Volume 63, Issue 2 February 2024



Huntsville Chapter
Military Officers Association of America

Huntsvillemoaa.org





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



Greetings all!

I don't normally like to see another month of my life gone, but, like 2020, I am glad to say goodbye to January! That ice was something and the automobiles and water pipes didn't handle it well. Hopefully all of you came through the cold with no major problems!

Our January meeting was great! What an excellent turnout! Many thanks to Dennis Madsen for lending some insight as to where Huntsville and the Tennessee Valley are heading in the near future!

Our next membership meeting will be February 28th at The Summit Club with Meet and Greet starting at 1030. Our Guest Speaker has been confirmed – Chief Kirk Giles of the Huntsville Police Department. More details are included in the newsletter. Let's have another great turnout...Please RSVP ASAP to John Vanderbleek at jvbleek78@gmail.com or 256.893.1565. Remember that family and guests are always welcome.

Membership Renewal! Just a **very few left to go!** Please check the list on page 12 of the Sentinel and send your dues in ASAP! If you have any questions on renewal or dues, please contact Bruce Robinson or me.

Scholarship Fund – the 2023 drive is complete. Details will be provided at the February meeting, and we will vote to approve the Scholarships for 2024.

As always, many thanks to all of you for being members of the <u>biggest and</u> BEST MOAA Chapter in Alabama!

Stay safe!!! Hope to see many of you on the 28th!

Rick

The next member meeting is on 28 February – the Guest Speaker is Kirk Giles, Huntsville Chief of Police

In This Issue President's Message Membership Application 11 Legislative Corner 2 & 9 12 Needing to Renew Concerns Birthdays 14 PX/Commissary 3 & 9 **TAPS** 15 Advertisements 4,6 & 13 Guest Speaker 16 Fox Army Health Clinic Chapter Happenings 17 Surviving Spouse Luncheon Home Title Lock 17 Surviving Spouse Corner 7 & 22 Medicare 18, 19 & 22 Chaplain's Corner 8 & 14 History of Valentine's Day 20 & 21 Membership Statistics 8 Chapter Objectives 23 Treasurer's Report 10 **Important Dates**

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



Legislative Corner Lt Col Charles Clements, USAF-Ret





"All politics is local."

The 2024 Alabama legislative Session will begin on 6 February 2024. There are already more than 40-plus bills that have been prefilled and the list will likely grow. The Legislature will not have the billions of excess funding that was on the table due to the American Rescue Plan Act and the National Opioids Settlement so the budgets will be more of a challenge.

The Alabama House Republican Caucus met recently to talk gambling. A group of Alabama House members who last year began studying illegal gambling in the state and possible legislative fixes will present some of their findings and suggestions for a bill in the upcoming session. A lottery would require a constitutional amendment put before voters. If lawmakers pass a bill in the upcoming session, it could be on the November ballot when turnout is expected to be high for the presidential election. Most recently in 2021, a comprehensive bill legalizing a lottery, casinos and sports betting passed the Senate, but got bogged down in the House, where lawmakers couldn't agree on the final details.

Although the FY 2024 National Defense Authorization Act became law just last month, we're already approaching a critical deadline for the FY 2025 NDAA, and early action will set MOAA up for success with some of our key legislative priorities. So, let us look at what Nation MOAA considers to be high priorities.

The Major Richard Star Act: Over two-thirds of Congress has supported this legislation that would provide concurrent receipt for combat-injured servicemembers. It is part of MOAA's incremental strategy to achieve concurrent receipt for all, and it is supported across our community of veteran's service organizations.

BAH Restoration Act: Servicemembers and young military families across the country are facing financial strain, and housing costs play a big role.

Arlington National Cemetery (ANC): The bipartisan Expanding America's National Cemetery Act, H.R. 1413, ensures the nation keeps its sacred promise to veterans and their families. ANC eventually will run out of space, and proposed eligibility reductions will end the benefit some veterans and their families have planned on for years. H.R. 1413 will provide a long-term solution to designate the "next ANC" rather than reduce the benefit.

Respect for Grieving Military Families Act: When a retired servicemember dies, the Defense Finance and Accounting Service recoups the last month of their retirement pay. This action adds terrible financial stress to a grieving spouse. H.R.

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2023-2024 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

1st Vice President: CW4 Edward J. Banville, USA-Ret, 256-683-4127, ed.banville@hotmail.com

2nd Vice President: COL Gene Lesinski, USA-Ret, 845-725-3677, gene.lesinski@gmail.com

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

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, avatarmax@gmail.com

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, brobinso 1976@gmail.com

Programs: COL John Vanderbleek, USA-Ret, 256-893-1565, jvbleek78@gmail.com

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Vacant

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: Col Dave McKinney, USAF-Ret, 334-467-6860, mckinnewd@gmail.com

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Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

ROTC/JROTC: COL Gene Lesinski, USA-Ret, 845-725-3677, gene.lesinski@gmail.com

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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 2026)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte@washburns.org (June 2024)

Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, jerry15@hiwaay.net (July 2025)



PX / Commissary Col Gerald C. Maxwell, USAFR



Main Exchange

Alabama's 13th severe weather preparedness sales tax holiday begins at 12:01 a.m. Friday, 23 Feb 2024, and ends at midnight, Sunday, 25 Feb 2024, 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 - but at your Exchange – it's always tax free!

