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April 2021



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 another great edition of The Sentinel newsletter! Sure has been rainy – I made sure the generator and boat were both in working order!

The turnout at our membership Zoom meetings continues to increase. Thanks to those of you who take the time to join us in conducting chapter business and participating in the many discussions! We will use Zoom again in April and May for meetings. The next Zoom membership meeting will be **April 28th at 1000 ← Note the time! Please block this time off on your calendars now!** 😊

We are looking into holding a face-to-face membership meeting in June. We don't normally hold a June meeting, but will make an exception this year. The decision to hold the meeting at the Summit Club will be made at the April Governing Board meeting. I need as many of you as can to respond to our survey (completely anonymous and takes less than a minute). Here is the link once again: <https://www.surveymonkey.com/r/MYNG9ZG>. Please help us and respond ASAP – NLT April 6th.

At the membership meeting, the attendees approved an \$8000 donation to the Merit Awards program for scholarships under HCMOAA. This could have only been done because of the generous donations of many chapter members. It is not too late to donate for next year's campaign!

Another date to block off on the calendar – **September 10th**. That is the date of our annual Scholarship Fund Golf Tournament. We will need a lot of help to make this year's tourney the best ever! Our first golf meeting will be April 17th (Saturday) at 1000 at The Links at Redstone golf course. Come join us – we really do have a lot of fun doing this!

If anyone has suggestions or ideas for the Chapter, please let me know! My email and phone number are in this issue. **Stay Safe!**

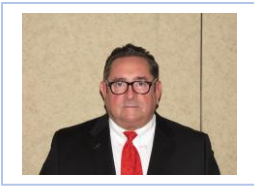
Rick

Due to the coronavirus situation, Member Meetings are being conducted via Zoom until further notice

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



“All politics is local.”

Alabama is set to receive more than \$4 billion from the COVID-19 relief and stimulus package enacted in March. Spending in the bill totals \$1.9 trillion, including \$350 billion directed to state and local governments. According to the Department of Finance, Alabama’s share of that will be \$4.043 billion. Department spokesman Susan Wilhelm confirmed to Alabama Daily News that of that money:

- \$2.1 billion is earmarked for a state relief fund
- \$192 million will go toward a state capital projects fund
- \$417 million will go to metropolitan cities
- \$362 million will go to smaller towns
- \$951 million will go to counties

This state and local money does not include the funds from the new law that will be sent directly to Alabamians and businesses.

The following are MOAA legislative priorities for the 217th Congress:

- Recognize the COVID-19 Pandemic Changed the Landscape for Many of Our Priorities
- Protect the Value of the Military Health Care Benefit
- Protect the MHS Pharmacy Benefit and Achieve Flexibility in TRICARE Pharmacy Copays
- Address Barriers to Accessing Care Within the MHS, Including TRICARE Coverage Gaps and Mental Health Care Access Challenges
- Achieve Concurrent Receipt of Service-Earned Retirement Pay and VA Disability Pay
- Protect Family Support Programs, and Ensure Military-Provided Services (Housing, PCS, Child Care) Are Affordable, Readily Available, and Meet Quality Standards
- Reform the Presumptive Process to Support Veterans Claiming Service-Connected Disabilities for Toxic Exposures
- Achieve Equity of Benefits, Protections and Administrative Support for Guard/Reserve Members Consistent with Their Active Duty Counterparts
- Sustain Veterans Health Administration (VHA) Foundational Missions and Services

Continued on page 9

2021-2022 GOVERNING BOARD

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

STANDING COMMITTEES

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LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2023)

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

Plants anticipated to arrive by next week. Come by and get yours for best selection! Also, in the garden shop a wide variety of seeds.

The Exchange Optical Shop has their very popular buy one get one free offer for glasses going on now. Tax season is upon us and the software to make it easier is available at your Exchange! Easter savings are blooming, and specials are on! 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 9th) 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 always, and as always 5 cents off per gallon (with more during special events) at the gas pumps!

Check the <https://www.shopmyexchange.com> web site every day for the super daily special. At this site, you can also see the latest specials, weekly sales, and sweepstakes.

