

Volume 59, Issue 8
August 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 –

Here it is August already and the weather is just so unpredictable! Regardless, it is too hot to fish!

Redstone Arsenal is slowly opening facilities with many restrictions. If you watch the weekly Garrison Commander's update online, you can get a feel for some of the problems they are facing, including an incredible amount of demands for services from people that just don't understand the pandemic!

The Summit Club apparently is open with many restrictions. Again, I will say that, with an average membership age in the 70s, I do not feel comfortable with any type of meetings for the foreseeable future. For this reason, we will continue not to hold any group meetings, including our monthly breakfasts – this includes cancelling the August meeting. With budget approval and elections coming up, we will need to be flexible – this will be a discussion during a Zoom Governing Board meeting next week.

National MOAA has cancelled upcoming Leadership Workshops, Chapter/Council visits, and even the October Annual Meeting in St. Louis. National is pushing Councils and Chapters to conduct all their business virtually.

Retiree Appreciation Day – the Garrison Commander has cancelled the physical portion of the RAD and is looking into possible virtual briefings. They are also evaluating whether a special flu shot session will be set up. If you use Fox pharmacy, you may want to check their website frequently regarding new/renewal/refill procedures.

Census – If you have not completed the 2020 Census, please do so! It is especially important to our country and our state. For more information, see:
<https://2020census.gov/en.html>

That is all for this month.

Stay Safe!

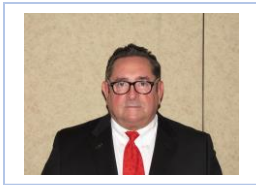
Rick

***Due to the coronavirus situation, Member Meetings are
CANCELLED 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.”

Well, the Big Race for the Republican Senate runoff was decided on 14 July. With only 17.36% of the Republican voters casting ballots Tommy Tuberville won the right to run against my fraternity brother, incumbent Senator Doug Jones, in November. The runoff was a lopsided win for candidate Tuberville. He won the runoff by pulling in 333,890 votes as compared to 215,831 votes for former Senator Jeff Sessions. In fact, candidate Tuberville carried all the counties but three—Madison, Mobile and Wilcox. In his concession speech, former Senator Sessions congratulated candidate Tuberville on his resounding victory. He then endorsed candidate Tuberville and indicated his full support.

Other important, but less publicized races, included a win for James Averhart in the Democrat runoff for the 1st District, against Kiani Gardner; a win for Jerry Carl in the Republican runoff for the 1st District, against Bill Hightower; and a win for Jeff Coleman in the Republican runoff for the 2nd District, against Barry Moore. In other race of note Beth Kellum is now the Republican candidate for a seat on the Alabama Court of Criminal Appeals.

In other news President Trump confirmed earlier this month that he would cut the number of U.S. service members in Germany to 25,000, a decision that has been met with bipartisan scrutiny. According to the President, Germany is not on track to meet NATO's goal of spending 2 percent of its gross domestic product on defense. “Germany's delinquent,” Trump said at the time. “They've been delinquent for years, and they owe NATO billions of dollars, and they have to pay it.

A bipartisan group of senators is trying to place limits on President Trump's ability to remove troops from Germany unless the administration is able to meet a slew of requirements. The proposal, spearheaded by Sen. Mitt Romney (Rep of Utah), would prohibit the administration from reducing the number of active-duty troops in Germany below 34,500 unless the Pentagon can certify to Congress that it is in the national security interest of the United States and would not negatively undermine European alliances or NATO. It would also require the Defense secretary to certify that the move would not impact the U.S. military's ability to “execute contingency plans,” wouldn't negatively impact ongoing operations, won't impact military families and that the Pentagon has consulted with allies including NATO and Germany.

Senators. Lindsey Graham (R-SC), Marco Rubio (R-FL), Christopher Coons (D-DE), Tim Kaine (D-VA) and Jeanne Shaheen (D-NH) are co-sponsoring the proposal. The senators want to get it included in the National Defense Authorization Act.