The ammo shortage is over – for now. All the usual calibers are back in stock – and some not so usual. Current gun promotion is 10% off (in the store and online) all Sig Sauer pistols and long guns – and some ammo – if you use your STAR card to purchase. Beginning 2 Feb for 2 weeks all 9mm and .380 ammo and guns are 10% off. Be sure to check every other Friday for the latest promotion.

For your New Year's resolution to get in shape – your Exchange has it! Pick out your exercise equipment including weights, clothing, and bands – all on sale at the PX!

Stop in and pick up your copy of the Valentine's Day sales brochure – it includes fragrances, jewelry, candy & more!

Keep checking your Exchange for sales on winter clothes. Plus, the manager often has unannounced clearance discounts – where the more your buy the more you save. You can save even more when you use your STAR card! Speaking of STAR card – they are currently running a 15% off everything sale for your first day you use the card – usually it's 10%.

New technology big screen TV's and sound bars are on sale so you can watch and hear the game like you are there! Computers, boots, kid's clothes, furniture – it's all on sale at your PX!

New sales brochures are available in hard copy at your PX and on-line – and you can sign up to have them delivered to your home and/or by email. And be sure to check the super daily special on-line for special savings.

Download the Exchange app for your smart phone and get coupons, join the coffee club, get lifestyle/fitness tips and receive the latest Exchange sale promotions – from anywhere in the world.

Shopette

Check your Shopette for a wide selection of local brews! These get updated often as Huntsville is a major micro-brewery center! Check out your Shopette wine and liquor of the month – special pricing on special products!

Remember, we offer a 10% case discount on wine. Discount applies to regular priced merchandise only, see store associate for more details.

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Need Addresses

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.

None this month

Concerns

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

COL Norb Patla, USA

Persons to contact are:

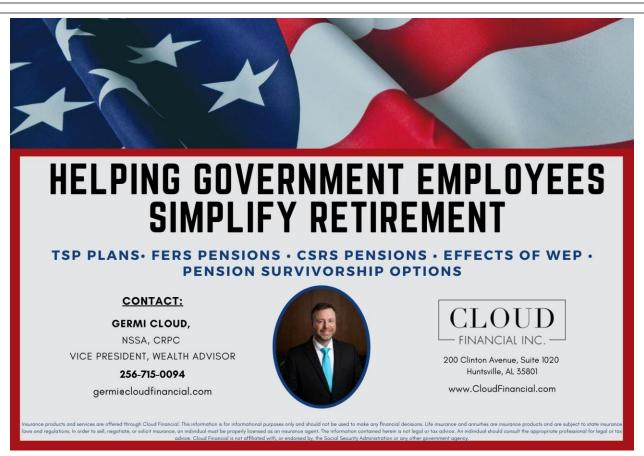
Army Representative: LTC Nicholas M. Mikus 256-604-7767 nicholasmikus@comcast.net

Navy/USMC Representative: COL Raymond G. Regner 256-851-5903 raymond.regner@gmail.com

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

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







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



Q-Flow is working for all appointments except Dental. Check in for all appointments right at the main entrance kiosks and pull a ticket.

Face masks are now optional at Fox. A mask is still required if

- You feel ill
- You have recently tested positive for COVID-19 or flu
- You are a recent close contact to someone with COVID-19

Fox has new clinic hours: 0730 - 1600.

Did you know? Fox Optometry Clinic provides primary care vision services including comprehensive ocular health exams to all beneficiaries (Active Duty, Active Duty family members, Retirees and their family members. Call the main appointment line, 256-955-8888 option 2.

The FAHC registered dietician is currently offering a variety of classes in person and on-line. These classes are offered to TRICARE beneficiaries.

- Diabetes Support Class This class takes a holistic approach to managing glucose through exploration of eating patterns, movement, sleep, and stress management.
 - o 1st Tuesday of the month at 1000 in the FAHC Wellness Classroom
 - o 2nd Wednesday of the month at 1030 in the Virtual Video Clinic
- Meal planning for 1, 2, or more This class explores strategies and resources to help turn groceries into meals for 1, 2, or more.
 - o 1st Wednesday of the month at 1030 in Virtual Video Clinic
 - o 3rd Tuesday of the month at 1000 in the FAHC Wellness Classroom
- Performance Nutrition nutrition for the soldier and everyday athletes
 - o 2nd Tuesday of the month at 1300 in the FAHC Wellness Classroom
 - o 3rd Wednesday of the month at 1030 in the Virtual Video Clinic

To sign up for any of these classes, call 256-955-8888 (choose option #2) or go to the PCMH front desk.

Fox is hiring qualified clinical professionals! Please review our vacancies on the USAjobs website at www.usajobs.gov.

Fox Army Health Center continues to accept interested individuals that would like to volunteer their time through the American Red Cross. Please visit http://www.redcross.org/alabamamississippi to apply or contact Ms. Tammy Burks at tammy.burks@redcross.org or 256-763-1237 for any questions. You may also visit the North Alabama Red Cross office at 1015 Airport Road SW, Suite 202 Huntsville, AL 35802.



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

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Edward Jones

> edwardjones.com | Member SIPC



When it comes to your to-do list, put your future first.

Together, let's create an investment strategy that works for you. Contact us for a complimentary portfolio review.



Dale C Kuehl, AAMS™ Financial Advisor 2045 Cecil Ashburn Drive S E Suite 103 Huntsville, AL 35802 256-881-1583

FAP-1966G-A



Surviving Spouse's Luncheon

Mrs. Carrie Hightower 256-882-3992

Our January luncheon was cancelled due to the bad weather.