Shoppette

Be sure to check out the "What's New" section (spirits and wines) and the "Wine of the Month" for special selections and sales! Your Shoppette now has an even wider selection of local craft brews!

New -- Plume and Petal vodka, Effen cucumber vodka imported from Holland, Teeling Irish whiskey, plus a wide variety of limited time specials.

Sadly, tent sales are on hold during the pandemic.

Commissary

Check out the huge StarKist on the go tuna display at the entrance. Quick healthy food at home, travel, or on the go. Then find the salad display in the corner at the back of the commissary. Premixed Dole salad varieties with more than 10 varieties to choose from. New items include Bacon Up bacon grease and Ghee (clarified butter) across from the meat clearance.

Covid-19 still requires limits on some products: Fresh beef – 4 items each, fresh pork – 5 items each, fresh chicken – 4 wings limit and no limit on other packs, fresh turkey -- 2 items, fresh hamburger 6 items. Reduced meat has no limit. No limit now on fully stocked paper towels.

Commissary – continued on page 12

Need Addresses

Col William Gibson, USAF

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

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@mchs-i.com

Navy/USMC Representative:
COL Raymond G. Regner
256-851-5903,
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Air Force Representative:
Col Edward L. Uher
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Personal Affairs Officer
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Fox Army Health Center

MAJ Bruce T. Robinson, USA-Ret




TRICARE


COVID-19 VACCINATION

GET THE FACTS


As of March 2021

Is It Your Time to Get the COVID-19 Vaccine?








Health Care, Emergency, and Safety Personnel, and Other Essential and Critical Groups




TIER 1A


Sub-tier 1  **Intensive care, emergency room, urgent care personnel, first responders** (i.e., police, search and rescue, and fire personnel), and **Armed Forces Retirement Home residents**


Sub-tier 2  **Health care and support personnel at military hospitals and clinics**, along with other non-clinical staff authorized to receive vaccine from DoD, who support patient care with a high risk of exposure or potential to interface with COVID-19 positive cases


Sub-tier 3  **Outpatient health care and support personnel, including Active Duty and National Guard/Reserve personnel supporting COVID-19 response operations in Title 10 or Title 32 duty status, up to 90 days before deploying**





TIER 1B (All tier 1B groups have equal priority)


 **National critical capabilities** (strategic and nuclear deterrence forces, homeland defense)

 **Personnel forward deployed to austere environments; forward deployed Naval Forces in accordance with JP-3-32**


 **Personnel preparing to deploy OCONUS within 90 days**, and individuals on dedicated standby for missions outside of the US, including military, civilian, and contractors authorized to receive vaccines from the DoD


 **Beneficiaries age 75 or older**


 **Front Line Essential Workers:** Education, youth, and child services staff sector, eligible defense manufacturing, DoD corrections staff, DoD postal service staff, DoD public transit workers, commissary, and other installation food service or agricultural workers





TIER 1C (All tier 1C groups have equal priority)

 **Eligible beneficiaries ages 65-74 years**

 **Eligible beneficiaries ages 16-64 with increased risk for severe illness as defined by the CDC**

 **DoD and OSD personnel designated as key, essential, or mission-essential** not otherwise identified above

 **Personnel deployed or TDY for over 30 days outside the US**, not including PCS orders

 **DoD Prisoners**

Fox Army Health Center is now offering the COVID-19 vaccine to personnel that meet the criteria for Tiers 1a to 1c. In addition to our existing eligible population, vaccine appointments are now available to the following personnel:

- Eligible beneficiaries ages 65 and older
- Eligible beneficiaries ages 18 and older with at least one qualifying high-risk factor as defined by the CDC
- DoD and OSD personnel designated as key and essential
- Personnel deployed or TDY for over 30 days outside the US

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

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

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HUNTSVILLE, AL 35806
BY APPOINTMENT ONLY

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Huntsville, AL





Surviving Spouse's Luncheon

Mrs. Carrie Hightower

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: How to Become an Effective Advocate

It can be very frustrating to find yourself in a position when legislation needs to be changed, but you are unsure where to start.

