

Volume 60, Issue 8
August 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 –

I am about tired of the rain! Can't keep mowing damp lawn! Now that I have said that August will be really dry!

Our next membership meeting will be **August 25th** at the Summit Club. Our guest speaker will be CAPT Erin Stone, USN (Ret.) - MOAA National's Council and Chapter Affairs Director. She will update us on the latest issues as Headquarters sees them. **RSVPs may be sent to me at rickw675@att.net or 256.776.6901. Please RSVP early!**

It is **crunch time** for our annual Scholarship Fund Golf Tournament on **September 10th**. **We still need a lot of help with sponsors, donations, and players.** Flyers will be provided to all members. You can also help by attending our golf meetings – **our next one will be August 6th** at 1200 at The Links at Redstone golf course. Come join us (we eat lunch there beforehand) – we really do have a lot of fun doing this! Please contact Bruce Robinson or me if you have any questions!

We have been attending planning meetings for the RAD – currently scheduled for October 22nd. The format has not been finalized but there are several people working hard on the event. I will update you when more is known.

The Governing Board will be working at filling several key positions on the board. In the near future, I will provide a separate email detailing our needs. The investment of time is not huge, but the returns can be extremely rewarding!

Finally, I know all of you have been watching the news regarding COVID and the Delta variant. Please, if you haven't already, get vaccinated! It is your best protection. You can still get COVID if vaccinated, but your chances of symptoms or serious illness are GREATLY reduced!

Stay Safe and hope to see many, many of you on the 25th!

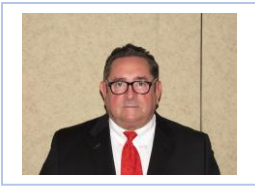
Rick

Our Member Meeting will be held on 25 August. The guest speaker will be CAPT Erin Stone, (USN-Ret) from MOAA National

In This Issue

President's Message	1	Treasurer's Report	10
Legislative Corner	2	Guest Speaker	11
Concerns	3	Membership Renewal Notice	12
PX/Commissary	3	Fox AHC (continued)	14
Fox Army Health Clinic	5	Birthdays	15
Surviving Spouse Luncheon	7	TAPS/Chapter Happenings	16
Surviving Spouse Corner	7	Tax Laws	17
Chaplain's Corner	8	VA Loan Scams	18
New Members/Statistics	8	Member Spotlight	20
Legislative (continued)	9	Chapter Objectives	22
PX/Commissary (continued)	9	Important Dates	22

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.”

House Speaker Mac McCutcheon, R-Monrovia, will not run again for his House District 25 seat and will therefore also be retiring as speaker after the 2022 elections.

The Supreme Court said that for now it'll be up to Congress, not the court, to decide whether to change the requirement that only men must register for the draft. It's one of the few areas of federal law where men and women are still treated differently. In a statement, three justices said Congress is weighing whether to change the Military Selective Service Act, which requires men but not women to register for the draft when they turn 18. They said that was a reason for the court to kick the matter back to lawmakers.

The Biden administration released the full version of its FY 2022 budget proposal to Congress on May 28, and MOAA government relations team has been hard at work analyzing the 1,000-page proposal to understand what successes can be hallmarked and what potential threats need to be addressed in the upcoming budget cycle. The top-line figures of the full version are mostly in line with the so-called “skinny budget” the president released 9 April, -- a proposed 1.7% increase in overall DoD funding and a 10% increase, a significant uptick, in VA spending compared with last year's enacted levels.

Arlington National Cemetery would receive nearly triple its current budget under the U.S. Army funding request for fiscal 2022. The Army, which operates Arlington National Cemetery, proposed \$228 million for the cemetery — up from the \$82 million it received in 2021. Of the requested amount, \$141 million would go toward a project to expand the cemetery's border and add 80,000 burial spaces.

