Volume 63, Issue 1 January 2024



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Military Officers Association of America

Huntsville Chapter

Huntsvillemoaa.org





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



Greetings all!

Welcome to 2024! I hope you all had a pleasant holiday period! How about this hot and cold weather? Where is/was the snow when you need/needed/wanted it?

As I write this, I am gearing up for the last bit of the football bowl season. With the NIL and Transfer Portal, I just don't know what team will show up for each game! Getting too tough to keep up with! Oh well...Shut up Rick and get on with business!

Once again, we had a <u>great time at the Christmas Party!</u> If you didn't make it, you missed an excellent time, some good chow, and some fun entertainment! I really would like to have a massive turnout for next year's party! Please **mark December 7**th at 5 **pm** on your calendar right away!

Our next membership meeting will be the January membership meeting – January 31st at The Summit Club with Meet and Greet starting at 1030. Our Guest Speaker has been confirmed – Mr. Dennis Madsen - the Huntsville City Planner. More details are included in the newsletter. This should be a great meeting and hopefully we will receive some insight as to where the Valley is headed in the future! **Please RSVP ASAP to John Vanderbleek at jvbleek78@gmail.com** or 256.893.1565. Remember that family and guests are always welcome.

Membership Renewal! We are in the final stages of our 2024 renewal campaign. We have 30 members needing to renew – that is down from the 63 total that needed to renew at the start of our annual drive. If you aren't sure of your dues status, please see the list in the Sentinel on page 12 or contact Bruce Robinson or me.

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

Stay warm and stay safe!!! Hope to see many of you on the 31st!

Rick

The next member meeting is on 31 January – the Guest Speaker will be Mr. Dennis Madsen, Long Range Planning for the City of Huntsville

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



Legislative Corner Lt Col Charles Clements, USAF-Ret





"All politics is local."

Jefferson County native and Auburn University alum Brigadier General David Pritchett will be the next adjutant general of the Alabama National Guard. Governor Ivey announced the appointment in early December, along with the retirement of current leader Major General Sheryl Gordon. Pritchett's appointment is effective 1 January 2024. He is currently director of the joint staff for the Wyoming National Guard. Pritchett. He received his military start in 1988 in the United States Marine Corps Reserve but has spent most of his years serving in the Alabama National Guard.

After blocking hundreds of U.S. military promotions for most of 2023 in protest of a Pentagon abortion policy, Senator Tommy Tuberville ended his holds on all of them except for a handful of four-star general nominees.

The senator, who sits on the Senate Committee on Armed Forces, said he told his fellow Senate Republicans "it's been a long fight" but ultimately, he said Democrats were to blame for stalling hundreds of service members from moving up in the chain of command. Tuberville had said repeatedly that Democrats could bring each of the nominees to the floor for votes, which would take hours of debate. "We fought hard. We did the right thing for the unborn and for our military, fighting back against executive overreach, and an abortion policy that's not legal," Tuberville said after announcing his aboutface to his fellow Senate Republicans during their regularly scheduled weekly lunch.

The House on 14 December approved the 2024 National Defense Authorization Act by a vote of 310 to 118. The vote came a day after the Senate approved the bill by an 87 to 13 majority. The NDAA is now headed to President Biden's desk for signature. The White House indicated the president will sign the bill. The bill authorizes \$866 billion for the Department of Defense. This year's NDAA is the largest in history and represents a more than 8% increase over 2023's \$816.7 billion. This year the bill includes a 5.2% pay raise for the troops including more than 37,000 active-duty service members in Alabama.

The NDAA authorizes more than \$316 million for improvements to Alabama's military bases and National Guard facilities. Some of the investments in Alabama from the defense bill include:

Continued on page 9

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

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: LTC Nicholas M. Mikus, USA-Ret, 256-604-7767, nicholasmikus@comcast.net

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, biged992K@aol.com

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

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

STANDING COMMITTEES

Membership (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

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, brobinso1976@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

Exchange Hours: Regular hours except the store will be closed New Year's Eve 31 December at 1600 and closed New Year's Day 1 January.