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, mbarron468@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: Vacant

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

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

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

STANDING COMMITTEES

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

Programs: CDR Christine Downing, USN-Ret, 256-828-9740, csdowning@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@hiway.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

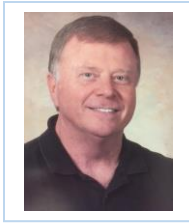
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

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

Be sure to check out the DEAL of the DAY every day at
shopmyexchange.com

Plus, with AAFES celebrating 125 years of service you should be watching for specials and enter to win contests through 21 August.

Don't forget, you can save even more by signing up for the Exchange STAR card – plus you always get free shipping no matter the items cost! You can apply for the STAR card and wait to use it after it arrives. The first day you use it – ALL your purchases are 10% off on your bill! Plus, every time you use the STAR card for gas at the PX, save five cents per gallon and you always get 10% off at the food court! Watch for specials throughout the year when you use your STAR card.

Remember formerly serving military can shop online (although not in store) at the Exchange! All veterans are being encouraged to confirm veteran eligibility status at <https://www.vetverify.org>.

Every month check out the online sweepstakes. Also, check out your Exchange on Facebook. Usually every Friday a FREE Friday drawing.

For those who missed the sales tax holiday – don't worry. Your Exchange ALWAYS has no tax! Plus mark your calendars for 26-28 February 2021 – Severe Weather Preparedness Sales Tax Holiday.

Shopette

No tent sales for the foreseeable future at the Express. New items: 1884 (small batch) and 1856 (premium) whiskey by Uncle Nearest, TX Blended Whiskey, Templeton Rye Whiskey, Tin Cup Whiskey, Jack Daniel's No. 27 Maple Wood Finish, Jim Beam Repeal Batch Bourbon Whiskey, and rarely on sale Jack Daniel's Sinatra Select (specially made for Frank Sinatra) Tennessee Whiskey \$127.50.

Commissary

Limits remain in place for items. 1 bag of flour per family, 1 pack of dried beans and rice per family (the pasta isle was almost bare two days ago), fresh beef 4 items each, fresh pork 5 items each, fresh chicken 1 item ONLY, 2 packs per family of breakfast meat bacon and sausage, fresh turkey 2 items, fresh hamburger 6 items, but reduced meat – NO LIMIT, and limit of 2 juice items per family.

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:
Vacant

Air Force Representative:
Col Edward L. Uher
 256-882-6824,
biced992K@aol.com

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



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



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



FOX ARMY HEALTH CENTER
SERVICES
AS OF 13 July, 2020

HOURS OF OPERATION

0800-1500

Color Key

	Normal Operations
	Modified Services Utilizing Virtual/Limited F2F
	Limited Operations/Modified Hours
	Closed

	Wellness Clinic
	Behavioral Health
	EFMP
	Hearing Exams
	Immunizations (By appointment only)
	Laboratory (No walk-ins for COVID-19 testing)
	Medical Boards (IDES)
	Medical Records
	Nutrition (weight management, pre-diabetes, hypertension, high cholesterol appt only)
	Occupational Health
	Optometry
	Patient Administration
	Pediatrics (F2F: Acute and Well-baby Appointment/Virtual Care)
	Patient Advocate (call 256-876-8621)
	Pharmacy
	Physical Exams (No Special Schools/Readiness Only)
	Physical Therapy
	Primary Care (F2F: Acute Appointment/Virtual Care)
	Public Health (Mission Essential Employees Only)
	Radiology Services
	Referral Management
	Release of Information
	Uniform Business Office/Third Party Billing
	Beneficiary Counseling & Assistance Coordinator/Debt Collection Assistance Offices

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HONORED TO SERVE YOU WITH YOUR INSURANCE AND
INVESTMENT NEEDS.