My nearly 16 years' experience in legislation as an advocate affords me the opportunity to share with you how you can become more involved in improving military survivor benefits. Many surviving spouses already are seasoned advocates, thanks to MOAA and other veterans service organizations. However, for those who are new to this frontier, the following guidance can help you learn to advocate and navigate the process with confidence.

- **Find your passion.** Choose an issue that directly affects you. This will have more of an impact when telling your story.
- **Gather information.** Find fact sheets from [MOAA's Surviving Spouses and Friends Facebook page](#), [MOAA.org](#), your local MOAA chapter (legislative committee), and the [Surviving Spouses Virtual Chapter](#). Construct a simple blog regarding how this issue impacts you as a military surviving spouse. Be yourself. It is important you feel comfortable discussing the issue, even if you do not have all the details. Information can be sent later.
- **Determine whether the issue is local, state, or federal.** Some examples include:
 - Federal: Improve VA Dependency and Indemnity Compensation, remarriage law
 - State: Professional licensure, property tax exemption, benefits of military surviving spouses
 - Local (City/County): Noise abatements, zoning ordinance
- **Cultivate relationships with staffers.** This is important because staffers are the ones who will make a difference to move the effort forward. Again, tell your story (brief). Prepare a short bio to help connect you with a staffer and or member when setting up a meeting.
- **Establish a meeting.** During COVID-19, meetings will be held via a virtual platform. There are some advantages, such as no parking issues or inclement weather restrictions. If you do not feel comfortable with a virtual meeting, call the elected official's office and asked for a phone conference appointment with the appropriate staffer or ask to leave a message on staffer's phone. Even though you did not virtually meet with the staffer or member, what is important is you raised awareness about your issue. Remember, the elected official and staffer — whether it is federal, state or local — work for you. You are their constituent.

A future webinar is being planned to provide specifics on Advocacy in Action, MOAA's signature spring advocacy event.



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

The Scripture and World War II

During World War II the parts of the Scriptures were published for Catholic, Jewish, and Protestant groups. These books were issued by the chaplains of the three faiths and all branches of the Armed Services. All of them were published at government expense by the Government Printing Office. On the first page of the Army Protestant New Testament was a letter written by President Franklin D. Roosevelt commending Scripture reading to the members or the armed forces. The content of the letter follows:

March 6, 1941

To the Members of the Army:

As Commander-in-Chief I take pleasure in commending the reading of the Bible to all who serve in the armed forces of the United States. Throughout the centuries, men of many faiths and diverse origins have found in the Sacred Book words of wisdom, counsel, and inspiration. It is a fountain of strength and now, as always, an aid in attaining the highest aspirations of the human soul.

Very sincerely yours,

Franklin D. Roosevelt (signed)

“So shall My Word be that goes forth from My mouth; It shall not return to Me void, but it shall accomplish what I please, and it shall prosper in the thing for which I sent it.” Isaiah 55:11 (NKJV)

Lord, we give thanks to you for Your Word and what it has accomplished in the hearts and minds of many armed service members in the history of our nation. We thank You for Commander-in-Chiefs who have heeded Your Word. Bless the labor of the various groups who provide the Scriptures to our service members today. Amen.



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: 335
Regular Members: 280
Surviving Spouses: 55

New this month: 1
Deaths this month: 0
Renewals: 4

Welcome New Members to Huntsville Chapter MOAA

RADM John Crowley, USCG

Recruiting

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

Legislative – continued from page 2

- Protect Arlington National Cemetery as an Option for Those Currently Eligible to Receive Full Military Honors, Through Expansion of Our National Cemetery
- Sustain Pay Raises for Servicemembers and COLA Raises for Retirees
- Improve Survivor Benefits
- Ensure the Coast Guard Receives Pay During a Government Shutdown

Lt. Gov. Will Ainsworth, Montgomery Mayor Steven Reed and several lawmakers gathered recently for a State House news conference to promote a slate of bills aimed at making Alabama “the most military friendly state in the country.” A package of bills aimed at retaining and improving the federal military presence across Alabama are moving through the Legislature. Ainsworth chairs the Alabama Military Stability Commission, whose mission is advocating policies that encourage the continued presence of military bases and programs in the state.