STAR card promotion: Each time you use your STAR card, you are eligible to win your monthly STAR credit card bill paid in full. Also, there is 0% interest for six months using your STAR card.

The gun counter just received a shipment of .223 and 5.56 ammunition. Every other Friday starts a new gun promotion with 10% off using your STAR card. There are still several guns (pistols) available for the 25% off continuing promotion.

Be sure to visit http://www.shopmyexchange.com every day! You will see the Special of the Day, plus there are often other one day only specials! Plus be on the lookout for upcoming winter clearance sales.

Shopette

The Redstone Express will be open for your shopping convenience on New Year's Eve and Day 0700 - 1800. Regular hours (0600 - 2200) will resume on Tuesday, 2 January.

Champagne is available to celebrate from \$7 to \$70. Glühwein – Weiss Wein (white wine), cherry, blueberry, and market varieties still available. Also check out Morgan Creek Vineyards muscadine wine – made in Alabama.

Stop in and see all the gift packs! All your favorites now with promotional items included for the holidays.

Commissary

Hours: Regular hours except the store will be closed New Year's Eve 31 December at 1600 and closed New Year's Day 1 January.

Your commissary has coupons to print out and save! Visit: http://www.mymilitarysavings.com/coupons plus, you can use your Commissary Rewards Card to load coupons before you shop. You can also download the Rewards Card app from Google Play or the Apple App store. More information at:

http://www.commissaries.com/rewards/

Continued on page 9

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:

None this month

Persons to contact are:

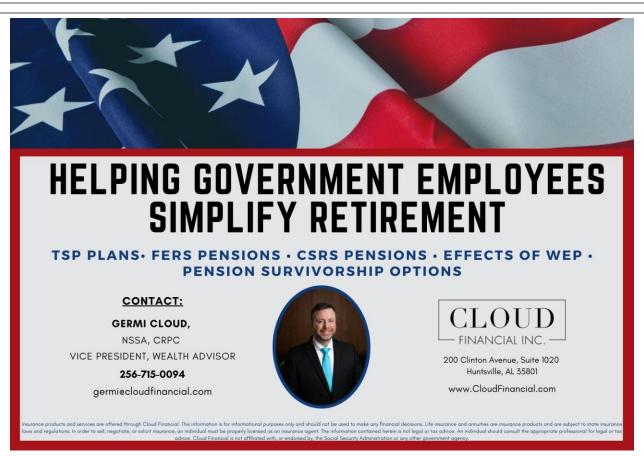
Army Representative: LTC Nicholas M. Mikus 256-604-7767 nicholasmikus@comcast.net

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

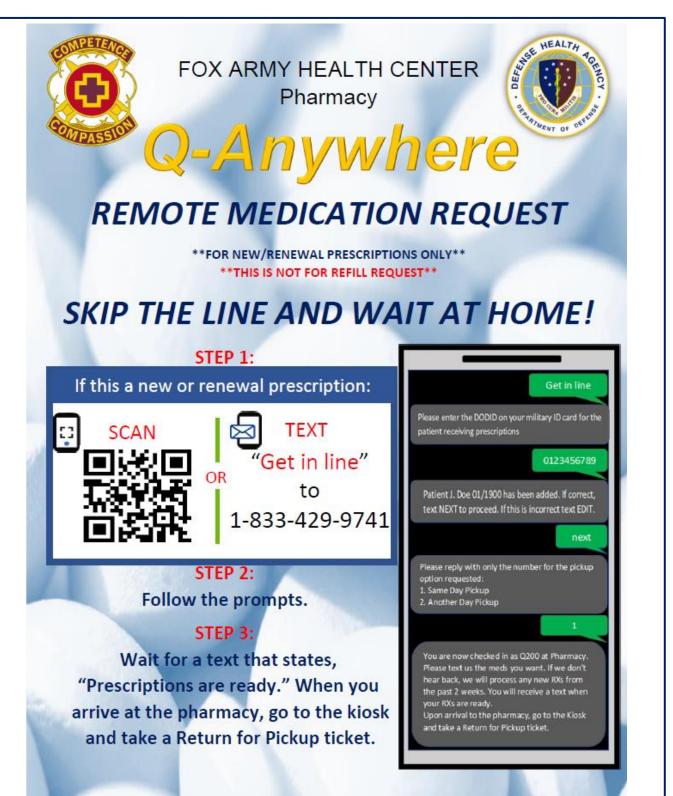






Fox Army Health Center MAJ Bruce T. Robinson, USA-Ret







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.