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

8 ARCH STREET
HUNTSVILLE, AL 35806
BY APPOINTMENT ONLY

PHONE: 615.591.3937
TOLL-FREE: 888.468.9672
FAX: 615.591.3932

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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: Taking Control of Finances

Being prepared with key information before losing your spouse can reduce your stress after they're gone.

When I think back to before my husband's passing, I remember how out of touch I felt about our financial situation. He paid the bills; handled the banking, investments, and insurance policies; and collected tax information. It is not that I could not have taken over the finances after his cancer diagnosis, but it was one of the last functions that he was able to carry out, even in his weakening condition. I could not take that control away.

What I did begin to do behind the scenes was make lists. My first concern was his passwords, not only for his computer but also for all the banking and service websites. He managed to keep a record for me, along with updated changes, on a thumb drive.

Second, the bills were a concern. I requested that even though he was paying them online, I would prefer to get a hard copy in the mail for all bills and end-of-year tax statements. That way, I would be assured not to miss a bill payment, and I would be better prepared for the next tax season should I need to take over.

Third, some bills were being paid directly on our credit cards. This was not as much of a concern to me because most charges have phone number to call if anything questionable appears on a statement.

I gave him a few tasks to work on, for which he was happy to comply. He made calls to, for example, the Gas and Light Co., to inform them that he wanted my name to be put on the accounts along with his.

Credit cards we had been using were issued in both of our names, but I was only an authorized user, rather than a joint account holder. This caused an automatic closing out of the credit card after notification of my husband's death. This chaos could have been avoided had I been a joint account holder.

DD-214 Forms are requested after a death, and so getting it ahead of time and storing it in an accessible location is helpful. A safety deposit box is not accessible during the weekend and so is not the best location to store.

One of the first lists I made during this time contained the names and phone numbers of a handful of people in my life who could spread the word for me to other friends and relatives.

My lists could go on and on, but I want to stress that no matter how prepared we are to lose a spouse, it is always an unavoidable process to get through all the paperwork.



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

Contentment

The comedy film COOL RUNNING is about the first Jamaican bobsled team to go to the Olympics. John Candy plays a former American gold medalist who becomes a coach to the Jamaican team. The players grow to like the American coach and affectionately dub him "Sled-god."

Later in story, the coach's dark history comes out. In an Olympics following the gold medal performance, he broke the rules by weighting the U. S. sled, bringing disgrace on his team and himself.

One of the Jamaican bobsledders could not understand why anyone who had already won a Gold medal would cheat. Finally, he nervously asked the coach to explain.

"I had to win," he said. "I learned something. If you are not happy without a gold medal, you won't be happy with it."



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: 357
Regular Members: 298
Surviving Spouses: 59

New this month: 2
Deaths this month: 1
Renewals: 0

**Welcome New Members to
Huntsville Chapter MOAA**

CW3 Claire Lewis, USA
Col Dave McKinney, USAF

Recruiting

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

Keep These Summer Health and Safety Tips in Mind

While COVID-19 may have caused you to rearrange your original summertime plans, there's still plenty you can do outdoors. However, now more than ever, you'll need to practice good health and safety habits. By doing so, you'll not only protect your own health, but the health of someone else, too. Below you can find safety tips and resources to help you enjoy your summer plans:

1. Keep Your Distance

Remember to make sure you practice social distancing. According to the Centers for Disease Control and Prevention (CDC), "Social distancing, also called 'physical distancing,' means keeping a safe space between yourself and other people who are not from your household." Whenever you're out in public, the CDC recommends that you:

- Maintain 6 feet of social distance.
- Wear a face mask or cloth face covering if you can't maintain 6 feet of social distance.
- Avoid touching your face with unwashed hands.
- Wash your hands with soap and water. If soap and water are unavailable, use an alcohol-based hand sanitizer that contains at least 60% alcohol.