“The federal military bases located in Alabama play an important role in our state’s economy and job climate, so retaining and, when possible, expanding their footprint must always be a top priority,” Ainsworth said in a written statement. “And mayors in the cities and counties that house them will attest to how vital our military bases are in providing employment opportunities and revenues in local economies across the state.”


The bills already approved in the Senate include:

- Senate Bill 83, by Sen. Tom Whatley, R-Auburn, to allow military dependents attending public colleges and universities in Alabama to pay in-state tuition even if their parents are transferred out of state;
- Senate Bill 103, by Sen. Will Barfoot, R-Pike Road, to provide for the formation of charter schools on or near military installations with a focus on serving military dependents.
- Sen. Tom Butler, R – Madison, chair of the Senate Veterans and Military Affairs Committee, said addressing issues important to military families is especially important since Huntsville’s Redstone Arsenal was recently announced as the headquarters for the U.S. Space Command.

“Redstone Arsenal has been the backbone of the Tennessee Valley’s economy since its founding 80 years ago, in 1941, and that role is continuing to grow even more with the recent decision to locate U.S. Space Command at Redstone,” Butler said. “There’s no better way to roll out the red carpet for Space Command than by passing this legislative package and offering even more advantages and opportunities for the military personnel who will soon call Alabama home.”

“Even the smallest advantage we put in place can tip the balance of whether a base stays here, leaves here, or expands here, and the legislative package put forth by the Military Stability Commission signals that Alabama is serious about keeping and building upon our military bases,” McCutcheon said.

The February 2021 CPI is 256.843, 1.4 percent above the FY 2021 COLA baseline. The calculation is made by comparing the average CPI from July through September of the current fiscal year to the average for the same months of the year prior. This information is calculated from the non-seasonally adjusted Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W).

As always, please take time to look at <http://takeaction.moaa.org>. The National Headquarters 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. 



HCMOAA Treasurer's Report February 2021

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

1. The February 2021 Treasurer's Report is presented herein. It was virtually reviewed by the Governing Board and forwarded for membership approval at the next membership meeting.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$11,574.12	\$ 8,005.17
Income	\$ 909.41	\$ 0.07
Expenses	\$ 995.49	\$ 0.00
Ending Balance	\$11,488.04	\$ 8,005.24

3. Notable income: Revenue from HQMOAA for membership recruitment and retention, LMT insurance re-imburement, Mercer's ad in the Sentinel, and dues.

4. Notable expenses: Payments for liability insurance (re-imburement to HCMOAAASF), the surety bond, LMT transfer for Armstrong, renewal of PO Box and Zoom fees.

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 a future RAD luncheon or similar event.

7. The 5-month CD was opened on 19 October 2020 with Wells-Fargo. The CD was opened with a balance of \$8,515.59 and the current balance is \$8,515.89. The CD matures in mid-March 2021. 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.

The 2020-2021 Merit Awards / HCMOAA Scholarship fund drive has finished. **Many thanks** to those who donated and enabled the Chapter to provide a substantial number of scholarships! Of course, donations are now being accepted for the 2021-2022 scholarship drive!

Total received for March:	\$0
Total received FY21 to date:	\$7510



DoD Retirees and Dependents Now Getting Redesigned ID Cards

Military retirees and family members renewing or getting their first military identification cards this year are nearly guaranteed to receive the Next Generation Uniform Services Identification, or USID, Card, the first update to Defense Department IDs for non-active duty beneficiaries in nearly 30 years.

According to Pentagon data, 97% of the DoD's ID renewal offices, known as Real-Time Automated Personnel Identification Card System, or RAPIDS, sites worldwide are issuing the new cards, which more closely resemble Common Access Cards used by troops and DoD civilians.



More than 200,000 new cards had been issued as of Feb. 28, according to data provided by the Pentagon.