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

I hope that everyone had a great Holiday season.

Our next luncheon will be held on Thursday, 18 January, at 11AM.

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

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

Surviving Spouse Corner: Facing Your Holiday Blues

The holiday season is a time of joy. It's a time of get-togethers with family and friends. But it also can be the perfect storm of events and emotions. For those suffering the loss of a spouse, it might be overwhelming and a time of dread.

Some have a fear of going to a party alone, of becoming emotional, or being alone and lonely on days that used to hold so many happy memories. Others worry the weight of carrying their grief is visible and contagious. A few are trying to decide how much jolliness is appropriate, what lessons about grief and coping they are teaching their children and grandchildren, and whether the absence of decor and tradition signal the sadness and depression that surrounds us.

All these considerations can weigh one down, and the numbness sets in. Fortunately, there are some coping skills that work.

Find your comfort zone. Initially, you might feel you want to cocoon, and be antisocial. For most of us, crying is necessary. A lot of crying is best done privately. You also need time to focus on *your* health and happiness. Maybe you sit out the holidays. Eventually though, you must ...

Embrace change. After a necessary (your time frame) grieving period, accept the reality that no holiday will be the same again, and adjust.

Instead of the big holiday dinner at your house, take the family out. If it's affordable, rent a cabin in the woods or a house at the beach. Assign dishes for each guest to bring. Announce that your only responsibility is the turkey, gravy, and dressing. Relax. Do things simply.

If you and your spouse hosted an annual holiday cocktail party, and you feel up to entertaining, do something different. Alcohol is a depressant, and tears are harder to hold back if you've been drinking. Have a cookie-sharing party or a neighborhood open house.

Decorate, but keep it simple. Guests will enjoy the party whether your tree is 5 feet or 15 feet tall. A wreath trimmed with a red ribbon on the front door might be all you have the energy for, and it's enough!

Ask the leadership of your church, temple, or mosque for suggestions for changes in rites or religious ceremonies. Possibly a family member can assume the role your spouse held in presiding over a customary event.

If you are truly alone, find your solace and your footing in helping others. This will be a difficult time, but good times will follow. Many of us have been in your shoes. As you now know, that is why we are called "surviving spouses."



Chaplain's Corner Col Dave McKinney, USAF-Ret

In those days a decree went out from Emperor Augustus that all the world should be registered. This was the first registration and was taken while Quirinius was governor of Syria. All went to their own towns to be registered. Joseph also went from the town of Nazareth in Galilee to Judea, to the city of David called Bethlehem, because he was descended from the house and family of David. Luke 2: 1-4

In the time of King Herod, after Jesus was born in Bethlehem of Judea, wise men from the East came to Jerusalem, asking, 'Where is the child who has been born king of the Jews? For we observed his star at its rising and have come to pay him homage. Matthew 2: 1-2



Happy New Year,

I pray all are doing well and have weathered the many busy days that the Christmas Season brings. I am sure that even in days of old, this time was busy. As we read in Luke 2, Mary and Joseph were returning home for the called census. And we know there must have been lots of people traveling to their familial home, as there was no place for Joseph and Mary to stay, except in a stable or at best a room that was attached to the stable. Our ancestors at that time seem to also have experienced the business we experience today.

Yet, during this busy time 3 wise men saw a star and heeded the call to search out the birth of the new Messiah. And they headed out, facing questionable circumstances, finding Jesus.

