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July 2021



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings Huntsville Chapter Members –

Can you believe that 2021 is halfway gone? Time is just flying!

What a great membership meeting we had at the Summit Club on June 30th! Nearly 50 attendees enjoyed an interesting speaker and a sumptuous menu! Thanks to all of you who attended!

Our next membership meeting will be on **August 25th** at the Summit Club. We are still finalizing the guest speaker, but MOAA National's Council and Chapter Affairs Director will be attending. More details and instructions to RSVP will be included in the August Sentinel newsletter. **Please save the date now!**

We also had our first Chapter breakfast social in 16 months at the City Café Diner. We had a large turnout and enjoyed some good food and great camaraderie. There will be a **July breakfast on the 10th** at 0900 – same location!

Plans continue for our annual Scholarship Fund Golf Tournament on **September 10th**. **We still need a lot of help with sponsors, donations, and players.** Flyers will be provided to all members. You can also help by attending our golf meetings – **our next one will be July 9th** at 1200 at The Links at Redstone golf course. Come join us (we eat lunch there beforehand) – we really do have a lot of fun doing this!

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

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

Stay Safe!

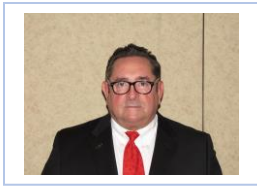
Rick

There is no Member Meeting in July

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



“All politics is local.”

The regular session of the Alabama Legislature ended at mid-night on 17 May. By the end of the session there were 648 bills introduced in the House of Representatives and 405 bills introduced in the Senate.

The following are a few bills Governor Ivey recently signed into law:

On 26 May she signed legislation to ban curbside voting in the state. The bill introduced by Republican Rep. Wes Allen of Troy forbids election workers from setting up curbside areas for people to vote as well as forbid the setting up of voting machines outside a polling place. The action codifies the view held by Alabama Secretary of State John Merrill who argued in a court case last year that existing state law did not allow curbside voting. Before passage of the law a federal judge ruled that curbside voting should be allowed, but the U.S. Supreme Court sided with the state.

On 27 May she signed House Bill 392 from Rep. Mike Jones, R-Andalusia. Though the final version of the bill significantly scaled back from what Jones originally filed, the bill will give the existing Legislative Contract Review Committee, made up of about a dozen lawmakers, the ability to question state agency or department spending of more than \$10 million or 5% of their annual appropriation from the General Fund, whichever is less.

On 27 May she signed Thursday legislation allowing newer teachers to rollover each year their sick leave and get paid for unused days when they retire. Current Tier II teachers lose unused days each year. Sponsor Rep. Alan Baker, R-Brewton, has said his goal with House Bill 93 was to erase some of the “disparity” between Tier I and Tier II benefit recipients.

Senate Bill 258, which passed the Legislature this session and was signed into law by Gov. Kay Ivey, adds the collection of a roadside saliva sample to the state’s implied consent law, allowing for oral fluid collection at the time of a wreck or traffic stop. This is to be used to detect the presence of substances than alcohol. These substances include marijuana, meth, cocaine and Xanax.

The following is a bill vetoed by Governor Ivey:

On 27 May she vetoed Senate Bill 94 that would delay until 2024 a requirement that third-grade students who are not reading proficiently repeat the grade. “Everyone agrees that the past 15 months of the Covid-19 pandemic have been hard on all Alabamians, including school personnel, students and parents. However, to establish any delay at all in the Alabama Literacy Act prior to

Continued on page 9

2021-2022 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

1st Vice President: CAPT William P. Nash, USN-Ret, 256-858-1617, p3cdriver@gmail.com

2nd Vice President: LTC Gary R. Young, USA-Ret, 256-722-2134, youngbikers@att.net

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, m.barron468@gmail.com

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

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

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

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

STANDING COMMITTEES

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

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

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

Chapter Hospitality: Mrs. Carrie Hightower, 256-882-3992

Constitution and By-Laws: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, chbwig@gmail.com

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

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

ROTC/JROTC: LTC Gary R. Young, USA-Ret, 256-722-2134, youngbikers@att.net

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

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

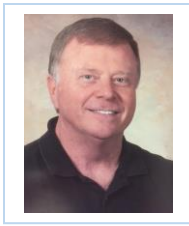
Webmaster: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

LIFE MEMBERSHIP TRUST

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

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (July 2021)

LTC John C. Franks, USA-Ret, 703-489-2701, john.franks@ingenuityinc.net (July 2022)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

Plan for the Alabama Tax Free weekend! Alabama Sales Tax Holiday 2021 for school-related items Sales Tax Holiday begins at 12:01 a.m. on 16 July and ends at twelve midnight on Sunday, 18 July giving shoppers the opportunity to purchase certain school supplies, computers, books and clothing free of the state's four percent sales or use tax. For more info see <https://www.freetaxweekend.com/alabama-free-tax-weekend-back-to-school/>

Make your list now and get ready to shop! Your Exchange always has no tax and often further discounts the school items. Be sure to check out the clearance sections in each department of the store.

For you gun enthusiasts, the average use ammunition is still out of stock, and any that does ship is sold out almost immediately.

All honorably discharged Veterans have access to shop military exchanges online (but not in store). Go to <http://www.shopmyexchange.com/veterans>

Don't forget to check the Deal of the Day! Your STAR card offers 10% your first day's purchases (sometimes more!) and you can apply on line.