2. Don't Forget Your Sunblock

Are you spending more time outside in the sun? If so, make sure you're prepared to protect your skin. According to the CDC, the sun's ultraviolet rays can damage your skin in as little as 15 minutes. Too much exposure to sunrays can lead to skin cancer, which the American Cancer Society says is the most common type of cancer in the U.S. The encouraging news is that most skin cancers can be prevented. When you and your family are spending time outside, use these tips to stay safe in the sun:

- Use sunscreen with SPF 15 or higher.
- Wear clothing that covers your skin.
- Avoid direct sunlight by sitting in the shade or using an umbrella.
- Wear a hat to protect your face, head, ears, and neck.
- Wear sunglasses that block ultraviolet rays.

3. Be Safe in and Around Water

When you're relaxing on the beach or at the pool, you may not be looking for accidents. But another big part of summer safety is water safety, especially for children. The CDC states, "Drownings are a leading cause of injury death for young children ages 1 to 14." Adults, including service members, are also at risk for unintentional drownings, so, it's important to understand the environments you're in. Here are some key prevention tips to keep in mind the next time you're in or near water:

- **Learn life-saving skills.** Know the basics of swimming (floating, moving through the water) and CPR.
- **Make life jackets a must.** Make sure you and your kids wear life jackets in and around natural bodies of water, such as lakes or the ocean, even if you know how to swim. Life jackets can be used in and around pools.
- **Be on the lookout.** When your kids are in or near water (including bathtubs), you should closely supervise them at all times. Because drowning happens quickly and quietly, adults watching kids in or near water should avoid distracting activities like playing cards, reading books, talking on the phone, and using alcohol or drugs.

The CDC also recommends that you use caution if you're enjoying water activities in public:

- Stay at least 6 feet away from people you don't live with.
- Avoid crowded swim areas, beaches, pools, water playgrounds, and hot tubs where you can't stay 6 feet away from others.
- Wear cloth face coverings when you aren't in the water.



HCMOAA Treasurer's Report June 2020

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

1. The June 2020 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	\$ 8,666.36	\$ 8,004.63
Income	\$ 0.00	\$ 0.06
Expenses	\$ 0.00	\$ 0.00
Ending Balance	\$ 8,666.36	\$ 8,004.69

3. Notable income: None.

4. Notable expenses: None.

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 funds into an 18-month 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 \$8,442.76. 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 July 2020

None

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



Legislative – continued from page 2

On the COLA front: The June 2020 Consumer Price Index (CPI) is 251.054, .3% above the FY 2020 CPI baseline.

Please read the recent posting to the Legislative portion of our webpage. There are five articles. One deals with military aviation and the mishaps this year, the next is involves retirees getting court martialled, the third is concerning the program management of the USS Ford, the forth deals with the tax ramifications of the CARES Act and the last one deals with the IRS deadline dates .

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

Feds Feeds Families continues - at the entrance of your Commissary you will find an opportunity to give back to your community. Pre-packaged bags for the Feds Feeds Families food drive. A wide variety of items bagged and convenient.

Time for back to school – AND the start of football season – if we have one! Your Commissary has you covered for all the chips, dips, sauces, marinades, steaks, chops, chicken wings and whatever else you might need to make your tail gating party one of the best! Also while entering the Commissary check out the table of coupons and sales flyers – you will find several coupons covering those football party necessities! IIII



**FOX ARMY HEALTH CENTER
BACK TO SCHOOL PHYSICALS**

If you are needing a school physical, please call 256-955-8888 to schedule an appointment. Currently we are scheduling appointments for July 22nd and 23rd, as well as August 3rd and 4th.

If you have an appointment for a school physical and need immunizations, you do not need to schedule an additional appointment with Immunizations.

We ask that you please bring all required documentation with you to your appointment as we are unable to provide school required forms at our facility.



Please call 256-955-8888 to schedule an appointment with Immunizations for a Blue Card or vaccinations when an evaluation with a provider is not needed.



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



Membership Application or Renewal

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

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

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

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

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

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

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

_____ MOAA National Membership Number

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

Election of Chapter Officers

This is an election year for Chapter Officers. Per the Constitution & By Laws, regular elections of officers will be held biannually on even numbered years. The Chapter President has appointed a nominating committee to identify Chapter members who would be interested in serving.