The USID cards are more durable than the previous laminated cards since they are hard plastic and feature advanced security measures that make them less susceptible to counterfeiting and being used for fraud, according to defense officials.

The cards are being issued to new retirees and family members, as well as beneficiaries whose cards have expired. The transition to the new cards is expected to be completed by January 2026.

Those eligible for the ID cards include dependents of active-duty troops; Reserve members; retirees and their dependents; Medal of Honor recipients and their dependents; 100%-disabled veterans and their dependents; and dependents of Reserve members activated for 30 days or more.

As anyone with a military ID knows, the cards are necessary to access military bases easily, shop at commissaries and exchanges, and use on-base amenities.

In April, as a result of the COVID-19 pandemic, Pentagon officials announced that dependent and retiree cards that were to expire in 2020 had been extended automatically through September. This allowance has been extended again through June 2021 to help eliminate the need to visit a RAPIDS site in person.

Beneficiaries who have the current ID card should not seek a new card solely for the purpose of obtaining the new style, DoD officials said. The old-style ID cards will remain valid through their expiration date, according to the Pentagon.

Editor's Note: We went to renew my wife's ID card at the One-Stop last week. She got the new card and they issued me a new one as well, since I was there.



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



Membership Application or Renewal
 Yes - I'd like to add my voice to the Huntsville Chapter!

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

*New members joining after September 1st will have their membership paid through following calendar year
 **If renewing just update any address or phone changes, verify e-mail address, and sign the form
 ***Interested in a Chapter Life Membership? Contact us for pricing (age-based)

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

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

_____ **MOAA National Membership Number**

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

Commissary – continued from page 3

Save time and money with the Commissary Rewards Card! Manufacturers have provided coupons for customers to help make the most of your benefit.

Simply pick up your Rewards Card at any location worldwide and register it on the MyCommissary.com website at the same time when you set up a customer account. Patrons with a Rewards Card already registered are required to set up a customer account and re-register their card through the new customer portal. A few clicks and 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. Use the Ibotta and Fetch apps and you will get even more rewards everywhere you shop!

IRS Deadline Extended: 12 Things You Should Know

The federal tax deadline has moved to May 17, but as with everything else tax-related, it's best to check all the fine print.

Here are a dozen tips for filers who may be rethinking their tax-prep plans thanks to the extension:

- 1. It's not for everybody.** Deadlines for quarterly estimated tax payments didn't change. If you have a first-quarter payment due April 15, it's still due April 15. Learn more about estimated taxes [at this link](#).
- 2. It's not for state taxes.** If your state collects income taxes, it sets its own deadline for doing so. You can find out whether that deadline has changed by [visiting your state tax agency's website](#).
- 3. Southern state extensions.** Residents of Louisiana, Oklahoma, and Texas have until June 15 to file their federal taxes via an extension granted after severe February storms.
- 4. Overseas extension.** American citizens and resident aliens living abroad have an automatic two-month tax extension; the IRS has yet to spell out whether the new filing deadline will affect this extension. Learn more about overseas guidance [at this link](#).
- 5. Combat zone extension.** Servicemembers in combat zones have even longer to file their taxes – at least 180 days, with longer extensions available depending on service time in the combat zone. As with other overseas filing, the IRS has yet to provide details on what affect moving the April 15 deadline will have on these taxpayers; get answers to common combat-zone extension questions [at this link](#).
- 6. COVID-19 concerns.** Economic Impact Payments – the IRS term for stimulus checks – were issued in multiple iterations in recent months. If you're not sure how these checks will affect your taxes, or what to do if you didn't receive the full impact payment, [visit this IRS link](#).
- 7. Tax prep help: In uniform.** Military OneSource offers free tax preparation and filing software for those with a Military OneSource account. The link also includes information for contacting consultants trained in military-specific tax issues, and for finding your nearest Volunteer Income Tax Support Assistance (VITA) office.
- 8. Tax prep help: Veterans.** Check out the [IRS website's veterans page](#) for details on free filing options, veteran-specific tax issues, and more.
- 9. Federal tax tips from MOAA.** A two-part series discusses what the SECURE Act and CARES Act mean for your 2020 taxes. Looking ahead to 2021 returns? Learn more about required minimum distributions.
- 10. State tax tips from MOAA.** [MOAA's Military State Report Card and Tax Guide](#) offers a full breakdown of all 50 states and the District of Columbia. Rules on taxation of military benefits, to include retirement pay, change frequently.
- 11. Good reason to file early.** While you've got more time to get your paperwork to the IRS, delays will only hurt your bank account if you're expecting a refund. E-filed refund requests are usually issued within 21 days, per the IRS.
- 12. Need more time?** Taxpayers can request an extension through Oct. 15 via [IRS Form 4868](#). That extension is for filing only – the payments themselves remain due by May 17, with interest accruing thereafter.

