS-CoV-2 infection are older adults, defined as “over 60 years old”, and individuals who have other health conditions that compromise their immune system.

Addressing Emotional Responses to Threat of Coronavirus

There has been some interesting research that examined students' reactions to media coverage on the potential threat of a disease pandemic such as coronavirus. The study showed several interesting findings, including high rates of worry that family members would contract the disease or that treatment might not be available. It was also found that negative emotions associated with an outbreak (such as worry, fear, or hostility) might result in ignoring precautions rather than taking positive actions to decrease risk of infection.

With mounting worry and fear about the current outbreak of coronavirus, it's worth taking a pause to look at how to mitigate some of the emotional and behavioral effects that might come from media coverage and the threat of coronavirus.

- **Stay home if you're sick – and even if you're not.** If you're feeling sick, be responsible and isolate yourself at home. This will be a great opportunity to binge watch your favorite series. We all want to preserve our paid time off, but a few unproductive hours being sick at work likely won't be worth potentially sharing a virus with your coworkers. Even if you're feeling healthy, medical professionals recommend staying home and limiting social contact as much as possible since avoiding those who are sick is the best way to decrease transmission of viruses.
- **Coping with Isolation.** In most of the country, school has been cancelled, religious services have been curtailed, and recreational venues have been closed. The result for many has been a sense of isolation and feeling cut off from friends, family, and coworkers. The most important way to cope with this type of isolation is to re-establish and stick to a regular routine. Even if you are "stuck" at home, you can establish a regular schedule for activities, such as routine chores, reading a book, or exercise. Kids in particular benefit from a consistent schedule, to include time set aside for learning activities and a regular bedtime.
- **Limit media exposure.** During events such as natural disasters, terrorist attacks, and pandemics, the 24-hour news cycle can create significant anxiety and pull attention away from consistent day-to-day tasks. The best option for news updates is to find a reliable source and check it on a limited schedule.
- **Control what you can.** Consistently practicing good habits is one of the best ways to deal with worry and anxiety. The most effective ways to decrease coronavirus risk are the things you learned as a child: 1) Wash your hands regularly with hot water and soap (if you sing the "happy birthday" song while you do it, then you are washing long enough); 2) Prevent spreading viruses by coughing into the crook of your elbow; 3) Decrease likelihood of contracting a virus by not touching your face. Focusing on these basics will give you a better sense of control over your risk of infection.
- **Decreasing anxiety in others.** During the 2009 H1N1 swine flu pandemic, I had small children who had risk of infection. Rather than anxiously chasing them around with a bottle of hand sanitizer, my wife and I made a game of making pig noises with the kids while practicing good hand washing. This ensured that we were creating good habits without focusing on the anxiety of our kids getting sick.
- **What's with the facemask?** One of the interesting effects of anxiety about coronavirus has been buying and wearing surgical masks. Although these might seem like a tangible and visible step to decrease risk, these masks won't actually prevent you from catching the disease. The intent of a surgical mask is to keep the person wearing the mask (such as your surgeon or dentist) from infecting other people. The only time you should wear a mask is if you are already sick and you want to decrease the likelihood that you will get other people sick. You also can increase your risk of infection if you are frequently touching your face to adjust an ill-fitting mask.
- **Get your info from reputable sources.** Seeking information is a common way to cope with fearful situations. However, anxiety about the coronavirus has led to a lot of absurd myths being perpetuated from less-reputable sources. Any promises of a miracle cure for coronavirus involving essential oils, household chemicals, or herbal concoctions are inaccurate and frequently harmful. If you are worried about coronavirus

Continued on next page



21 Birthdays in April

COL Faison P Gibson, USA
LCDR Emanuel M Tsikalas, USN
CPT Stephen E Cecil, USMC
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 Joshua S Kennedy, USA
LTC Samuel Scruggs, USA

COL Henry L Brown, USA
LCDR Don R Vaden, USN
Mrs. Myrna G Griffiths
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
LTC Kenneth P Worsham, 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.

Continued from previous page

and need more information, stick to these reputable sources with a scientific basis:

- [Centers for Disease Control and Prevention](#)
- [World Health Organization](#)
- [Center for the Study of Traumatic Stress](#)
- [Occupational Safety and Health Administration](#)
- [Military Health System](#)

Manage your anxiety symptoms. If after taking the steps above anxiety is still interfering with your daily activities, practice these tips to help manage symptoms.