We will try again – same time & place.

Our luncheon will be held on Thursday, 15 February, at 11AM.

We will meet at Tellini Italiano, 1515 Perimeter Parkway in Huntsville.

Phone: 256-726-9006. Everyone will be called.

Surviving Spouse Corner: Protect and Save Your Vital Information

When is it ever the right time to get your important documents and information in order? Most of us think about it after someone we care for has had an incident and/or has passed away. Additionally, events such as hurricanes, fires, floods, tornadoes, and even burglary can make the actual paperwork unusable.

But through MOAA partner <u>Everplans</u>, members have access to a platform allowing cloud-based storage of important documents and information. With controlled access to each area, we are able to share details — at a minimum, to begin the discussion about what we prefer for our health care and our final arrangements.

Personally, I signed up for Everplans Premium, which offers nine categories of information:

- **Personal Info and IDs:** This is where copies of identification including driver's license, Social Security card, passport, and military IDs can go. It also offers a space for vital documents, such as a marriage license.
- **Digital:** This is quite an extensive category. It includes password management, devices, travel and transportation, ticketing, email, social media, and shopping, to name a few. Here, you can also add your username or password to any of your accounts and note whether the account has a fee and is on auto pay.
- **Home and Property:** You can add information about your primary and secondary residences, RV, boat, etc.
- **Financial:** This is another extensive area for accountant information, banking accounts, investments, loans, tax returns, and insurance information for both life and disability. This would the best place for VA benefits, as well.
- Legal: Here, you will find spaces to enter attorney contact information. You can scan and upload your will, power of attorney, health care surrogate, and other advance directives. When away from home, this could be one of the most useful features to be able to easily access the digital version of these documents.
- **Health:** Enter information about your primary and specialty doctors, allergies, vaccination records, medication list, medical devices, even a listing of medical conditions.

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Chaplain's Corner Col Dave McKinney, USAF-Ret

Mark 12.31:

The second is this, "You shall love your neighbour as yourself."

There is no other commandment greater than these.'

Mark 12.33:

and "to love him with all the heart, and with all the understanding, and with all the strength", and "to love one's neighbour as oneself" — this is much more important than all whole burnt-offerings and sacrifices.'



Wow, what a month we've been through, with rain, sleet, snow and ice! Part of January was put on hold while many of us stayed safely home. Yet, some had to venture out into the frigid winter wonderland for various reasons. I had to make several runs to help my daughter, and a trip to the hospital. Yet, these trips were made out of love.

February is often associated with love. Why is love so important? Mark tells us that Jesus said it's the most important commandment, adding it's more important than the normal worship practices of that time.

Yet even though we all may know love is important, it's not always easy to share with others, even within our own families. Our past experiences, both good and bad, will shape how we show love to others. Some of our experiences in the military were not the best, sometimes with our veterans facing PTSD issues. Bad experiences can fracture our ability to love.

As we move through the month of "love", take time to reflect on what love means and ways you can share it, not only with your family, but also your neighbors in your community. Will you practice patience with someone who is getting under your skin? Will you tenderly care for your spouse or child who is struggling with something you don't understand? Will you be patient with the

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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: 316 Regular Members: 268 Surviving Spouses: 48

New this month: 3 Deaths this month: 1

Renewals: 8

Welcome New Members to Huntsville Chapter MOAA

LTC Ken Breeden, USA BG Bob Drolet, USA Capt Richard McKinley, USAF

<u>Recruiting</u>

You are our best recruiter. If you have a friend, colleague or coworker 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

H.R. 3232/S. 1588 would stop recoupment (as well as associated overdraft fees or debt) and prevent the financial shock experienced by many surviving spouses.

Military Spouse Hiring Act: Supporting military spouses is critical to sustaining the all-volunteer force. H.R. 1277/S. 596 would authorize the Work Opportunity Tax Credit to incentivize employers to hire military spouses who struggle to maintain employment due to frequent PCS moves.

TRICARE Young Adult: H.R. 1045/S. 956, the Health Care Fairness for Military Families Act, will help ensure military kids transitioning to adulthood have the same health care protections as their peers in civilian families. This bill brings TRICARE in line with commercial plan requirements for young adult coverage that have existed for more than a decade by eliminating monthly premiums for TRICARE Young Adult coverage.

The December 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released 11 January, was 300.728, 0.2% below the FY 2024 baseline of 301.236. January 2024 figures will be announced 13 February.

PX/Commissary – continued from page 3

Several exciting events planned for Valentine's Day! Stop in for candies and other treats. And remember, you earn double points on your STAR card Shopette purchases on the 15th of every month.

After shopping, don't forget to visit the Red Box and get your favorite movies to rent – a great idea for Valentine's night. Plus, download the Red Box app on your smart phone and sign up for text alerts for additional information, sales, plus free movie rentals.

Commissary

After the icy weather we had, the Commissary had few items stocked in the salad, meat, rice, French fries, milk, and eggs departments. They have since gotten truck deliveries and should be almost back to fully stocked levels, however just recently there were still some shortages with salads, beef, pork and chicken. There has also been supply issues with processed meats, but most of them are now restocked.

Be sure to check out the organic fruits and veggies section just inside the door of your commissary.

Start off your New Year resolutions and make it a healthy one! But don't forget the wide selection of candies for your Valentine.