- The Southern Expansion Project would add 37 acres to the cemetery. If Congress approves the budget request, construction will begin late this summer, said Barbara Lewandrowski, director of public affairs for Arlington. The work would take about six years, with an estimated completion date in early 2027.
- The project would expand the cemetery's border to encompass the U.S. Air Force Memorial. Tens of thousands of burial sites

Continued on page 9

2021-2022 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, m.barron468@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: COL Raymond G. Regner, USMC-Ret, 256-851-5903, raymond.regner@gmail.com

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

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

Surviving Spouse 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

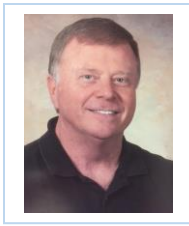
Webmaster: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

LIFE MEMBERSHIP TRUST

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

Be sure to check out the DEAL of the DAY every day at shopmyexchange.com and every Friday for the new Exchange ad! Check out our big screen TV's selection—now is the time to gear up for all the college games! The Exchange also has the continuing Clearance items on its web site. Check OFTEN since there are some extreme specials out there (one was a \$1,000 laptop that sold out fast at \$99!).

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 drawing!

For those who missed the sales tax holiday – don't worry! Your Exchange ALWAYS has no tax! Plus mark your calendars for Severe Weather Preparedness Sales Tax Holiday! Alabama's 11th severe weather preparedness sales tax holiday begins at 12:01 a.m. Friday, Feb. 25, 2022, and ends at midnight, Sunday, Feb. 27, 2022, allowing Alabama shoppers to stock up tax free on common supplies costing less than \$60 that every home and business needs to prepare for a natural disaster or even a general emergency. Generators costing \$1,000 or less also can be purchased free of the state's four-percent sales tax during the three-day tax holiday.

Shopette

The Express is considering starting up the tasting events again. Still no definite word on when but it's in the plan. Every month a new Limited Time Special and Spirit of the Month—both have many special prices on your favorites! Plus, download the Redbox app and reserve your movies.

Need Addresses

None this Month

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,
raymond.regner@gmail.com

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



CONDITIONED AIR SOLUTIONS
heating • cooling
Commercial & Residential

Proudly recognized as a Patriotic Employer

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

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

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



CLOUD INVESTMENTS, LLC

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

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



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



**Monoclonal Antibodies Available to Treat Eligible
High-Risk COVID-19 Patients**

There's a lot of information available about how to prevent COVID-19: get the vaccine, maintain social distancing, wear a mask, and wash your hands. But what can you do if you test positive for COVID-19?

You may be eligible for treatment with monoclonal antibodies. This will depend on your age, health history, and how long you've had your COVID-19 symptoms.

The Food and Drug Administration (FDA) authorizes monoclonal antibody treatment for emergency use for patients who are eligible. Keep in mind that monoclonal antibodies aren't a cure. If you have a mild or moderate case of the COVID-19 virus, then monoclonal antibodies can help keep you from becoming sicker and ending up in the hospital. In clinical trials, treatment with monoclonal antibodies reduced the risk of COVID-19 hospitalizations and deaths by at least 70% in people who showed mild or moderate symptoms.

Monoclonal antibodies may help you if you:

- Have a positive COVID-19 test
- Have recent onset of mild or moderate COVID-19 symptoms
- Are at high risk of getting more serious symptoms
- Are 12 years old or older and weigh at least 88 pounds

You aren't eligible for monoclonal antibody treatment if you:

- Are hospitalized due to COVID-19
- Require oxygen treatment due to COVID-19
- Are younger than 12 years old or weigh less than 88 pounds

How do monoclonal antibodies work to treat COVID-19?

Antibodies are part of the body's immune system. They defend against viruses and bacteria. According to the FDA, "Monoclonal antibodies are laboratory-produced molecules that act as substitute antibodies that can restore, enhance or mimic the immune system's attack on cells." These antibodies may prevent the COVID-19 virus from attaching to human cells. This will make it harder for the virus to reproduce and cause you harm.

What happens during a treatment with monoclonal antibodies?

Monoclonal antibody treatment usually happens at an infusion center. This is because the treatment is given through an intravenous (IV) infusion. The whole process takes about 2 to 3 hours.