Officer positions up for election are: President, 1st VP, 2nd VP, Treasurer, Secretary, Army Rep, Navy/Marine Rep, and Air Force Rep. Officers are elected at the October membership meeting. In the event that the coronavirus prevents an October membership meeting from being held, the Chapter President may call for a virtual election of the officers by polling the membership via e-mail.

If any of you are interested in running for one of the officer positions, or desire additional information on the duties and responsibilities of any of the positions, please contact the nominating committee chairman, Gerald Maxwell, at 256-606-5282 or gerald.c.maxwell@nasa.gov.

TRICARE FAQs: COVID-19 and Quarantine

The following are some of the most frequently asked questions about quarantine and COVID-19:

Question: What is quarantine? And why is 14 days recommended for COVID-19?

Answer: Quarantine is when a person or group of people—who have reason to believe they’ve been exposed—separate from others to prevent the spread of a disease. This helps you avoid transmitting a disease before you know you’re sick or feel any symptoms. The Centers for Disease Control and Prevention (CDC) recommends that you self-quarantine for 14 days if you’ve recently had close contact with someone known to be sick with COVID-19. The symptoms of this illness usually appear 2-14 days after exposure. You can learn more about COVID-19 symptoms by going to the CDC website.

Question: How is quarantine different than isolation?

Answer: You may sometimes hear the words quarantine and isolation used in the same way during everyday conversation. But it’s important to know they have different meanings. Quarantine is used to separate and restrict the movement of people who aren’t sick who may have been exposed to COVID-19 (or another communicable disease). The quarantine period is also used to see if people who may have been exposed become ill. It’s possible that they have the disease but don’t show symptoms. Isolation, on the other hand, separates people who are actually sick with COVID-19 from those who aren’t sick. If you need to quarantine or isolate yourself from others, follow these steps recommended by the CDC:

If you’re in **quarantine**, you should:

- Stay home until 14 days after your last exposure.
- Check your temperature twice a day and watch for symptoms.
- If possible, stay away from people who are at higher-risk for getting sick from COVID-19.

If you’re in **isolation**, you should:

- Stay home until it’s safe to be around others.
- Stay in a specific room or area and away from other people.
- Get plenty of rest and stay hydrated.

Question: If one person in my family is in quarantine, does that mean everyone else in the house is in quarantine, too? If not, how do we protect our non-quarantined family members?

Answer: Yes. If someone in your household is in either quarantine or isolation, everyone who lives there should quarantine and avoid going out in public, if possible. To protect your health and the health of those you live with, the CDC recommends these tips:

- Provide a separate bedroom and bathroom for the person who’s sick, if possible.
- If you need to share a room with someone who’s sick, make sure the room has good air flow (by opening a window or turning on a fan).
- If you need to share a bathroom with someone who’s sick, the person who’s sick should clean and disinfect the frequently touched surfaces in the bathroom after each use.
- Don’t help prepare food if you’re sick.
- Eat in separate rooms and areas.

Keep in mind that COVID-19 can spread through close contact with someone (within about 6 feet) and through respiratory droplets from coughs, sneezes, or talking. So, keeping your distance whenever possible is important. Contact your provider if you’re experiencing symptoms of COVID-19. He or she can screen your symptoms and arrange for you to get tested, if necessary.

After you recover or learn you aren’t sick with COVID-19, be sure to continue to practice healthy habits. Wash your hands with soap and water. If soap and water are unavailable, use an alcohol-based hand sanitizer that contains at least 60% alcohol. The CDC also recommends wearing a face mask or covering whenever you’re out in public and can’t maintain 6 feet of social distancing.

TRICARE FAQs: COVID-19 and Testing

The following are some of the most frequently asked questions about testing and COVID-19:

Question: Should I get tested for COVID-19?