Commissary shopping privileges for disabled veterans and their caregivers:

The Department of Defense has expanded Commissary, Exchange and Morale, Welfare and Recreation program eligibility to: Purple Heart recipients, Former prisoners of war, all veterans with service-connected disabilities, Individuals approved and designated as the primary family caregivers of eligible veterans enrolled under the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers

Check out http://commissaries.com for recipes, cooking tips, and coupons! Also, sign up for your commissary connection to make the most of your commissary benefit. You will receive the latest commissary news, promotions, events, and news about your local commissary.

Go to https://commissaries.com/rewards-and-savings/rewards-card for the latest newsletter and rewards online!

HCMOAA Treasurer's Report December 2023



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

- 1. The December 2023 Treasurer's Report is presented herein.
- 2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$17,879.74	\$ 1,703.29
Income	\$ 1,315.00	\$.21
Expenses	\$ 2,549.71	\$ 0.00
Ending Balance	\$16,645.03	\$ 1,703.50

- 3. Notable income: Membership payments for the Christmas Social.
- 4. Notable expenses: Payment to the Summit Club for the Christmas Social, entertainment for the Social, web service software, bankcard fee, reimbursement for Dixon, Chamber of Commerce legislative event, and office supplies.
- 5. Chapter Saving account activity is limited to interest.
- 6. Certificate of Deposit (CD) was purchased in the amount of \$15,279.20 from Wells Fargo on 8 November 2023. The term of the CD is 11 months at an interest rate of 4.88%. The current value is \$15,340.61. The CD matures on 8 October 2024.
- 7. The Chapter Operating Funds contains \$2,179.71 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from previous donations and will be applied to a future RAD luncheon or similar event.

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 area students. **Please consider donating**. Contact Rick West, at rickw675@att.net or 256.776.6901 for details.

The Scholarship Fund operates on a calendar year basis. Remember that the fund is fully tax deductible - 501(c)(3). **100% of all donations go toward scholarships.**

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.

Scholarship Fund Donations Received During January 2024

None

Total received for January: \$0.00 Total received CY24: \$0.00





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!

Phone Number			E-mail Address			Signature		
Mai	ling Address	Cit	ty		State	Zip		
Active	Retired	NG	Forme	er Officer	Reserve	Surviving Spouse		
ninimum, FRE National memb	E "Basic" MOAA N er, we will add you	r is not the same as MOAA National membership is requas a Basic member. Again, for more information.	uired. If you a	are not already	a	A National Membership Numbe		
Grade Branch of Service		rvice	Period(s) of Active Duty (i.e. 1965-1990)					
Preferred Name		Birth Date	Birth Date		Spouse's Name			
**Interested in a Chapter Life Membership? Contact us First Name MI		ontact us t	Last Name					
*If renewing	g just update a	ny address or phone	changes,	verify e-ma	ail address, a	gh following calendar year nd sign the form		
Life Membership***		Ihree Years	Three Years \$30		HCMOAA website Friend / acquaintance Other (Please explain			
	ewal**	Two Years	\$20	Letter / e-mail from HCMOAA		e-mail from HCMOAA		
_	New One Year \$10*		If New, how did you hear about us? MOAA National					

Attention Annual Members

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

Those annual members who need to renew & are PAST DUE are listed on the following page

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 brobinso1976@gmail.com.

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

The following annual members need to renew their memberships:

LCDR Chase D Ackerman, USN LTC James L Fairchild, USA LCDR Charles A Jennings, USN LTC Edwin L Kennedy, USA COL Roger S Matzkind, USA COL James E Moentmann, USA COL Jeffrey S Ogden, USA Mrs. Gwen V Parks LTC Douglas Schuetz, USA Col Drew R Taylor, USAF CDR James O Travis, USN

MAJ Lewis M Davidson, USA
LTC Donnie L Henley, USA
CDR Paul R Jensen, USN
COL Barton Lawrence Jr, USA
MAJ Michael C Maynard Jr, USMC
LTC Mark L O'Brien, USA
Col Jon M Owings, USAF
CW3 Christopher C Ridenour, USA
Maj Robert F Stierwalt, USAF
COL Robert J Thomas, USA
LTC Michael K Wegler, USA

Governing Board Vacancies

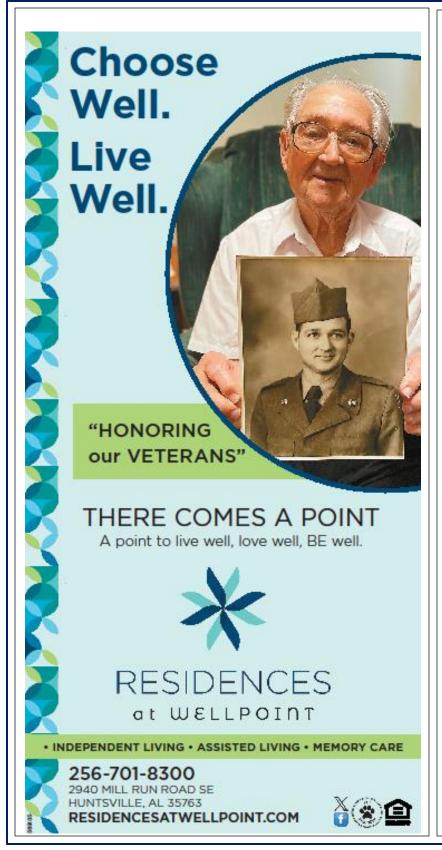
The Chapter has several vacancies on the Governing Board that we are looking to fill with volunteers from the membership. They include:

Surviving Spouse Liaison – responsible for keeping the surviving spouses of the Chapter informed & look out for their welfare – you do not have to be a surviving spouse to serve

Membership Chair – responsible for recruiting and retention of Chapter members – this is a key position

Webmaster – responsible for all aspects of the Chapter website – ideally this would be a member's child or grandchild who is website savvy – this is a key position

Publicity – responsible for advertising Chapter events – primarily the golf tournament



2024 Annual Scholarship Golf Tournament

It's that time again. The golf committee will be starting up planning meetings for the tournament shortly.