Here's what you can expect in four simple steps:

1. The medical staff conducts a screening.
2. They start an IV, which delivers the monoclonal antibodies to your body. This takes just over an hour.

Continued on page 14

FOCUS

FINANCIAL GROUP
— YOUR FUTURE IN FOCUS —

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

**Please 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

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

ASEA®

Paul & Patsy Morin
Independent Associates

Cell: 256-738-0389

Email: paulmorin3018@comcast.net

Website: paulmorin.teamasea.com
Huntsville, AL





Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Thank you, ladies, for the great turnout last month.
Our next luncheon will be on Thursday 19 August, 11AM at
Cheddars Casual Café, 6125 University Drive in Huntsville. Phone: 256-971-2000.
Reservations are required. Everyone will be called.

Surviving Spouse Corner: Get to Know the Surviving Spouse Advisory Council

The Surviving Spouse Advisory Council (SSAC) was established in 2004 as the Auxiliary Member Advisory Committee to report to and advise the MOAA president about issues that are important to the surviving spouses of MOAA members. Its main goal is to represent YOU — not only survivors but military spouses as well — about issues that impact each of us.

The SSAC has had numerous major accomplishments, including:

- Creating and designing the *Survivor's Planning Guide: A Handbook for One of Life's Toughest Assignments*.
- Starting, in 2018, the Surviving Spouse Virtual Chapter. The chapter currently meets via phone on the third Tuesday of each month and has grown from 10 members to 160 members from 33 states. [Learn more about the chapter.](#)
- Assisting with the 2019 passage of the bill that eliminated the Survivor Benefit Plan-Dependency and Indemnity Compensation offset, which took 40 years to accomplish.
- Developing and producing the Surviving Spouse Liaison Training, which is held several times each year in conjunction with the regional chapter leadership training.

Current members of the council represent all services and several states and bring a broad swath of experience. Each member was nominated by her chapter and then thoroughly vetted and selected by members of the SSAC. [Meet the current members of the SSAC.](#)

While the SSAC initially was organized to work with surviving spouses, the council has expanded its role to work with military spouses to help better prepare them for the future.

If you have questions or concerns, the SSAC is your conduit for answers and to make things happen. Please get in touch when and where you see a need at sscomm@moaa.org. We look forward to meeting you.



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

"Why are you eating my cookies?"

A traveler, between flights, bought a small package of cookies. Then she sat down and began reading a newspaper. Gradually, she became aware of a rustling noise. From behind her paper, she was flabbergasted to see a neatly dressed man helping himself to her cookies. Not wanting to make a scene, she leaned over and took a cookie herself.

A minute or two passed, and then came more rustling. He was helping himself to another cookie! By this time, they had come to the end of the package. She was so angry, but she didn't dare allow herself to say anything. Then, as if to add insult to injury, the man broke the one remaining cookie in half, pushed half across to her, and ate the other half and left.

Still fuming sometime later when her flight was announced, the woman opened her handbag to get her ticket. To her shock and embarrassment, there she found her pack of unopened cookies!

How wrong our assumptions can be! "Judge not that you be not judged." (Matthew 7:1, KJV). And how often are our judgments built upon assumptions or personal perceptions.

There is hardly anyone who has not been guilty of some grave misjudgment. There is hardly anyone who has not suffered from some else's misjudgment. And yet the strange fact is that there is hardly any commandment of Jesus which is more consistently broken and neglected.



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: 332
Regular Members: 278
Surviving Spouses: 54

New this month: 0
Deaths this month: 0
Renewals: 0

Welcome New Members to Huntsville Chapter MOAA

None this month

Recruiting

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

Legislative – continued from page 2

would be readied in the land around it. The cemetery acquired the land — both the existing green space and roads — last year.

The June 2021 CPI is 266.412, 5.1 percent above the FY 2021 COLA baseline.