As we continue to celebrate the birth of our Savior into the new year, I encourage you to listen to the call on your life, and just like the 3 wise men lean into that call. Perhaps leaning in means

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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: 314 Regular Members: 265 Surviving Spouses: 49

New this month: 0 Deaths this month: 0

Renewals: 15

Welcome New Members to Huntsville Chapter MOAA

COL Mike Teter, USA

<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

- Over \$117 million will be directed to the Redstone Arsenal
- Over \$68 million will be directed to the Alabama Army National Guard
- Over \$65 million will be directed to Maxwell Air Force Base
- Over \$41 million will be directed to Fort Novosel
- Over \$16 million will be directed to the Anniston Army Depot
- Over \$7 million will be directed to the Alabama Air National Guard
- \$68 million for a Ground Test Facility at Redstone
- \$65 million for Military Family Housing at Maxwell
- \$57 million for a new Army Reserve Center in Birmingham

This bill also completely freezes any funding that would be used to build or renovate a Space Command headquarters in Colorado until a full audit of the Biden Administration's politically motivated, reckless basing decision is complete and publicized. It also forces the Biden Administration to resume construction of the wall at our southern border and ensures that all future military promotions are solely based on an individual's performance and merit."

The November 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Dec. 12, was 301.224, less than 0.1% below the FY 2024 baseline of 301.236. The next CPI-W release is set for Jan. 11, 2024.

PX/Commissary – continued from page 3

Fresh and frozen turkeys are available, but most of the whole hams were sold out – more expected shortly. The smoked fully cooked frozen turkey is fantastic – costs a little more but very convenient – it was available for Thanksgiving. Hoping to have it for Christmas as well – ask for it! There are plenty of items for sides with a special display as you enter the store.

Your Bakery and Deli can create Meat and Cheese trays or/and Sandwich trays. Please call 256-876-3517 and give a 24-hour notice. Remember the Sushi Bar it's now located by self-checkout.

Also, check out the center of the store where they have warehouse pricing, as well as candies and treats from around the world! Throughout your commissary you will find specials that will make your Holidays and the New Year the best yet!



HCMOAA Treasurer's Report November 2023



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

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

	Operating Funds	Savings		
Starting Balance	\$18,889.90	\$ 1,703.08		
Income	\$ 435.00	\$.21		
Expenses	\$ 1,445.16	\$ 0.00		
Ending Balance	\$17,879.74	\$ 1,703.29		

- 3. Notable income: Membership meeting dues, late payments for membership luncheon, and a miscellaneous donation.
- 4. Notable expenses: Payment to the Summit Club for October's luncheon, petty cash, Christmas social for door prizes and NAVFOC dues.
- 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 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 December 2023

Anonymous

Total received for December: \$150.00 Total received CY23: \$2190.00





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-ma	E-mail Address		Signature		
Mai	ling Address	Cit	ty	-	State	Zip	
Active	Retired	NG	Former (Officer	Reserve	Surviving Spouse	
ninimum, FREI Vational membe	E "Basic" MOAA Na er, we will add you as	is not the same as MOAA stional membership is requ s a Basic member. Again, or more information.	uired. If you are	not already	a	National Membership Number	
Grade Bran		Branch of Se	nch of Service Period(s) of Ac) of Active Du	ty (i.e. 1965-1990)	
Preferred	l Name	Birth Date		Spous	e's Name		
	t Name	MI			Last Name	<u> </u>	
*If renewing	g just update an	September 1 st will by address or phone fe Membership? Co	changes, ve	erify e-ma	ail address, an	h following calendar year d sign the form	
	bership***	Three rears	\$30	HCMOAA website Friend / acquaintance Other (Please explain		cquaintance	
Kene		Three Years	\$30	Letter / e-mail from HCMOAA			
New		One Year \$10* Two Years	\$20	if New, n	ow did you he MOAA Na	ational	

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
MAJ Lewis M Davidson, USA
BG Leslie L Fuller, USA
LTC Donnie L Henley, USA
CDR Paul R Jensen, USN
COL Barton Lawrence Jr, USA
MAJ Michael C Maynard Jr, USMC
LTC Johanna L Mora, USA
COL Jeffrey S Ogden, USA
LCDR Neftali Pagan, USN
LTC Audrey Ransom, USA
CW4 Robert C Savage, USA
MAJ William H Steele, USA
Col Drew R Taylor, USAF