- Prioritize sleep and aim to get seven to eight hours each night
- Get active to boost your mood, reduce stress, and help improve your quality of sleep
- Limit caffeine and alcohol which can reduce feelings of anxiety in the moment but increase fatigue and anxiety the next day
- Reflect and relax by practicing breathing and relaxation techniques IIII

MOAA JROTC Award Presenters

We are in the heart of the season for presenting the MOAA JROTC Medal to an outstanding Junior at each of the area high schools. We have 19 medals to present each year – a couple have already been presented this year.

This award is one of our showcase events and is a real positive note for the Chapter – lots of exposure!

That being said, the situation with the coronavirus has put a temporary halt to the medal presentations. If and when the local high schools re-open for classes, we will most likely resume the presentations.

If you were scheduled to present, or are interested in being a presenter, please contact our JROTC chairman, LTC Gary Young (email youngbikers@att.net) for current information on the status of the awards program going forward.



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

TAPS

CAPT John Edward Snyder, USN (Ret) - age 93 of Huntsville, Alabama passed peacefully into the hands of the Lord after a brief illness on Tuesday, March 10, 2020 with his daughter Julie at his side. John was born March 16, 1926 in New York City to John Irwin and Margaret Connelly Snyder.

John's ninth great-grandparents were John Howland Sr. and Elizabeth Tilley who left England on the Mayflower to settle in Plymouth, Massachusetts. During that voyage there was a turbulent storm during which John Howland fell overboard. He managed to grab a topsail halyard that was trailing in the water and was hauled back aboard safely. John Howland was the thirteenth man to sign the Mayflower Compact on November 11, 1620. A fifth great-grandfather was Martinus Snyder who emigrated from Hachenburg, Germany to Ulster, New York in 1723. Martinus and many of his sons served in the revolutionary war.

John grew up in New York City and Connecticut and attended Berkshire School in Sheffield, Massachusetts. He subsequently attended The US Naval Academy in Annapolis, Maryland and graduated with the class of 1947. He attended flight training in Pensacola and Galveston and was an Instructor at the Naval Academy for one year. He spent time on the USS Great Sitkin (AE-17). During flight training he attained his carrier landing certificate. He subsequently flew the US Navy Martin P5M Marlin twin engine "flying boat", a low flying submarine hunter/bomber sea plane. During the Korean war he was stationed at US NAS North Island in Coronado, California and was deployed to Alaska, Japan, and Korea, receiving the Air Medal for his service. John attended the Naval postgraduate school in Monterey, California and attained his Master's degree in Aeronautical Engineering at the Massachusetts Institute of Technology in Cambridge, Massachusetts.

After active duty, Captain Snyder remained in the Naval Reserves until 1986, achieving 30 years of service in the Navy. He was in a leadership role in the Reserve Officers association for many years. His career and activities in the Navy were his great passion in life along with his career as an aeronautical engineer. He and his wife Pat also volunteered for the Coast Guard Auxiliary for many years.

Subsequent to his discharge from active duty he joined the Boeing Company in Wichita, Kansas. He moved to Huntsville, Alabama where he worked on the burgeoning Apollo space program for 13 years. On his return to Wichita with Boeing he was a program manager in charge of boom modifications for the Boeing KC-135 Stratotanker military aerial refueling aircraft.

John met the love of his life, Patricia Imelda Kearns at his grandfather John Connelly's Peninsula House Beach Club in Sea Bright, New Jersey. They married on December 22, 1949 at Saint Helena's Church New York City and had a long marriage of 70 years. He enjoyed hunting, fishing, golf, their dogs, and the many RV trips they took with friends.

John is survived by his daughter, Julie Broyles, M.D.; son-in-law, Rande; grandchildren, Cody Jacob, Hannah Lian, and Matthew Van Duong Broyles of Albuquerque, New Mexico; and daughter Barbara Jean McCormick, of Tennessee. Visitation and music were conducted from 1:00 to 2:00 pm on Monday, March 16, 2020 at Laughlin Service Funeral Home. The memorial service immediately followed in the chapel with Father Michael Mac Mahon officiating. Inurnment will be at the United States Naval Academy Columbarium in Annapolis, Maryland The family respectfully requests that in lieu of flowers donations be made to a favorite charity.

Continued on next page

Continued from previous page

Helen Kreider Wilson - a devoted wife of an Army officer and a much beloved mother of four children. She and her husband raised their family in tours of duty across our country, Europe and Asia. She was a beautiful lady inside and out who will be dearly missed by those she leaves behind.

She was preceded in death by her husband of 59 years, Col. (Ret.) Jack D. Wilson, as well as her three siblings and their spouses. She is survived by her children, Elizabeth Bucy (Samuel), Jack Wilson, Jr. (Christina), Martha Baines (Frank), and Amy King (James); and seven grandchildren.