Please read the recent posting to the Legislative portion of our webpage. There are two articles: one is a list of pending legislation the Senate Veterans Affairs Committee will discuss in July hearing and details of the recently submitted DoD Budget for 2022.

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. III

PX/Commissary – continued from page 3

Commissary

Time for back to school – AND soon the start of football season! 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! Follow the commissary on Facebook or on Twitter @YourCommissary. III



Guest Speakers

With our in-person meetings starting up again, we are in need of guest speakers.

Let us know what topics you are interested in, so we can secure the appropriate people to speak.

Without your input, we just have to guess.

Let us hear from you! Contact any board member with your ideas.



HCMOAA Treasurer's Report June 2021

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

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

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$13,174.47	\$ 8,005.43
Income	\$ 910.00	\$ 8,516.46
Expenses	\$ 296.39	\$ 0.00
Ending Balance	\$13,788.08	\$16,521.89

3. Notable income: Proceeds collected for the Membership luncheon and the return of petty cash.

4. Notable expenses: Payment for Chapter's share of the HCMOAAASF printer and petty cash for luncheon change.

5. Chapter saving account activity included interest and transfer of Chapter's CD as stated in paragraph 7, below.

6. The Chapter Operating Funds contains \$1,403.07 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 certificate of deposit matured on 19 June and was cashed out the next business day. The proceeds, \$8,516.37 was deposited into the Chapter's savings account.

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 \$8000 in scholarships for 2021! **Of course, donations are now being accepted for the 2021-2022 scholarship drive!**

Note: The below amounts reflect only donations directly to the fund. Golf Tournament monies are tracked separately and presented to the membership following the tournament.

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





Membership Meeting
25 August 2021
1100 – Summit Club

Guest Speaker: Capt. Erin E. Stone, JAGC, USN (Ret)
Senior Director, Council and Chapter Affairs

Born and raised in Lockport, Ill., Capt. Erin E. Stone, JAGC, USN (Ret), earned a Bachelor of Science in Mathematics (Operations Analysis) from the U.S. Naval Academy. A member of the Virginia Bar, she received her Juris Doctor from the Georgetown University Law Center and her Master of Laws in Litigation and Dispute Resolution from the George Washington University.

Stone retired from the Navy's Judge Advocate General's Corps in 2017. Over the course of her Navy career, she played a central role in the development, implementation, and execution of strategic plans and policy; oversaw worldwide provision of criminal defense and legal aid services for service members and their families; and personally defended countless military members in criminal cases and administrative hearings.

Stone joined the MOAA team in January 2018 serving as Program Director first for Engagement and then for Council & Chapter Affairs. Currently, as Senior Director for Council and Chapter Affairs, she develops strategy and builds relationships to maintain a nationwide affiliate system which supports MOAA's goal to achieve and sustain maximum influence in shaping relevant government policy.

CAREER HIGHLIGHTS

- Initiated, built, and nurtured relationships which furthered organizational objectives through increased membership and improved programming
- Assisted hundreds of service members, veterans, and military spouses with career transition and advancement through individual career counseling and delivery of large-scale briefings, articles and social media posts
- Synchronized national, state, and local legislative efforts to increase brand awareness and effectiveness of advocacy

Menu: Chicken Parmesan, Spaghetti with Marinara, Green Beans, Salad w/ Italian Dressing, Garlic Toast, Cannoli, Assorted Beverages

Cost: \$15 for Chapter members & their family - \$20 for guests – pay at the door – cash or check only

RSVP: CAPT Rick West, 256-776-6901, rickw675@att.net, NLT 18 August 2021



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	

Attention Annual Members

It is not too early to renew your membership for next year
 The Chapter has one of, if not the, lowest membership rates in the country at \$10

You can't get a decent lunch for \$10 these days!

You can also renew for multiple years and lock in that low rate
 Don't know when your membership expires? Contact MAJ Bruce Robinson at
 256-426-0525 or brucer76@knology.net.