As always, we need volunteers to make the tournament successful.

You don't need to know anything about golf to help.

Some areas where we need volunteers include:

- Contacting local golf courses for donations of free rounds of golf
- Contacting local businesses to be hole sponsors or to donate goods & services
- If you are still working, getting your company to be a sponsor
- Filling one of the numerous staff positions on tournament day
- If a golfer, playing in the tournament & advertising it to others





16 Birthdays in February

Mrs. Ouida Ann Turner
MAJ Craig R Ailles, USA
COL Douglas S Brouillette, USA
Mrs. Gwen V Parks
CW3 Ernest E Williams, USA
COL Jeffrey S Ogden, USA
LTC Lowell D Twitchell, USA
CAPT Kenneth L Lawing, USN

COL George J Jobczynski, USA CDR Christine S Downing, USN LTC Ruby R Lardent-Davis, USAR COL Patrick S Stone, USA COL Dale C Kuehl, USA LTC James H McWhorter Jr, USA COL Frederick R Bisch, USA COL Jason E Kerr, 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 brobinso1976@gmail.com so it can be included in future newsletters. Thank you.

Chaplain's Corner – continued from page 8

cashier who is struggling taking your order for lunch? Are you willing to seek help when you feel stressed and angry, such that you react in ways unbecoming of who you are? Love is not always easy to share, but with God's help, we can.

There is no greater commandment than to love your neighbor as yourself. Jesus showed his love for us, by dying on the cross. While maybe not so drastic, how might you show love to your family, fellow veterans and their families, and those in our community.

If you would like to share prayer requests or contact me, I can be reached at MOAAChaplain@gmail.com or call/text (334) 467-6860.

Blessings, Dave





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

TAPS

Ursula Edith Woite Spicer, age 95, of Huntsville, Alabama passed away on Saturday, December 9, 2023. A celebration of life service for Ursula was held Monday, December 18, 2023 at 10:00 AM at Valhalla Funeral Home & Memory Gardens, 698 Winchester Rd Ne, Huntsville, Alabama 35811.

Judith Ann "Judy" Patla, 84, of <u>Arab, AL</u> unexpectedly went to be with the Lord from complications during surgery on Wednesday, January 3rd, 2024. Judith was the wife of COL Norb Patla, long time Chapter member and past 1st Vice President.

Born in <u>Darien, CT</u>, on December 10, 1939, Judy was blessed to have many roles in life, to include being a loving wife, an adoring mother, an excitable grandmother, a firecracker sister, a caring daughter, and a dependable friend. She spent most of her childhood in Connecticut where she enjoyed many adventures with her youthful friends as a self-proclaimed "tomboy" and "leader of the pack." As she grew into adulthood, she had a strong desire to serve her country, but to also pay for her education, so she chose to serve as a US Army nurse. It was after only a few years into her Army career that she met Norbert, her future husband and US Army aviator, which eventually led her to volunteer for a tour in Vietnam. As she ended her time in Vietnam, Judy and Norbert decided to grow their family, which led to their first of three children and ended her honorable US military career.

To know Judy was to love Judy. She was truly the life of every party, always the first one the dance floor and last to leave it, never knowing a stranger, or being in too big of a hurry to stop and have a conversation. A wonderful passion of Judy was her love for all of God's creations. She devoted her life, time, and energy to doing everything in her power to be an advocate for all animals and supported many charities in organizations to help protect animals. Many dogs, cats, horses, hamsters, rabbits, and possibly a turtle or two knew her love. And yes, she was the one to stop on the road to help a turtle get to the other side.

Judy was preceded in death by her father, Henry, her dedicated mother, Dorothy, and all her siblings, Paul, Henry, Bunny, Nancy and Ronald. She is survived by her loving husband, Norbert Patla; adoring children, Jonathan Patla, Jennifer Patla, and Jason Patla; as well as her four grandchildren, Robert, James, Ashlynn, and Kaili.

A Memorial Mass for Judy was held at 12 noon on Saturday, 13 January 2024, at St. Williams Catholic Church, 929 Gunter Ave, Guntersville, AL 35976. All family and friends are invited to attend. In lieu of flowers, please donate to the ASPCA (https://secure.aspca.org/donate/memorial) in Judy's name.

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

We will miss these outstanding Leaders and Patriots.





Membership Meeting 28 February 2024 1100 – Summit Club

Guest Speaker: Chief Kirk Giles
Chief of Police
Huntsville Polce Department

Huntsville Police Chief Kirk Giles is an experienced law enforcement veteran with 45 years of dedicated service to the Huntsville Police Department (HPD). He has served as the Chief of Police since December 2022 after being appointed Interim Chief in March 2022.