Visitation was from 11 a.m. to 12 noon Saturday, February 29, 2020 at Laughlin Service Funeral Home, immediately followed by the memorial service. A graveside ceremony will follow at a later date at Arlington National Cemetery where she will join her husband in their final resting place. In lieu of flowers, memorials may be made to the USO.

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




Amazon Smile

We have registered the HCMOAA Scholarship Fund with the Amazon Smile program. This program distributes money to various registered IRS(c)(3) charities.

If you are an Amazon user, you can help our Fund by using Amazon Smile. Here is how:

- a. Got to <https://smile.amazon.com>
- b. Sign into your Amazon account.
- c. Look for the “Supporting: _____” in the top left section of the page. Select the down arrow and you can search for a charity to support. All you have to type in the space is HCMOAA and it will find the Scholarship Fund. Select it and you are done.
- d. Vice using “amazon.com”, use <https://smile.amazon.com> for your Amazon shopping – it has the same items and prices as the regular page and is still Amazon Prime. In other words, it is no different than amazon.com. If you have a shortcut for Amazon on your browser or desktop, delete it and replace it with a shortcut to Amazon Smile.
- e. If you have any problems registering, drop me an email or give me a call! My info is on page 2 of the newsletter. So far, only one person has had a problem and that was an Amazon issue that cleared up quickly.

The Scholarship Fund will receive .5% of the purchase price of any eligible item. How do you tell if the item is eligible? It will say “Eligible for  donation” in the item description area. I don’t know what items aren’t eligible - I have yet to find one that wasn’t eligible. I polled the Governing Board and they hadn’t either!

So far, a lot of people have registered our Scholarship Fund – we need to get that number over 100! If you shop Amazon and don’t have a charity already designated, **please give it a shot and help the Fund!** The fundraising potential is huge!

SBP/DIC Offset Phase-Out FAQs

The National Defense Authorization Act for Fiscal Year 2020 modified the law that requires an offset of Survivor Benefit Plan (SBP) payments for surviving spouses who are also entitled to Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). Under the previous law, a surviving spouse who receives DIC is subject to a dollar-for-dollar reduction of SBP payments, which can result in SBP being either partially or fully offset. The repeal will phase-in the reduction of this offset beginning on the first day of 2021, and culminating with elimination of the offset in its entirety on the first day of 2023. For the remainder of calendar year 2020, surviving spouses remain subject to the existing dollar-for-dollar offset of SBP payments by the amount of DIC paid by VA. After January 1, 2021, survivors subject to the “SBP-DIC Offset” will potentially see a change in their SBP payments. Many surviving beneficiaries, current service members, and retirees have questions about the impact of this change. The most frequently asked questions regarding ‘Impacted Beneficiaries’ are answered below.

Q1.1: Who will be impacted by the repeal of the SBP-DIC offset?

A1.1: This change affects surviving spouses who are, or who will become in the future, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were previously subject to a full or partial SBP-DIC offset. The law also impacts the children of service members who died while on active duty or inactive duty, in the line of duty, who are currently receiving SBP payments because the surviving spouse chose the optional child annuity. It does not impact surviving spouses who receive only SBP but not DIC. It also does not impact spouses who are in receipt of DIC-only, either because SBP was declined by the service member at retirement or because the service member was a disabled veteran who was not also a retiree. It is important to note that this change does not impact any retirees or surviving spouses if SBP coverage was previously declined and does not create opportunities for new enrollment in SBP for retirees who previously declined coverage.

Q1.2: Does every widow/widower of a service member who dies in the line of duty get SBP?

A1.2: In most cases, a surviving widow or widower whose spouse dies on active or inactive duty in the line of duty on or after September 10, 2001, and who remains unmarried prior to age 55 qualifies for a Survivor Benefit Plan (SBP) annuity. The only exception would be in situations in which a former spouse of the service member had been awarded SBP as a result of a divorce court order and the necessary former spouse SBP election was registered prior to the death of the service member. Survivors of members who died in the line of 14 duty prior to September 10, 2001, are not eligible to receive SBP. Certain surviving spouses of members who died in the line of duty on or after October 7, 2001, were eligible to transfer the SBP annuity to a dependent child, which is referred to as an “Optional Child Annuity.” This topic is discussed in Section 4 of this FAQ.

Q1.3: If I was not subject to the DIC-SBP offset before, does this change affect me?

A1.3: Most likely not. The change only impacts those surviving spouses who were previously subject to the SBP-DIC offset, and those surviving spouses and children of members who died in the line of

Continued on next page

duty if the spouse chose to transfer the SBP benefit to a child or children. This law does not create new beneficiaries nor change the eligibility criteria for SBP or DIC.