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member – contact
 COL John Fairlamb at 256-539-0161 or fairlambjrf@comcast.net for the details

News of the Weird

Sports – The World Toe Wrestling Federation has announced that the 2021 championship matches will go ahead in August in Derbyshire, England (what a relief!) and organizers are looking for people who want to dip their toes in the water of pro competition. Toe wrestling, The Northern Echo reported, takes place sitting down and barefoot, with the competitors' toes linked. But matches are no tiptoe through the tulips: Ben "Total Destruction" Woodroffe, who is ranked second in the world (and had his toenails surgically removed to give him a competitive edge), had his ankle snapped in two places by 16-time champion Alan "Nasty" Nash -- during a practice session. "It's a people's sport; there are no levels or qualifiers, and anyone can join," Woodroffe said encouragingly.

Weird Animals – In Victoria, British Columbia, photographer Tony Austin was out for a nature walk on May 31 when he ran across an inexplicable sight: A group of crows had landed close by, and one was sort of flopping around in the dirt. "It would sort of ... hop into the air and ... then hop back onto the gravel," Austin said. As Austin grew nearer, he saw that the bird was covered with ants. He was concerned for the bird's welfare, but when he posted a picture on a Facebook page for bird enthusiasts, he was relieved, NPR reported. The crow was "anting" -- spreading ants on its feathers and wings. Experts aren't clear about why birds do this; it may be related to cleanliness or to share the ants' defensive secretions of fungicides, miticides and insecticides.

Hand Tossed – On 23 MAY, when the 20-year-old daughter of Vero Beach, Florida, resident Tyler Worden, 41, declined her father's invitation to eat the pizza he had brought to her home, the elder Worden became angry and "turned around and threw a slice of pizza at her, striking her in the face," according to the arrest affidavit filed by the Indian River Sheriff's Office. After Worden refused to leave, his daughter called the police, who noted the pizza toppings strewn across the entryway, the tomato sauce on the left side of the woman's face and the strong scent of alcohol on Worden's breath. The pizza hurler was placed under arrest on charges of battery.

Inexplicable – The latest trend in plastic surgery in China, according to Gulf Today, is the pointy ear. The modified ears resemble those of animated characters or fairy tale creatures, and they give the face "a slender shape," the site reported on 17 June. Doctors first insert cartilage or an implant in the back of the ear, then fill it in with hyaluronic acid. Plastic surgery clinics in China are experiencing such great demand that patients have to get on waiting lists.

Lost and Found – When a painting fell off the wall at their country home in Rome in 2016, the owners sent it to an art restorer for repairs. But during the cleaning and restoration process, it became clear that this wasn't just any painting: It was "The Adoration of the Magi" by Rembrandt, painted around 1632-1633 and long considered lost. Guido Talarico, president of the Italian Heritage Foundation, said the family that owns the painting has not expressed an interest in selling it, but that the work will eventually be made available to museums and galleries.

Ewwwww – The Wellington Correctional Center in New South Wales, Australia, is being evacuated so that crews can clear the prison of dead and decaying mice and repair chewed electrical 123 wiring, the Associated Press reported. Australia has been overrun with mice for months, which scientists say happens when rain follows several years of drought. Corrective Services Commissioner Peter Severin explained that "the mice have got into wall cavities, into roof spaces. They're dead, but then they start obviously decaying and then the next problem is mites."

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



Dale C Kuehl
Financial Advisor

2045 Cecil Ashburn Drive S E
Suite 103
Huntsville, AL 35802
256-881-1583

Edward Jones
Member SIPC
edwardjones.com

HKT-00000-A

FAHC – continued from page 5

3. You stay at the infusion center for another hour, so the staff can monitor you for an allergic reaction or other side effects. Reactions are rare, but the staff must observe you for this hour.
4. You can go home.


The FDA also authorizes the administration of certain monoclonal antibodies by injection under the skin. This option can be used if an IV infusion isn't possible and would lead to a treatment delay.

Does TRICARE cover monoclonal antibody treatment?