CDR James O Travis, USN

COL Nathanael P Causey, USA
LTC James L Fairchild, USA
Mrs. Myrna Griffiths
LCDR Charles A Jennings, US
LTC Edwin L Kennedy, USA
COL Roger S Matzkind, USA
COL James E Moentmann, USA
LTC Mark L O'Brien, USA
Col Jon M Owings, USAF
Mrs. Gwen V Parks
CW3 Christopher C Ridenour, USA
LTC Douglas Schuetz, 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

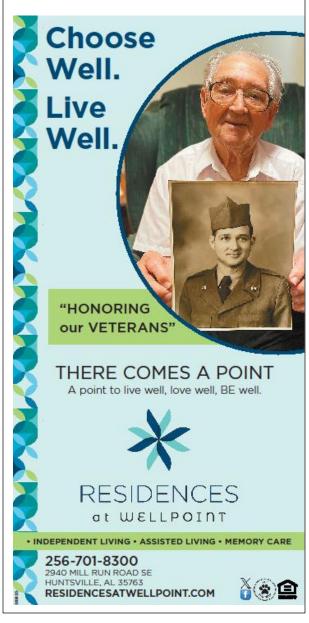
Membership Chair – responsible for recruiting and retention of Chapter members – this is a key position

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







Happy New Year!





13 Birthdays in January

BG William J Fiorentino, USA COL Wood R DeLeuil, USA CW2 Ann D Bruno, USN MG Kenneth J Quinlan, USA MAJ Monte C Washburn, USA LTC Eric C Deets, USA RADM Richard B Landolt, USN COL Gilbert J Stieglitz, USA COL Jimmy C Hill, USA CW4 William J Barron, USA COL Thomas J Kunhart, USA CDR Paul R Morin, USN COL Carl D Owens Sr, 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

means making contact with estranged family or friends, visiting relatives or friends in nursing homes, or just telling a loved one how much they mean to you. Three wise men answered their call, and found what they were looking for, our Savior. I pray you follow the lead of these wise men and lean into your calling finding Jesus along the way.

If you would like to share prayer requests or contact me I can be reached at <a href="mailto:monage:

Blessings, Dave





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

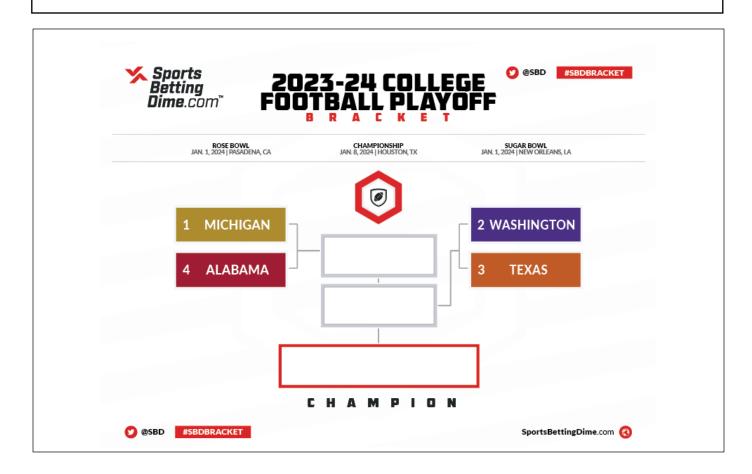
TAPS

None this month

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

We will miss these outstanding Leaders and Patriots.







Membership Meeting 31 January 2024 1100 – Summit Club

Guest Speaker: Mr. Dennis Madsen Manager of Urban & Long-Range Planning City of Huntsville

Dennis Madsen, American Institute of Certified Planers (AICP), received his Master's Degree in architecture from Georgia Tech [Go Jackets!] and spent two decades working for private-sector architecture, urban design and community planning firms in Atlanta. His experience ranged from small-scale infill and mixed-use projects to public housing redevelopment efforts and master plans for major downtowns.