There's no time like now to plan your future.



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Member Since 1977
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HKT-0000K-A

Scholarship Golf Tournament

Our annual fundraising golf tournament for 2021 is scheduled for September 10th at the Links at Redstone.

The Chapter's Golf Committee will begin to hold monthly planning meetings as soon as it is safe to conduct face-to-face meetings. They will take place at the Links restaurant over lunch.

The Golf Committee needs volunteers to make the tournament a success. You don't need to know anything about golf to help out.

Areas where you can help include:

- Corporate sponsorships
- Soliciting items for the silent auction & door prizes
- Soliciting rounds of golf from local courses
- Advertising the tournament
- Signing up golfers
- Helping staff the tournament – registration, silent auction, photography, manning prize holes, placing hole signs, and more

If you would like to join the Committee, or just find out more, contact Bruce Robinson at 256-425-0525 or brucer76@knology.net

Hope to see you on the Links!

2021 GOLF SCRAMBLE

PINEAPPLE OPEN

April 30th

The Links at Redstone Arsenal

Early Bird Deadline 3/15
Registration Deadline 4/15

Redstone Arsenal
Military & Civilians' Club



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 Mark L O'Brien, 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.



Your 2020 Taxes: Understanding the CARES Act

As 2020 clicked by, changes to the Tax Code probably weren't top of mind for you. That is understandable. But, between the SECURE Act and the CARES Act, there were significant changes to the Tax Code, and you'll want to be aware of them when you file your return this year and as you do your tax planning going forward. Below, you'll find what you need to know about CARES Act changes.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act became law in March 2020 in response to the growing severity of the COVID-19 pandemic. It included nearly \$2.2 trillion in stimulus, much of it targeted toward businesses and business owners. But there are provisions of the law that individual taxpayers need to be aware of.

Economic Impact Payments

The CARES Act provided taxpayers with income below certain limits with a payment of \$1,200. For married couples, the amount was doubled to \$2,400. The Economic Impact Payments also included \$500 per child younger than 17 on Dec. 31, 2020. Parents of dependents 17 or older did not receive the \$500, and the child did not receive a payment either. The payments were made based on your 2019 or 2018 tax return, but the amount you were eligible for is based on your 2020 income.

When you file your 2020 tax return, you'll need to reconcile the amount received and the amount authorized. If the amount authorized is greater than the amount received, you will get a credit toward your 2020 tax.

If the amount authorized is less than the amount received, you do not have to pay it back. If your child who was a dependent when your payment was calculated was not a dependent in 2020, make sure he or she claims the entire \$1,200 credit.

Charitable Contributions

If you live on base or in post housing, you probably don't itemize your deductions. That means you get no tax benefit from your Combined Federal Campaign or other charitable contributions.

You and others who don't itemize get a one-time good deal and can deduct \$300 of cash donated to charity in 2020 without itemizing. If you itemize, you'll deduct charitable contributions like you always have.

Reporting Retirement Account Distributions

If you took a coronavirus-related distribution from the Thrift Savings Plan or other retirement account, it will be included in your income over three years starting in 2020. You must elect to have the entire distribution included in your 2020 income. If you pay the money back within those three years, you can treat the funds as a rollover. You'll file an amended tax return to get the taxes paid on the prior years' distributions.