Yes. The federal government is distributing monoclonal antibodies for free. TRICARE covers the administration of the treatment. Keep in mind that your normal deductibles and cost-shares will apply for the treatment administration. These costs will vary depending on your beneficiary category and where you go to get the treatment.

How can I get monoclonal antibody treatment?

The Military Health System has monoclonal antibodies ready for those who are eligible for this COVID-19 treatment. If you test positive for COVID-19 or have symptoms, then contact your health care provider right away. Your provider may recommend you get this treatment. Remember, you must receive treatment as soon as possible.

If you have questions or want to learn more about treatments used for COVID-19, be sure to reach out to your provider. If you haven't gotten the COVID-19 vaccine, make sure you do. You can visit the [TRICARE website](#) for vaccine, testing, and more helpful information. 

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 hold its next planning meeting on Friday, 6 August, at 1200. It 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!



27 Birthdays in August

Mrs. Carrie V Hightower
MAJ John V Yelverton, USA
Capt Melissa M Lacey, USAF
Col Frederick J Driesbach, USAF
MAJ Warner A Davis, USA
Mrs. Margot G Snyder
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
RADM John E Crowley, USCG
COL William A Holbrook, USA
COL Joseph B Goss Jr, 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 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.



TAPS

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

None this month

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



Chapter Happenings – June Membership Meeting



COL Roberto Cardenas, Fox Army Health
Clinic Commander, address chapter members at
the June Meeting



COL Cardenas receives a Certificate of
Appreciation from Chapter President Rick West

Uncommon State Tax Laws

The United States tax code is anything but simple. The instructions for the standard 1040 tax form alone are more than 100 pages long, and good luck getting through them in one sitting. Tax rules and regulations at the state level provide no relief, riddled as they are with strange fees and exemptions, some of them decades out of date. Every state has odd and sometimes unbelievable state tax laws — including a number of regulations that could save consumers money.

South Dakota: Income Untaxed

The bad news: South Dakota doesn't give tax breaks for contributions to in-state 529 college savings plans. The good news: It's because the state doesn't have an income tax.

Tennessee: Prepare Yourself

Foods that aren't prepared by the seller come with a 7% state sales tax. This includes baby food, dips, and some spreads. Livestock feed is exempt from sales and use taxes, though.

Texas: Holiday Spirit

Holiday greenery, such as wreaths, mistletoe, and Christmas trees, are all subject to sales tax in Texas — but not when bought from a charitable organization. Another way to lessen holiday taxes is to hire a decorating service and provide the decorations. If the company supplies them, both materials and labor are taxable.

Utah: Pole Tax

Although the rule was appealed all the way to the Utah Supreme Court, there is a 10% tax on fees charged by businesses such as strip clubs that have nude or partially nude workers. The tax also applies to food and drink sold by the establishment.

Vermont: No Curb Appeal

Street performers, keep your wallets handy. In Burlington, Vermont's largest city, the City Council may tax "the exhibition of common showmen, circuses, menageries, carnivals, and shows of every kind, and all plays, athletic contests, exhibitions, or entertainments for money."

Virginia: Back-to-School Corsets

Like many states, Virginia has an annual back-to-school tax holiday weekend. But Virginia's list of tax-free goods has been known to include an odd array of items: fur coats, lingerie, garters and garter belts, wedding apparel, aprons, and corsets, to name a few, eligible with sale prices of \$100 or less.

West Virginia: Fireworks Fee

West Virginia legalized additional types of fireworks, such as roman candles and bottle rockets, in 2016. A 12% "safety fee" (in addition to sales tax) came along with the legalization. The money raised from the fee helps support veterans and volunteer fire departments.

Wisconsin: Internet Tax

As of last year, Wisconsin was one of just a few states that taxed internet access. That's illegal according to federal law, but Wisconsin secured a grandfather exemption and could continue the tax through June 30, 2020. The amount varied depending on the type of service (dial-up, DSL, cable, etc.) After last year's deadline, it was no longer taxable.