Chief Giles started his law enforcement career as a part of HPD's Ranger Corp, which gives high school and college-aged students the opportunity to ride along and learn more about the role of a police officer.

During his career with HPD, Chief Giles was promoted through the ranks, previously serving as Officer, Sergeant, Lieutenant, Captain, Deputy Chief, Executive Officer and Interim Chief. He holds a bachelor's degree in criminal justice and a master's in justice and public safety, graduating from the FBI National Academy in 2003.

Chief Giles, a Huntsville native, and his wife, Cynthia, have been married for more than 35 years. They share three children and four grandchildren.

Menu: Pulled Pork; Fried Catfish; Potato Salad; Green Beans; Strawberry Cobbler; Cornbread; Assorted Drinks.

Cost: \$20 for Chapter members and families; \$25 for non-members / guests – pay at the door – cash or check only. **Exact change is appreciated.**

RSVP: COL John Vanderbleek, 256-893-1565, jvbleek78@gmail.com NLT 23 February 2024.

<u>Chapter Happenings – January Membership Meeting</u>



Mr. Dennis Madsen, Huntsville City Planner, addresses the membership.



Mr. Madsen receives a Certificate of Appreciation from Chapter President Rick West.

Home Title Lock

I'm sure you've seen the commercials recently for services that will alert you if a cyber-criminal tries to file for the deed to your home & steal your hard-earned equity.

You could have mortgages & liens against your home and not even know it until the collection agencies start to call.

Worry not, because Madison County provides this service for free.

You can sign up to monitor any deed activity on your home at the probate office. You'll get an email if anything changes on the status of your deed. Here is the link:

https://www.madisoncountyal.gov/departments/probate-judge/recorded-documents



Moving to Medicare at 65 and Over

TRICARE beneficiaries "age out" of TRICARE Prime or Select on the last day of the month prior to their 65th birth month. For example, if your 65th birthday is 21 November, TRICARE coverage ends 31 October. This means you'll need to plan ahead for when your coverage stops.

Your three options are to:

- Enroll in Medicare.
- Use an employer-provided plan.
- For the veteran, use VA health care.

Your options for Medicare plans are:

- Original Medicare (OM) Part A (hospitalization) and Part B (medical insurance)
- Medicare Advantage Plan Part C, the open-market civilian equivalent to OM Parts A and B

Seven-Month Window

The seven-month window for you to sign up for Medicare Parts A and B starts three months before your birthday month and ends three months after your birthday month. Your military ID card expires in the month before your 65th birthday to ensure you enroll in Medicare Parts A and B and in TRICARE For Life (TFL). It's best to enroll in Medicare sooner rather than later as it might take several weeks to receive your Medicare card, at which point you can renew your military ID card.

Here are the steps:

- Enroll in Medicare online at Medicare.gov two to three months before your 65th birthday month. However, if you are receiving Social Security retirement benefits at least four months prior to your 65th birthday month, you are automatically enrolled in Medicare Parts A and B on the first day of your 65th birthday month.
- When you receive your Medicare card in the mail, take it to a nearby military ID card office to renew your ID card.
- Show the ID clerk your Medicare insurance card, and ask for confirmation that your TFL is activated.

If You're Still Working

There is one case that allows for you to delay Medicare enrollment without incurring the Medicare late enrollment premium penalty. If either the retiree or spouse works past age 65 and can be covered by the employer's health care plan, then either spouse can delay Medicare enrollment until the working spouse's employment ends or the employer's health plan stops. At that point, you have eight months to enroll in Medicare. Plan carefully to start Medicare to prevent a gap before your employer plan ends.

While working, you have these options:

- Continue your employer plan by itself, no Medicare nor TFL and no TRICARE pharmacy.
- Drop employer health care and opt for Medicare and TFL.
- If you don't mind paying for both plans, enroll in Medicare/TFL and keep your employer plan.

Do your current medical providers accept Medicare? If not, look for providers who do. OM (Parts A and B) works like TRICARE Select or preferred provider organizations (PPOs): You can choose any providers that accept Medicare, including specialists. You'll pay a monthly premium for Medicare Part B. The amount is

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based on income level, determined by the previous two years' reported tax filings from the IRS.

How Medicare and TFL Work

Medicare and TFL are linked in-system. Health care providers bill Medicare as the primary payer. Residual costs from Medicare automatically flow to TFL for final payment. No other Medicare supplement insurance is needed.

Medicare enrollment in Parts A and B, or a Medicare Advantage Plan Part C, entitles military retirees, spouses, and surviving spouses to TFL, which acts as your Medicare supplement, covering the Medicare annual deductible (\$226 in 2023) and 20% copays. TFL is also your pharmacy plan, negating the need for Medicare Part D.

Each year, the program you are in will automatically roll over to the next year. Keep your military ID card and all your personal data up to date for the Defense Enrollment Eligibility Reporting System and Defense Finance Accounting Service or the Coast Guard Pay and Personnel Center.

Spouses Turning 65

The spouse who turns 65 first enrolls in Medicare/TFL, and the younger spouse stays in TRICARE Prime or Select until age 65. Your TRICARE contractor should adjust the annual enrollment fee from family to single rate for the younger spouse if he/she is an empty nester.

Changing Plans

If you want to change your Medicare plan, you can do so in the appropriate Medicare open season:

- Oct. 15 through Dec. 7 is for OM enrollees who want to switch to an Advantage plan or join OM from an Advantage plan. New plans start Jan. 1.
- Jan. 1 through March 31 is for Advantage plan members who want to switch Advantage plans or join OM. The new plan starts the next month after the company processes the request.