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

TAPS

None this month

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

We will miss these outstanding Leaders and Patriots.



All Veterans, their spouses, caregivers can get COVID-19 vaccinations from VA

All Veterans, their spouses and caregivers can get COVID-19 vaccinations from VA under the SAVE LIVES Act signed into law March 24.

Covered individuals can receive a vaccine from VA due to the ongoing COVID-19 public health emergency. Under the bill, covered individuals are:

- Veterans who are not eligible to enroll in the VA health care system
- specified Veterans who are eligible for hospital care, medical services, and nursing home care abroad
- Family caregivers approved as providers of personal care services for Veterans under the VA's Program of Comprehensive Assistance for Family Caregivers
- Caregivers of Veterans participating in the VA's Program of General Caregiver Support Services; and
- Caregivers of Veterans participating in the VA's Medical Foster Home Program, Bowel and Bladder Program, Home Based Primary Care Program, or Veteran Directed Care Program.
- Civilian Health and Medical Programs of the Department of Veterans Affairs recipients
- Veteran spouses

VA must prioritize the vaccination of (1) Veterans enrolled in the VA health care system, (2) Veterans who fail to enroll but receive hospital care and medical services for specified disabilities in their first 12 months of separation from service, and (3) caregivers accompanying such prioritized Veterans. Additionally, vaccines furnished abroad are authorized to be furnished in a geographic location other than a state regardless of whether vaccines are needed for the treatment of Veterans with a service-connected disability. This includes those participating in a VA rehabilitation program.

To learn how to get COVID-19 vaccine from VA, visit <https://blogs.va.gov/VAntage/84404/veterans-designated-caregivers-can-get-covid-19-vaccine-va/>.

Interim Public Health Recommendations for Fully Vaccinated People

Key Points

This is the first set of public health recommendations for fully vaccinated people. This guidance will be updated and expanded based on the level of community spread of SARS-CoV-2, the proportion of the population that is fully vaccinated, and the rapidly evolving science on COVID-19 vaccines.

For the purposes of this guidance, people are considered fully vaccinated for COVID-19 ≥ 2 weeks after they have received the second dose in a 2-dose series (Pfizer-BioNTech or Moderna), or ≥ 2 weeks after they have received a single-dose vaccine (Johnson and Johnson (J&J)/Janssen).

The following recommendations apply to non-healthcare settings. For related information for healthcare settings, visit [Updated Healthcare Infection Prevention and Control Recommendations in Response to COVID-19 Vaccination](#).

Fully vaccinated people can:

- Visit with other fully vaccinated people indoors without wearing masks or physical distancing
- Visit with unvaccinated people from a single household who are at low risk for severe COVID-19 disease indoors without wearing masks or physical distancing
- Refrain from quarantine and testing following a known exposure if asymptomatic

For now, fully vaccinated people should continue to:

- Take precautions in public like wearing a well-fitted mask and physical distancing
- Wear masks, practice physical distancing, and adhere to other prevention measures when visiting with unvaccinated people who are at [increased risk for severe COVID-19](#) disease or who have an unvaccinated household member who is at increased risk for severe COVID-19 disease
- Wear masks, maintain physical distance, and practice other prevention measures when visiting with unvaccinated people from multiple households
- Avoid medium- and large-sized in-person gatherings
- Get tested if experiencing [COVID-19 symptoms](#)
- Follow guidance issued by individual employers
- Follow CDC and health department travel requirements and recommendations

Are You Ready for Required Minimum Distributions in 2021?

Required Minimum Distributions (RMDs) pertain to retirement accounts, except for the Roth IRAs. The RMD is an obligation that starts at specific ages to withdraw a minimum amount from the accounts so you must pay taxes. You can always withdraw more if you wish. RMDs count as ordinary taxable income in the year withdrawn.

The RMD is explained in [IRS Publication 590B](#). The tax code requires us to withdraw money each year in the form of a RMD, and the calculation for the amount required is in the 590B pub. You can learn more about this [on the IRS website](#).