In 2013, he joined the City of Huntsville as the Manager of Urban and Long-Range Planning, and he has since then been leading the award-winning comprehensive planning effort known as "The BIG Picture". This is the City of Huntsville's comprehensive master plan to help direct the future of economic growth, neighborhood redevelopment, parks and greenways, transportation, and quality of life for all citizens.

Dennis lives on Monte San	o with his wife Lau	ra Lester (Hunts [,]	ville High, class	s of '86) and	son Adlai
(New Century High, class	of '26).				

.....

Menu: Spaghetti w/ Marinara Sauce; Chicken Parmesan; Seasoned Whole Green Beans; Tossed Salad with Italian Dressing; Garlic Toast; Cannoli; 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 26 January 2024.

<u>Chapter Happenings – Christmas Party</u>









Large crowd, folks having a good time, great door prizes

How Does TRICARE for Life Work with Medicare?

Will you be eligible for <u>Medicare</u> soon? You may have questions about the different parts of Medicare and how they interact with TRICARE For Life (TFL).

"TRICARE For Life is Medicare-wraparound coverage. This means Medicare and TRICARE work together to coordinate your benefits and reduce your out-of-pocket medical costs," said Anne E. Breslin, TRICARE For Life Program Manager. "You'll pay nothing out of pocket when the services you receive are a benefit of both Medicare and TRICARE."

TFL coverage is automatic if you have Medicare Part A and Part B. But what do these terms mean? And how does TFL work with Medicare Part C and Part D? Read on to learn more.

Q: Who is eligible for Medicare and TFL?

A: Most people become eligible for Medicare the month they turn age 65, as described in the <u>TRICARE and Medicare Turning Age 65 Brochure</u>. You may be eligible earlier if you receive Social Security disability benefits or have certain other health conditions. To learn more about the impact of Medicare eligibility before age 65 on TRICARE eligibility, see the <u>TRICARE and Medicare Under Age 65 Brochure</u>.

TFL is available to military retirees and their eligible dependents who are eligible for TRICARE and have Medicare Part A and Part B. This is regardless of your age or where you live. TFL is an individual entitlement. This means family members who aren't eligible for Medicare stay eligible for TRICARE Prime or TRICARE Select.

Q: How do I get TFL coverage?

A: Your TFL coverage automatically begins the first day that you have both Medicare Parts A and B. There are no TFL enrollment forms or enrollment fees.

To avoid a gap in your TRICARE coverage, make sure you're enrolled Medicare Part A and Medicare Part B at least two months before you turn age 65. You can sign up for Medicare on the <u>Social Security website</u> or by contacting the <u>Social Security Administration</u> to set up an appointment.

Check out the TRICARE For Life Handbook to learn more about signing up for Medicare.

Q: What are the different parts of Medicare? Which ones do I need to have TFL?

A: You need to have Medicare Part A and Part B to have TFL.

Medicare Part A is hospital insurance. It covers inpatient costs for hospital care, skilled nursing facility care, hospice care, and some home health care.

Note: Most people are eligible for premium-free Medicare Part A if they or their spouse worked and paid Social Security taxes for at least 10 years. If you aren't eligible for premium-free Medicare Part A, based on your own record, you may be eligible for Medicare on a current or former spouse's record.

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Medicare Part B is medical insurance. Coverage includes outpatient care, home health care, durable medical equipment, and some preventive services. Medicare Part B has a monthly premium based on your income.

You don't need Medicare Part C or Part D to have TFL.

Medicare Part C refers to Medicare Advantage plans. Private companies contract with Medicare to offer these plans. Coverage includes Medicare Part A and Part B. Some plans also include vision, dental, and prescription drug coverage.

Medicare Part D is prescription drug coverage. Private companies contract with Medicare to offer these plans.

Q: What should I know about the optional parts of Medicare (Part C and Part D)?

A: With Medicare Part C, you'll pay a monthly premium in addition to your Medicare Part B premium. If you choose to enroll in Part C:

- You must get all nonemergency health services from that plan's network of providers.
- You'll pay copayments at the time of service.
- You'll need to file paper claims for TRICARE to reimburse you for TRICARE-covered services you receive.