If your income drops because of a change such as divorce, retirement, or death, you can appeal your income level and Part B premium amount.

Pharmacy Plans

Pharmacy plans are Part D under Medicare. You do not want another pharmacy plan on top of your TRICARE pharmacy plan. Keep in mind:

- If you want a Medicare Advantage plan, choose carefully, as many come with a pharmacy plan, which must pay first before TFL does. To be reimbursed for what the other plan does not pay, you will have to manually file claims to the TRICARE pharmacy. TRICARE pharmacy copays will apply.
- By having another pharmacy plan, you lose your TRICARE home delivery option.

Retired Civilian Workers

If you have a retiree health care plan, you do not have to enroll in Medicare/TFL. You will not have TFL nor TRICARE pharmacy. If you ever want to enroll in Medicare later, you will pay a premium penalty for delayed Part B enrollment for the rest of your life. TFL will start at enrollment in Parts A and B, and it is a supplement for Medicare Parts A and B (or a Medicare Advantage Plan Part C) — it does not work with any other plans.

Many civilian plans can be suspended rather than canceled.

Overseas Travel

Medicare plans do not work when you are overseas. Instead, your TFL converts to TRICARE Select Overseas. You are covered by TRICARE Select at that plan's rates. You pay for services overseas out of pocket. You will file a claim to TRICARE for the expenses, and TRICARE will reimburse you.

The History of St. Valentine's Day

Valentine's Day occurs every February 14. Across the United States and in other places around the world, candy, flowers and gifts are exchanged between loved ones, all in the name of St. Valentine. But who is this mysterious saint and where did these traditions come from?

The Legend of St. Valentine

Where did Valentine's Day originate from? The history of the holiday—and the story of its patron saint—is shrouded in mystery. We do know that February has long been celebrated as a month of romance, and that St. Valentine's Day, as we know it today, contains vestiges of both Christian and ancient Roman tradition. But who was Saint Valentine, and how did he become associated with this ancient rite?

The <u>Catholic Church</u> recognizes at least three different saints named Valentine or Valentinus, all of whom were martyred. One legend contends that Valentine was a priest who served during the third century in Rome. When Emperor Claudius II decided that single men made better soldiers than those with wives and families, he outlawed marriage for young men. Valentine, realizing the injustice of the decree, defied Claudius and continued to perform marriages for young lovers in secret. When Valentine's actions were discovered, Claudius ordered that he be put to death. Still others insist that it was Saint Valentine of Terni, a bishop, who was the true namesake of the holiday. He, too, was beheaded by Claudius II outside Rome.

Other stories suggest that Valentine may have been killed for attempting to help Christians escape harsh Roman prisons, where they were often beaten and tortured. According to one legend, an imprisoned Valentine actually sent the first "valentine" greeting himself after he fell in love with a young girl—possibly his jailor's daughter—who visited him during his confinement. Before his death, it is alleged that he wrote her a letter signed "From your Valentine," an expression that is still in use today. Although the truth behind the Valentine legends is murky, the stories all emphasize his appeal as a sympathetic, heroic and—most importantly—romantic figure.

Origins of Valentine's Day: A Pagan Festival in February

While some believe that Valentine's Day is celebrated in the middle of February to commemorate the anniversary of Valentine's death or burial—which probably occurred around A.D. 270—others claim that the Christian church may have decided to place St. Valentine's feast day in the middle of February in an effort to "Christianize" the pagan celebration of <u>Lupercalia</u>. Celebrated at the ides of February, or February 15, Lupercalia was a fertility festival dedicated to Faunus, the Roman god of agriculture, as well as to the Roman founders Romulus and Remus.

To begin the festival, members of the Luperci, an order of Roman priests, would gather at a sacred cave where the infants Romulus and Remus, the founders of Rome, were believed to have been cared for by a she-wolf or lupa. The priests would sacrifice a goat, for fertility, and a dog, for purification. Later in the day, according to legend, all the young women in the city would place their names in a big urn. The

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city's bachelors would each choose a name and become paired for the year with his chosen woman. These matches often ended in marriage.

Valentine's Day Meaning: A Day of Romance and Love

Lupercalia survived the initial rise of <u>Christianity</u> but was outlawed—as it was deemed "un-Christian"—at the end of the 5th century, when Pope Gelasius declared February 14 St. Valentine's Day. It was not until much later, however, that the day became definitively associated with love. During the Middle Ages, it was commonly believed in France and England that February 14 was the beginning of birds' mating season, which added to the idea that Valentine's Day should be a day for romance.

Valentine greetings were popular as far back as the Middle Ages, though written Valentine's didn't begin to appear until after 1400. The oldest known valentine still in existence today was a poem written in 1415 by Charles, Duke of Orleans, to his wife while he was imprisoned in the <u>Tower of London</u> following his capture at the <u>Battle of Agincourt</u>. Several years later, it is believed that King <u>Henry V</u> hired a writer named John Lydgate to compose a valentine note to Catherine of Valois.

Who Is Cupid?

<u>Cupid</u> is often portrayed on Valentine's Day cards as a naked cherub launching arrows of love at unsuspecting lovers. But the Roman God Cupid has his roots in Greek mythology as the <u>Greek god</u> of love, Eros. Accounts of his birth vary; some say he is the son of Nyx and Erebus; others, of Aphrodite and Ares; still others suggest he is the son of Iris and Zephyrus or even Aphrodite and Zeus.