Q1.4: What if I got remarried, will I still get the SBP benefit?

A1.4: Section 622 of the National Defense Authorization Act for Fiscal Year 2020 did not change the eligibility requirements for the Survivor Benefit Plan (SBP). If a surviving spouse remarries prior to age 55, that spouse does remain eligible to continue receiving the SBP annuity. Note that rules for remarriage differ under the Department of Veterans Affairs Dependency and Indemnity Compensation (DIC) program.

Q1.5: Will I lose Survivor Benefit Plan (SBP) at a certain age?

A1.5: No, SBP is a life-long benefit for spouses. Eligibility does not depend on the age of surviving spouse. Unless the surviving spouse re-marries before the age of 55, he or she will not lose eligibility. Re-marrying after turning age 55 will not cause the survivor to lose eligibility for SBP.

Q1.6: When I retired my spouse and I declined coverage because I'm totally disabled and we knew my spouse would get Dependency and Indemnity Compensation (DIC) when I died and Survivor Benefit Plan (SBP) would be offset. Will she now be eligible for SBP?

A1.6: No, an election to decline or reduce coverage at retirement is irrevocable, regardless of rationale. Section 622 of the National Defense Authorization Act for Fiscal Year 2020 does not authorize retirees who previously declined or elected reduced coverage (such as electing child-only coverage at retirement) to re-enroll or change their level of coverage.

Q1.7: I used to participate in the Survivor Benefit Plan (SBP) but I withdrew when I was rated as totally disabled by the Department of Veterans Affairs. How does this change affect me?

A1.7: Section 622 of the National Defense Authorization Act for Fiscal Year 2020 does not restore Survivor Benefit Plan (SBP) enrollment for any retiree who previously voluntarily withdrew. Withdrawal from SBP remains in effect as long as the retiree who withdrew is rated totally disabled. If the retiree's rating is later reduced below "totally disabled," SBP coverage can be reinstated, but only if the retiree requests it within one year of the effective date of the reduction of the VA disability rating.

Q1.8: My spouse declined Survivor Benefit Plan (SBP) when he retired. I am receiving Dependency and Indemnity Compensation (DIC) from VA now because he died of a service-connected issue. Will I now receive SBP also?

A1.8: No, declining SBP at retirement is an irrevocable decision. Section 622 of the National Defense Authorization Act for Fiscal Year 2020 does not grant the authority to reinstate SBP coverage if it was previously declined at retirement.

Note: The Defense Finance and Accounting Service (DFAS) has created this webpage to share information about the elimination of the SBP-DIC offset:

<https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News.html>. Additionally, you can contact Military One Source at 800-342-9647 or find other counseling options through the Military One Source webpage. IIII

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 350 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 350+ 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 – The first US Mint was established in Philadelphia (1792)
- 3 April – Pony Express service established (1860)
- 3 April – Confederate capital of Richmond surrendered to Union forces (1865)
- 4 April – NATO established (1949)
- 4 April – Dr. Martin Luther King assassinated (1968)
- 6 April – US entered World War I (1917)
- 6 April – Olympics held in Athens for the first time in over 1500 years (1896)
- 9 April – The Civil War ended (1865)
- 10 April – Bataan death march began (1942)
- 11 April – Civil Rights Act signed into law (1968)
- 11 April – Apollo 13 launched (1970)
- 12 April – The Civil War began (1861)
- 12 April – President Franklin Roosevelt died (1945)
- 12 April - Russian cosmonaut Yuri Gagarin became the first human in space (1961.)
- 12 April – First space shuttle flight occurred - *Columbia* (1981)
- 14 April – President Abraham Lincoln shot & mortally wounded (1865)
- 15 April – The *Titanic* sank, killing over 1500 people (1912)
- 17 April – The Bay of Pigs fiasco (1961)
- 18 April – The midnight ride of Paul Revere (1775)
- 18 April – The San Francisco earthquake, killing over 4000 people (1906)
- 18 April – Jimmy Doolittle’s air raid on Tokyo (1942)
- 19 April – The Oklahoma City bombing, killing 168 people (1995)
- 20 April – Columbine High School shooting (1999)
- 21 April – The Red Baron Manfred von Richtofen was shot down & killed (1918)
- 22 April – Earth Day
- 24 April – Library of Congress established (1800)
- 26 April – Chernobyl nuclear accident (1986)
- 26 April – Nelson Mandela elected president of South Africa (1994)
- 28 April – Mutiny on the *Bounty* (1789)