If you need dental and vision coverage, you may qualify to purchase this coverage through the <u>Federal Employees Dental and Vision Insurance Program</u>.

You don't need to enroll in Medicare Part D to have drug coverage. With TFL beneficiaries remain eligible for the <u>TRICARE Pharmacy Program</u>.

If you enroll in Medicare Part D, you'll pay a monthly premium. You'll also need to follow your Medicare Part D plan's rules for where to get \prescriptions. Learn more about <u>using Medicare Part D</u> <u>with TRICARE</u>.

Q: Does Medicare or TRICARE pay first?

A: If both Medicare and TRICARE cover the service, TRICARE pays last. However, Medicare doesn't cover all services that TRICARE covers. Be sure to check whether your health care services are covered by Medicare, TRICARE, or both, so you aren't surprised by any out-of-pocket costs.

Q: What if I have other health insurance?

A: TFL pays after Medicare and other health insurance (OHI), such as insurance based on your or your spouse's current employment. Find more information about how Medicare and TFL interact with OHI in the *TRICARE for Life Handbook*.

Be sure to explore all your options and enroll in Medicare at least two months before you turn 65 to avoid any gaps in TRICARE coverage. Keep your contact information up to date in the <u>Defense Enrollment Eligibility Reporting System</u> to ensure timely delivery of your TRICARE benefits.

The History of New Year's Eve

Civilizations around the world have been celebrating the start of each new year for at least four millennia. Today, most New Year's festivities begin on December 31 (New Year's Eve), the last day of the Gregorian calendar, and continue into the early hours of January 1 (New Year's Day). Common traditions include attending parties, eating special New Year's foods, making resolutions for the new year and watching fireworks displays.

Ancient New Year's Celebrations

The earliest recorded festivities in honor of a new year's arrival date back some 4,000 years to ancient Babylon. For the Babylonians, the first new moon following the vernal equinox—the day in late March with an equal amount of sunlight and darkness—heralded the start of a new year. They marked the occasion with a massive religious festival called Akitu (derived from the Sumerian word for barley, which was cut in the spring) that involved a different ritual on each of its 11 days.

In addition to the new year, Atiku celebrated the mythical victory of the Babylonian sky god Marduk over the evil sea goddess Tiamat and served an important political purpose: It was during this time that a new king was crowned or that the current ruler's divine mandate was symbolically renewed.

Did you know? In order to realign the Roman calendar with the sun, Julius Caesar had to add 90 extra days to the year 46 B.C. when he introduced his new Julian calendar.

Throughout antiquity, civilizations around the world developed increasingly sophisticated calendars, typically pinning the first day of the year to an agricultural or astronomical event. In Egypt, for instance, the year began with the annual flooding of the Nile, which coincided with the rising of the star Sirius. The first day of the Lunar New Year, meanwhile, occurred with the second new moon after the winter solstice.

January 1 Becomes New Year's Day

The early Roman calendar consisted of 10 months and 304 days, with each new year beginning at the vernal equinox; according to tradition, it was created by Romulus, the founder of Rome, in the eighth century B.C. A later king, Numa Pompilius, is credited with adding the months of Januarius and Februarius.

Over the centuries, the calendar fell out of sync with the sun, and in 46 B.C. <u>Julius Caesar</u> decided to solve the problem by consulting with the most prominent astronomers and mathematicians of his time. He introduced the Julian calendar, which closely resembles the more modern Gregorian calendar that most countries around the world use today.

As part of his reform, Caesar instituted January 1 as the first day of the year, partly to honor the month's namesake: Janus, the Roman god of beginnings, whose two faces allowed him to look back into the past and forward into the future. Romans celebrated by offering sacrifices to Janus,

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exchanging gifts with one another, decorating their homes with laurel branches and attending raucous parties.

In medieval Europe, Christian leaders temporarily replaced January 1 as the first of the year with days carrying more religious significance, such as December 25 (the anniversary of Jesus' birth) and March 25 (the Feast of the Annunciation); Pope Gregory XIII reestablished January 1 as New Year's Day in 1582.