Wyoming: Sweet Deal

Wyoming considers candy (including mints and gum) food and exempts it from sales tax. Gift sets and holiday baskets are also exempt if more than 50% of the product's value comes from exempt foods.

Washington, D.C.: Mixed Message

The nation's capital apparently has mixed feelings when it comes to healthy habits. Both gyms and sugary drinks draw a tax of around 5.75% and 8% respectively, though there have been efforts to lift the "yoga tax."

There's a New Wave of Scammers Targeting VA Home Loans

The Department of Veterans Affairs and Consumer Financial Protection Bureau are warning consumers about a new scam targeting veterans with VA guaranteed home loans.

According to a news release, there has been a recent jump in scams targeting veterans with home loans. The scammers usually pretend to be affiliated with the government or a mortgage company and attempt to scam veterans out of money by some new and novel methods, along with some techniques that have been around for years, albeit with either a new COVID-19 related twist or new technology that makes it easier for the scammers to conceal their identity.

The fraudsters try to get veterans to refinance their homes, agree to loan modifications or even start sending their mortgage payments to a new address, according to the release.

With the recent financial crisis resulting from the COVID-19 epidemic, fraudsters are also trying to convince veterans that their homes are facing foreclosure, or they owe late fees.

Some veterans have reported phone calls that appear to come from the local VA office, with the caller telling the veteran their mortgage has been transferred to a new servicer. As a result of this supposed mortgage transfer, the veteran now owes months' worth of mortgage payments, the fraudster claims. To avoid foreclosure, the veteran is told they must make several hundreds or thousands of dollars' worth of back payments to the new mortgage holder at a new address, usually through a money order or gift cards. These methods of payment cannot be traced.

Other calls and letters promise unusually low interest rates for refinancing a mortgage, but require the veteran to pay several fees upfront, before receiving any services. Once the veteran pays the fees, the "mortgage company" either denies the application or ceases communications with the veteran, the release states.

Other new scams cite existing federal mortgage assistance programs related to COVID-19 financial relief initiatives. The scammers tell homeowners that the veteran either must turn over the title to their property or sign confusing paperwork without reviewing it, claiming the relief programs are about to end and things must be done quickly.

As usual, the scammers play upon fear and confusion and rapidly disappear once they get what they seek -- your money.

The Consumer Financial Protection Board warns that if you suspect a scam, you should first contact the VA or your mortgage lender to determine whether the offer is real. If it is not, you should cease all communications with the scammer and contact your State Attorney General's Office and the Federal Trade Commission so that they hopefully can bring the bad actors to justice.

Summer Plans? Have Fun, Stay Safe

Are you vaccinated and excited for summer sun, fun, and travel? You aren't alone. While you get back out there to enjoy all the joys of summer, TRICARE encourages you to do your part to prevent health emergencies. And know that if you do need care this summer, you have options.

Take the time now to review safety tips and resources to help you enjoy your summer plans.

Take Precautions in the Sun and Water

According to the American Cancer Society, "Most skin cancers are caused by too much exposure to ultraviolet rays." This means you may be at greater risk for skin cancer if you get a lot of exposure to ultraviolet (UV) rays. If you spend time in the sun, you need to protect your skin. The American Cancer Society recommends you block UV rays with sunglasses, a hat, and clothing that covers your skin. Always use sunscreen with SPF 15 or higher, and avoid outside activities during peak sun hours.

TRICARE covers skin cancer exams for individuals with a family or personal history of skin cancer, increased occupational or recreational exposure to sunlight, or clinical evidence of precursor lesions. If you're at a higher risk of developing skin cancer, talk to your provider. And learn how to take precautions when you're spending time outdoors.

Water activities are a great way to cool off at the lake, beach, or pool. If your plans include swimming or boating, be aware that drownings are a leading cause of death for children and adults. So, take the time to learn about drowning prevention. According to the Centers for Disease Control and Prevention (CDC), parents and caregivers play a key role in preventing children from drowning.