Answer: You should get a test if you're experiencing COVID-19 symptoms. Be sure to contact your health care provider if you feel sick or recently had close contact with someone infected with COVID-19. Based on guidance from the Centers for Disease Control and Prevention (CDC), your provider will use a screening process to determine whether you need to be tested. He or she will assess your symptoms and risk of exposure during the screening.

If you do need a test, your local military hospital or clinic may be able to provide you with one. Military hospitals and clinics may provide tests for:

- Service members
- DoD civilian employees who aren't DoD health care beneficiaries. Your supervisor must determine if you're urgently required to be in your DoD workplace.
- Family members who are DoD/TRICARE eligible beneficiaries.

Do you have a civilian provider? If so, TRICARE will cover the costs of the test if your provider determines it's medically appropriate and the request meets the screening criteria. To learn more about testing, check out the COVID-19 Testing FAQ topic or visit the CDC website. If you think you may have COVID-19, you can also check your symptoms using the [Coronavirus Symptom Checker](#).

Question: What, if any, copayments will be waived related to COVID-19 treatment and testing? How does this apply to active duty, reserve component, and retirees?

Answer: The actual COVID-19 test is free. Under the Families First Coronavirus Response Act, TRICARE will also waive your copayments for doctor-ordered COVID-19 office visits. This law doesn't waive your copayments and cost-shares for treatment due to infection. For example, if your doctor prescribes you medication after the test, your TRICARE plan cost-shares or copayments would still apply. By law, TRICARE can't waive your pharmacy copayments. But you can save money by filling your prescription at a military pharmacy or by using TRICARE Pharmacy Home Delivery.

Question: Are retirees using TRICARE for Life and Medicare covered for COVID-19 testing and treatment?

Answer: Medicare Part B covers the lab tests for COVID-19. You pay no out-of-pocket costs for this service. Medicare also covers all medically necessary hospitalizations. This includes if you're diagnosed with COVID-19 and need to stay in the hospital under quarantine. Do you have a Medicare Advantage Plan? If so, you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Be sure to check with your plan about your coverage and costs. If you're enrolled in TRICARE for Life, keep in mind that TRICARE acts as second payer for Medicare and TRICARE covered services. This includes COVID-19 testing and hospitalization. You can find more information about this by going to the TRICARE Benefit FAQ topic or by visiting the Medicare website.

If you have questions about costs related to certain services, remember you can refer to the [TRICARE Costs and Fees Fact Sheet](#). This resource describes a number of the costs for various health visits.



29 Birthdays in August

Mrs. Carrie V Hightower
MAJ John V Yelverton, USA
Capt Melissa M Lacey, USAF
Col Frederick J Driesbach, USAF
LCDR Walter A Starkey, USN
COL William A Holbrook, USA
COL Joseph B Goss Jr, USA
COL Michael C Barron, USA
Col William D McKinney, USAF
COL William J Roberts, USA
COL Ronald C Crowley, USA
LTC Richard A Carter, USA
CPT Camden J Kent Jr, USA
Capt William L Jackson, USMC
CPT Michael E Funderburg, USA

Mr. Alvin M Jupiter
COL John D Rivenburgh, USA
Lt Col Ronald G Harvey, USAF
LTC Richard H Sorrell, USA
MAJ Warner A Davis, USA
Mrs. Margot G Snyder
LTC Joseph J Della Silva, USA
LCDR Frances K Witt, USN
Mrs. Carol H Freyder
COL Thomas A Sharp, USA
LTC Norman P Hopkins, USA
MAJ Richard J Quinones, USA
LTC Christopher R Stewart, USA
COL Ronald N Funderburk, 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.