New Year's Traditions and Celebrations Around the World

In many countries, New Year's celebrations begin on the evening of December 31—New Year's Eve—and continue into the early hours of January 1. Revelers often enjoy meals and snacks thought to bestow good luck for the coming year. In Spain and several other Spanish-speaking countries, people bolt down a dozen grapes-symbolizing their hopes for the months ahead-right before midnight.

In many parts of the world, <u>traditional New Year's dishes</u> feature legumes, which are thought to resemble coins and herald future financial success; examples include lentils in Italy and blackeyed peas in the southern United States. Because pigs represent progress and prosperity in some cultures, pork appears on the New Year's Eve table in Cuba, Austria, Hungary, Portugal and other countries. Ring-shaped cakes and pastries, a sign that the year has come full circle, round out the feast in the Netherlands, <u>Mexico</u>, Greece and elsewhere. In Sweden and Norway, meanwhile, rice pudding with an almond hidden inside is served on New Year's Eve; it is said that whoever finds the nut can expect 12 months of good fortune.

From black-eyed peas to lentils to soba noodles, these foods and others are believed to bring good luck in the new year.

Other customs that are common worldwide include watching fireworks and singing songs to welcome the new year, including the ever-popular "Auld Lang Syne" in many English-speaking countries. The practice of making resolutions for the new year is thought to have first caught on among the ancient Babylonians, who made promises in order to earn the favor of the gods and start the year off on the right foot. (They would reportedly vow to pay off debts and return borrowed farm equipment.)

In the United States, the most iconic New Year's tradition is the dropping of a giant ball in New York City's Times Square at the stroke of midnight. Millions of people around the world watch the event, which has taken place almost every year since 1907. Over time, the ball itself has ballooned from a 700-pound iron-and-wood orb to a brightly patterned sphere 12 feet in diameter and weighing in at nearly 12,000 pounds. Various towns and cities across America have developed their own versions of the Times Square ritual, organizing public drops of items ranging from pickles (Dillsburg, Pennsylvania) to possums (Tallapoosa, Georgia) at midnight on New Year's Eve.

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 January

- 1 January New Year's Day
- 1 January Emancipation Proclamation freed the slaves (1863)
- 1 January Ellis Island opened in New York harbor (1892)
- 1 January The Commonwealth of Australia was founded (1901
- 1 January Fidel Castro seized power in Cuba (1959)
- 1 January China and the U.S. established diplomatic relations (1979)
- 2 January The Japanese capture Manila (1942)
- 3 January Alaska was admitted as the 49th U.S. state (1959)
- 3 January President Eisenhower broke off relations with Cuba (1961)
- 4 January President George Washington delivered the first State of the Union address (1790)
- 8 January The Battle of New Orleans (1815)
- 8 January Charles de Gaulle took office as the president of France (1959)
- 8 January President Johnson declared War on Poverty (1964)
- 8 January College Football Championship
- 9 January- Construction work began on the Aswan High Dam (1960)
- 10 January Florida became the third state to secede from the Union (1861)
- 10 January League of Nations established (1920)
- 11 January Alabama seceded from the Union (1861)
- 11 January Monthly Board Meeting 1100 Java Café
- 13 January Douglas Wilder of Virginia became the first African American governor (1990)
- 13 January Monthly Breakfast 0900 City Café Diner
- 15 January Martin Luther King Day
- 16 January The Shah of Iran fled his country (1979)
- 19 January Indira Gandhi was elected prime minister of India (1966)
- 21 January The Concorde supersonic jet began passenger service (1976)
- 22 January Abortion became legal in the U.S (1973)
- 23 January The American ship USS Pueblo was seized by North Korean (1968)
- 24 January The California gold rush began (1848)
- 25 January President Kennedy conducted the first live televised presidential news conference (1961)
- 27 January The Russian Army liberated Auschwitz death camp (1945)
- 28 January The U.S. Coast Guard was created (1915)
- 30 January Adolf Hitler was appointed Chancellor of Germany (1933)
- 31 January Monthly Member Meeting 1100 Summit Club