According to the Greek Archaic poets, Eros was a handsome immortal played with the emotions of Gods and men, using golden arrows to incite love and leaden ones to sow aversion. It wasn't until the Hellenistic period that he began to be portrayed as the mischievous, chubby child he'd become on Valentine's Day cards.

Typical Valentine's Day Greetings and Gifts

In addition to the United States, Valentine's Day is celebrated in Canada, <u>Mexico</u>, the United Kingdom, France and Australia. In Great Britain, Valentine's Day began to be popularly celebrated around the 17th century.

By the middle of the 18th, it was common for friends and lovers of all social classes to exchange small tokens of affection or handwritten notes, and by 1900 printed cards began to replace written letters due to improvements in printing technology. Ready-made cards were an easy way for people to express their emotions in a time when direct expression of one's feelings was discouraged.

Americans probably began exchanging hand-made valentines in the early 1700s. In the 1840s, Esther A. Howland began selling the first mass-produced valentines in America. Howland, known as the "Mother of the Valentine," made elaborate creations with real lace, ribbons and colorful pictures known as "scrap." Today, according to Hallmark, an estimated 145 million Valentine's Day cards are sent each year, making Valentine's Day the second largest card-sending holiday of the year - more cards are sent at Christmas.

Surviving Spouse – continued from page 7

- Family and Loved Ones: You are able to list the contact information for important people in your life, and especially important pet information. (For example, I have a credit card on file at my veterinarian's office in case I am out of town and there is an emergency, so this is a great place to make note of something like that as well as include other vital information.)
- **Aging:** One of the wonderful subcategories is "eldercare living preferences" where you can specify whether you are OK in a shared (roommate) space, your care providers, your eldercare finances, and your long-term care insurance details.
- **After I'm Gone:** You can write a letter to a loved one, state your preferences for final arrangements (cremation versus burial, for example), provide notes for your obituary, and save family recipes, family photos, and more. There is even a tab to discuss the genealogy of your family.

It is never too late to start sharing important information with trusted loved ones. All MOAA members can save on Everplans Premium, with discounts based on membership level and beginning at 30% off the annual fee for Basic members. Visit MOAA.org/Everplans to find out more.

Medicare Advantage Plans

Medicare Advantage Plans (MAPs), or Medicare Part C, are commercial alternatives to the federal government's Original Medicare (OM) programs: Part A = hospitalization, Part B = medical insurance, and Part D = pharmacy.

Here are frequently asked questions MOAA receives about MAPs:

O. What is a MAP?

A. A MAP is an open-market alternative to the federal government's Original Medicare (OM) Parts A and B. MAPs are state regulated, so individuals must research plans offered in their state.

Q. Do MAPs work with TRICARE for Life (TFL)?

A. Yes, TFL will act as your MAP supplement just like OM. MAPs to avoid are those that include a pharmacy benefit (Medicare Part D equivalent). This will interfere with your TFL pharmacy benefit, necessitating the filing of claims to recoup copayments.

O. How can MAPs offer dental and vision coverage at no extra cost?

A. You are not paying dental or vision insurance premiums for the MAP, but you almost certainly are paying significantly higher copays than having a separate dental or vision plan. Read the fine print of a MAP's dental and vision coverage before signing on.

Q. Am I locked into keeping a MAP once I've enrolled?

A. No, each "open season" provides you with the opportunity to switch plans from OM to a MAP and from a MAP to OM or another MAP.

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 320 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 320+ 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 brobinso1976@gmail.com or 256-426-0525.

Important Dates in February

- 1 February Space Shuttle *Columbia* broke apart in flight, killing all seven crew members (2003)
- 2 February Groundhog Day
- 2 February War between the US and Mexico ended (1848)
- 4 February Beginning of the Apache Wars, which lasted 25 years (1861)
- 6 February Queen Elizabeth II assumed the throne (1952)
- 8 February Mary Queen of Scots beheaded (1587)
- 8 February Boy Scouts of America founded (1910)
- 8 February Monthly Board Meeting 1100 Java Café
- 9 February Battle of Guadalcanal (1943)
- 10 February First Medal of Honor of World War II awarded (1942)



- 11 February Nelson Mandela released from prison (1990)
- 11 February Vatican City granted sovereignty (1929)
- 11 February Super Bowl Sunday
- 12 February Impeachment trial of President Bill Clinton ended (1999)
- 13 February Firebombing of Dresden (1945)
- 14 February Valentine's Day
- 14 February St. Valentine's Day massacre in Chicago (1929)
- 15 February Battleship *Maine* blown up in Havana harbor (1898)
- 15 February Soviet Union withdraws troops from Afghanistan (1989)
- 19 February Internment of Japanese Americans began (1942)
- 20 February Presidents Day
- 20 February Astronaut John Glenn became the first American launched into orbit (1962)
- 21 February Malcolm X assassinated (1965)
- 21 February President Richard Nixon goes to China (1972)
- 21 February CIA agent Aldrich Ames was arrested on spying charges (1994)
- 24 February Gregorian calendar established (1582)
- 24 February President Andrew Johnson impeached (1867)
- 26 February The Communist Manifesto pamphlet was published (1848)
- 28 February NATO conducted its first combat action in its 45-year history in Bosnia (1994)
- 28 February Monthly Member Meeting 1100 Summit Club