Governing Board Vacancies

The Chapter has the following board positions vacant:

- Membership – one of the Chapter's most important positions - recruits & retains members – coordinates with MOAA National on membership issues – maintains a membership database in Excel
- Programs – coordinates speakers for our monthly member meetings – provides speaker information for inclusion in the newsletter
- Navy/USMC Service Representative – keeps Chapter leadership informed on service-specific topics – in coordination with Personal Affairs chair provide support to Navy/USMC members/spouses in need
- 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



TAPS

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

CWO4 Louis John Kubik Jr, USMC-Ret - 79, of Huntsville, Alabama passed away on Sunday July 5, 2020. Louis was born August 7, 1940 to Minerva A. and Louis J. Kubik Sr.

Louis was very active in the Chapter, serving as Navy/USMC Service Representative and as a member of the Golf Committee. He was also active in the Semper Fi Task Force.

Louis is survived by his wife, Loretta Kubik; son Kenneth Kubik (Jamie); and daughter Susan Kubik; grandchildren; Louis Kubik, Kevin Kubik, Nicholas Mazur, great grandchildren; Emily Kubik, Ellie Kubik, Colt Mazur and Kenneth W. Kubik.

Louis was preceded in death by his father Louis J Kubik Sr, and his mother Minerva A Kubik.

A celebration of life service for Louis was held Saturday, July 11, 2020 at 10:00 AM at the Chapel of Love Mausoleum, Valhalla Memory Gardens, 698 Winchester Rd Ne, Huntsville, Alabama 35811.

In lieu of flowers the family asks that you make a donation to your favorite charity.

Mrs. Judith Fiorentino - wife of Chapter member BG William J. Fiorentino, USA-Ret, peacefully passed away in her sleep at her home in the company of her husband and beloved friend and caretaker Elise Sacane on Sunday evening, June 28, 2020 at the "young at heart" age of 80. She was affectionately known as Miss Judith and was the owner of Steel Prize Stables LLC.

She was predeceased by her parents Sadie Guy Hunt and James Henry Clippard, and two brothers, James H. Clippard, Jr. and Lee H. Clippard Sr. Judith is survived by her husband, her brother, William Clippard of Germany and eleven nieces and nephews. She leaves behind eight adored horses, a stable filled with incredible memories, and a barn family enormously impacted by her consummate professionalism, guiding principles, witty intellect, and unbridled love. Judith left an indelible mark on everyone from horse to human fortunate enough to encounter such an inspiring woman and role model.

While always impeccably "turned out", with a bright smile and remaining humble, Judith lived a fun, energetic and remarkable life in which she ardently pursued and attained her dreams most notably within the equine industry. Her many accomplishments include opening and operating a successful equestrian facility, earning Bronze, Silver and Gold Medals as recognized by the United States Dressage Federation, and showing in The Century Club Ride (2014) with her Gold Medalist equine partner, Goliath. With combined ages reaching 100, this dynamic pairing was the very first Century Club Riders in both the states of Alabama and Tennessee. Judith enjoyed foxhunting with another favorite equine love, Steeler, who inspired the name for Steel Prize Stables.

Continued on next page

Continued from previous page

She was awarded colors in several prestigious hunt clubs including The Fort Leavenworth Hunt, The Fairfax Hunt, The Montgomery Hunt Club, and The Mooreland Hunt with Harry Moore Rhett, Jr., Master of Foxhounds. The highly competitive, demanding, fast paced rigors of Eventing (comprising the three disciplines of Dressage, Cross Country, and Show Jumping) also beckoned Judith resulting in several wins and top honors. She took great pride in training with her good friend and expert horsemen, Jim Graham, considered one of the foremost Eventing trainers and riders in the world.

A native of Charlotte, North Carolina, Judith attended the University of North Carolina at Chapel Hill earning a Bachelor of Arts degree. Upon their marriage in 1966, Judith and Bill relocated to Bangkok, Thailand where Bill was stationed before serving in Viet Nam. Judith remained in Thailand, working for a defense contractor.