Children should wear life jackets for all activities while in and around natural water. And weaker swimmers of all ages should wear a life jacket in and around natural water and swimming pools, according to the CDC. Remember that drowning is silent and swift, so avoid distractions like reading, looking at your phone, or drinking alcohol.

Get the Care You Need

If you or a family member needs health advice from a registered nurse this summer, you can use the Military Health System (MHS) Nurse Advice Line. If you're in the U.S., Guam, or Puerto Rico, call 1-800-TRICARE (1-800-874-2273), then choose option 1. You can find all other country-specific phone numbers on the website. This is a convenient option, especially when you're away from home, it's after hours, or you don't know if you need to see a doctor.

The MHS Nurse Advice Line is available 24/7, but isn't for emergencies. If you reasonably think you have an emergency, always call 911 or go to your nearest emergency room.

If you believe you have a nonemergency injury (like an ankle sprain or bug bite), then TRICARE may cover your urgent care needs. Check your region's provider directory to find network urgent care centers near you. Not sure you know the difference between emergency and urgent care? TRICARE compares the two types of care here.

Find more summer safety tips from the Military Health System, including dealing with extreme heat. Now, get outdoors, have fun, and stay safe this summer. And remember, when you travel, TRICARE goes with you.

Member Spotlight - Dr. Harry Hobbs – An Eagle Rising

Dr. Harry Lynn Hobbs, CW5, USA (Ret.), is a member of the Huntsville, Alabama Chapter of the Military Officers Association of America (MOAA). He has almost 30 years of active-duty service to our nation, including two combat tours. He has taught at every level of the Warrant Officer education system and was the first Warrant Officer in the Army to earn a Ph.D. and a below the zone promotion to CW5. Dr. Hobbs is currently employed as the Vice President for Employee Engagement at Huntsville Utilities.

Dr. Hobbs holds two doctorate degrees - one in Business Administration from Florida Institute of Technology and one in Human Resource Management from Western Pacific University. His military awards include the Legion of Merit, the Bronze Star Medal and five Meritorious Service Medals.

Dr. Hobbs was selected as the Mentor of the Year for the City of Huntsville in 2011 based on his work with youth from all walks of life as the Communications Relations Officer for the Huntsville Police Department. He was selected as the Veteran of the Year for the City of Madison in 2012. Dr. Hobbs sits on Congressman Mo Brooks' military nomination committee that makes final selections for high school graduates to attend one of the Service Academies. He was the first U.S. Army Warrant Officer in history to speak at a U.S. Air Force Academy graduation. Dr. Hobbs was inducted into the U.S. Army Ordinance Corps Hall of Fame on November 7, 2013.

In addition to all these accomplishments and accolades, Dr. Hobbs was inducted into the Eagle Rising Society on July 9, 2021. Established in 2004 as a joint venture between MOAA and the U.S. Army Warrant Officer Career College (WOCC), the Order of the Eagle Rising Society recognizes individuals who have contributed significantly to the promotion of the Warrant Officer Corps in ways that stand out in the eyes of the recipient's seniors, subordinates, and peers. These individuals must also demonstrate the highest standards of integrity and moral character, display an outstanding degree of professional competence, and serve the United States Army community with distinction.

The induction ceremony was conducted at the Army Aviation Museum at Ft. Rucker, Alabama by Lt Gen Dana Atkins, USAF (Ret.), President and CEO of MOAA. Dr. Hobbs was presented with an Award Certificate, Medallion, and a \$500 cash award from MOAA.



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 – Golf Meeting – 1200 @ The Links**
- 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)
- 12 August – MOAA Board Meeting – 1100 @ The Java Cafe**
- 13 August - The Berlin Wall came into existence (1961)
- 14 August - President Roosevelt signed the Social Security Act (1935)
- 14 August – Monthly Breakfast – 0900 @ The City Café Diner**
- 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)
- 20 August – Golf Meeting – 1200 @ The Links**
- 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)
- 25 August – MOAA Member Meeting – 1100 @ The Summit Club**
- 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)