If you turned age 70½ in 2019 or earlier, you are currently taking your RMDs. People who turned 70½ in 2020 or later start RMDs at age 72. Your first RMD must be withdrawn by April 1 of the year following the year you turn age 70½ or 72. Subsequent RMDs must be withdrawn by Dec. 31 of each year.

In 2020, the COVID-19 virus and the resulting economic and stock market plunges were the catalyst behind a law to waive RMDs for 2020. RMDs return in 2021. Because RMDs were not required in 2020, this may cause some planning confusion for some people new to RMDs.

As a result of COVID-19 virus relief legislation in 2020, many of you either did not take your RMD in 2020, or you took the RMD and put it back when you realized you didn't have to take it.

Besides having to take your RMDs this year if you are of age, you might want to prepare by figuring the amount.

Last calendar year, the stock markets were up about 16%. From the bottom of the stock market dive in March 2020 to the end of the year, stock markets were up almost 60%. Depending on how you manage your portfolios, your account values at the end of 2020 could be sizable.

This matters because the RMD amount for 2021 is a proportion of your portfolio value as of Dec. 31, 2020.

If your 2021 RMD amount and the resulting tax bill causes you a bit of distress, consider this: You can donate some or all your RMD to a charity to reduce your tax bite. This is known as a Qualified Charitable Distribution (QCD). QCDs are covered in IRS Pub 590B also. The QCD-eligible age is 70½ or older.

A QCD can count as your RMD for the year. Because you are using your RMD to make a charitable donation, the RMD is not taxable. The fact that the RMD is not taxed on a QCD withdrawal *is* the tax benefit — you don't get an additional charitable tax deduction after a QCD.

QCD rules are a bit complicated, so make sure you understand the details behind a proper transfer. Ask your tax specialist if a QCD will work for you. If this sounds like a good idea, [consider MOAA's charities](#) for your QCD.

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If you have multiple retirement accounts, be careful about how to take RMDs, as special rules apply to multiple accounts.

Account owners who fail to withdraw a RMD, or fail to withdraw the full amount of the RMD, or fail to withdraw the RMD by the deadline, owe a 50% tax on the amount not withdrawn.

Because RMD amounts count as income in the tax year, careful planning helps as income levels can impact income tax rates, Medicare Part B premiums, and the Unearned Income Medicare Contribution Surtax, which is a 3.8% Medicare tax that applies to investment income plus regular income above \$200,000 for individuals and \$250,000 for joint filers.

Besides IRS Pub 590B, you can find more details about RMDs on [this IRS site](#) to include the special rules that apply to the COVID-19 relief changes. 

Governing Board Vacancies

The chapter either has, or will have, vacancies in several governing board positions. We need some dedicated volunteers to fill these positions and help the leadership team keep the chapter vibrant. Brief descriptions of the positions follow. If you think you may be able to fill one of the vacancies, or desire additional information, contact any board member.

Membership: A key position. The chair maintains a roster of chapter members & keeps it in synch with MOAA National's online roster. Responsible for recruiting & retention of members.

Webmaster: Maintains the chapter's website & keeps it current. You can be as creative as you want. The position could be filled by a spouse, child or grandchild of a member.

Chaplain: Provides spiritual support to members in need. Provides prayers at chapter meetings. Provides a monthly newsletter article. You need not be a military chaplain or any type of priest or minister to fill the position.

Publicity: Helps to advertise chapter events with local media & the Redstone Rocket. The main event is our fundraising golf tournament.

Historian: This position has not been filled for many years. The historian would be responsible for establishing a digital archival system for storing relevant chapter documents. You can be as creative as you want.

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 – Easter Sunday
- 4 April – Dr. Martin Luther King assassinated (1968)
- 6 April – US entered World War I (1917)
- 8 April – MOAA Board Meeting – via Zoom**
- 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 – Golf Meeting – Links @ Redstone - 1000**
- 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 – MOAA Member Meeting – via Zoom**
- 28 April – Mutiny on the *Bounty* (1789)
- 30 April – Pineapple Open – Links @ Redstone - 0800**