In 1982, Judith opened Steel Prize Stables, a 28 stall, full-service boarding and training facility. Although Steel Prize Stables focused on horsemanship in the fine art of Classical Dressage, Judith's primary guiding philosophy stressed that horses receive an uncompromising quality of life wrapped in humane treatment, proper care, safety, and respect. In fact, throughout the years, several barn residents were rescue horses. Her teaching program required students learn and practice the tenets of proper horse keeping, equipment maintenance, and immaculate barn management. Judith's mantra was, "I don't want to just teach you horseback riding - I want to teach you horsemanship." However, the greatest skill and brightest gift Judith gave her students was the ability, confidence, and discipline to unlock and optimize their full potential, both "in" and "out" of the saddle.

Aside from all the blue ribbons and trophies adorning her walls, Judith's true purpose in life was teaching character and life building skills, serving those in need, and motivating others to be the best versions of themselves. Judith's ultimate legacy is the number of people she touched and shaped especially the young students and staff who entered her doors. Many departed overflowing with aspiration and determination as evidenced by their achievements as medical, veterinary and equine professionals.

Judith is a shining example of a wonderful life lived by a generous individual, devoted wife, highly respected business owner, fervent equine advocate, compassionate loyal friend, and gracious lady. A Celebration of Life Open House was held on Saturday, July 11, 2020 from 3 - 6 PM CST at the barn. Strict adherence to protocols concerning facial masks and social distancing is kindly requested.

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



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SECURITIES INVESTMENT

2020 Scholarship Golf Tournament

Due to the ongoing situation with the coronavirus, we have cancelled this year's golf tournament

- Golf course imposing restrictions
- Availability of food service at the clubhouse
- Inability to secure sponsors
- Not practical to hold a silent auction
- Doubtful many people would feel safe playing
- Chapter members staffing the event are older and susceptible to the virus

The chapter may conduct alternate methods of fund raising for the scholarship fund


We hope to resume the tournament in 2021 when the virus situation is under control and/or resolved

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:

- Go to <https://smile.amazon.com>
- Sign into your Amazon account.
- 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.
- 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.
- 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!

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 August

- 1 August - Anne Frank penned her last entry into her diary (1944)
- 2 August - President Warren G. Harding died suddenly while in office (1923)
- 2 August- Albert Einstein wrote a letter to President Roosevelt concerning atomic weapons (1939)
- 2 August - The Iraqi army invaded Kuwait (1990)
- 3 August - Christopher Columbus set sail from Palos, Spain (1492)
- 5 August - Film star Marilyn Monroe died at age 36 (1962)
- 6 August - The first Atomic Bomb was dropped over Hiroshima (1945)
- 6 August – The Voting Rights Act of 1965 was signed into law (1965)
- 7 August – The US Congress approved the Gulf of Tonkin Resolution (1964)
- 8 August - Soviet Russia declared war on Japan (1945)
- 9 August - The second Atomic bombing of Japan occurred over Nagasaki (1945)
- 9 August - Richard M. Nixon resigned the presidency (1974)
- 11-16 August - Six days of riots began in the Watts area of Los Angeles (1965)
- 13 August - The Berlin Wall came into existence (1961)
- 14 August - President Roosevelt signed the Social Security Act (1935)
- 14 August – Japan surrenders, ending World War II (1945)
- 15 August - Woodstock began in a field near Bethel, New York (1969)
- 16 August - Gold was discovered in the Klondike River in Alaska (1896)
- 16 August – Elvis Presley died (1977)
- 17 August - The first transatlantic balloon trip was completed by three Americans (1978)
- 18 August - The 19th Amendment was ratified, granting women the right to vote (1920)
- 21 August – Hawaii became the 50th state (1959)
- 22 August - A volcanic eruption under Lake Nios in Cameroon killed more than 1,500 persons (1986)
- 24-25 August - British forces burned the Capitol, the White House and other public buildings (1814)
- 26 August – A volcano erupted on the island of Krakatoa, killing over 36,000 people (1883)
- 28 August – The march on Washington, DC, attended by over 250,000 people (1963)
- 31 August - Britain's Princess Diana died at age 36 (1997)