We continue to seek feedback from our customers and would love to hear from you. We hope to achieve 30 surveys during August, and we would love for you to help us find ways to provide better service to our customers! Our survey is online and easy to use. Please take a few moments after your next shopping trip to fill out our Customer Satisfaction Survey. The link information is on your receipt or go to <https://surveymonkey.com/s/MyExchSurvey>

Shopette

Stop in and see what the spirit of the month is! We have the clearance specials and the accessories for all your imbibing requirements.

New: Whistle Pig aged 6 years Rye Whiskey, Basil Hayden Kentucky Whiskey and Dark Rye Whiskey, Wicked Pickle Whiskey, Smirnoff and Plume and Petal infused flavored vodka, and Santo Tequila (one of the top 20 in the world).

While there stop at the Redbox outside and take in a movie night! Download the Redbox app and get specials!

PX/Commissary – continued on page 9

Need Addresses

None this Month

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

Concerns

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

None this Month

Persons to contact are:

Army Representative:
COL James D. Treadway
256-859-1484
jtreadway51@mchs-i.com

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

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

Personal Affairs Officer
Lt Col Gerald Haynes
256-882-7857
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Do you know how the Windfall Elimination Provision and the Government Pension Offset may affect the direction of your Social Security?



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



Is Your Prescription Covered? Find Out Using TRICARE Formulary Search Tool

It's no secret that taking your medications as prescribed is one of the keys to staying healthy. For you, that could be blood pressure medication. For a family member, it could be medication to treat an allergy. But how do you know if the prescription your doctor wrote for you is something that TRICARE covers? You can find out by looking it up on the [TRICARE Formulary Search Tool](#).

"The TRICARE Formulary Search Tool helps you learn about your prescription, where you can fill it, and how much you may have to pay out of pocket," said U.S. Public Health Service Commander Teisha Robertson, a pharmacist with the Pharmacy Operations Division at the Defense Health Agency. "It's an easy to use online tool that can help you get the most out of your TRICARE pharmacy benefit."

How does the TRICARE Formulary Search Tool work?

When you're ready to get started, head over to the [search tool](#) and type in the brand or generic name and strength of the drug you need. The "Medicine Name" search bar shows you an example of how you should enter this information. Next, choose the age and gender for whom the prescription is for and click "Search." This will allow you to see:

- Coverage results and coverage rules, such as pre-authorization forms or other limitations
- Information about the drug and where it can be filled
- Other drug options
- Your copayment (if applicable)

What prescription drugs can I find using the search tool?

You can search for a wide range of prescription drugs. As outlined in the [TRICARE Pharmacy Program Handbook](#), the TRICARE formulary places drugs into four categories:

- Generic formulary drugs. These are substitutes for brand-name drugs. You can find them in most pharmacies, and they cost less than the other options below.
- Brand-name formulary drugs. These are provided if there isn't a generic substitute for your prescription or if your doctor completes a clinical assessment that indicates the brand-name drug should be used.
- Non-formulary drugs. TRICARE also covers these, though availability may be limited. These drugs will usually have higher cost-shares than generic and brand-name drugs, unless your provider can establish medical necessity.
- Non-covered drugs. TRICARE doesn't cover these. They may be drugs used to treat a non-covered condition, drugs used for cosmetic purposes, multivitamins, or other products the Food and Drug Administration doesn't consider to be clinically effective. If you're prescribed one of these, you'll have to pay the full price of the drug.

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Paul & Patsy Morin
Independent Associates

Cell: 256-738-0389

Email: paulmorin3018@comcast.net

Website: paulmorin.teamasea.com
Huntsville, AL





Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Since we did not choose a restaurant for this month at our June gathering, I picked one.

Our next luncheon will be on Thursday 15 July, 11AM at the
Olive Garden, 3730 University Drive in Huntsville. Phone: 256-539-1954.

Reservations are required. Everyone will be called.

Surviving Spouse Corner: Help Us Help You

The Surviving Spouse Advisory Council (SSAC) just wrapped up a busy month. Members of the SSAC joined hundreds of MOAA council and chapter presidents and board and staff members for the Advocacy in Action event to support MOAA's advocacy initiatives. The SSAC also participated in the Surviving Spouse Virtual Chapter meeting, the council and chapter Virtual Leaders' Regional Workshop, and the Florida Council of Chapters annual convention. These activities help the SSAC achieve its mission to encourage, engage, and educate.

To further ensure the council fulfills its mission, we want to hear from you. Tell us what issues are important to you as you navigate life without your loved one. We have several avenues you can use to express your opinions, ask questions, learn about resources, and receive support from fellow surviving spouses. From [The MOAA Newsletter](#), [Military Officer magazine](#), and [MOAA.org](#) to the [MOAA Surviving Spouses and Friends Facebook group](#) and the Surviving Spouse Virtual Chapter we are here for you.

Would you like to connect with others who have similar interests, like gardening, genealogy, cooking, or travel? Would you like to participate in one of the MOAA-sponsored cruises but need a travel companion? Are you interested in attending a MOAA-sponsored social gathering near your home but are unsure about taking that first step?

Connect with the SSAC and let us know what is important to you. Send emails to sscomm@moaa.org.

Guest Speakers

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

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

Without your input, we just have to guess.

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



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

Where Can We Get Power?

At the close of World War II, two pictures appeared in a magazine showing a soldier in conflict with a tank. The first showed a huge tank bearing down on a tiny soldier, about to crush him. The picture was proportioned to show the odds involved when a foot soldier with a rifle faced the tank. The next picture showed what happened to that soldier's odds with a bazooka, or rocket launcher, in his hands.

This time the tank appeared to be shrunken in size and the soldier at least equal in size, if not a little larger.

Without the power of God released in our lives, when in conflict with sin we are like an infantry soldier in the presence of a tank. We cannot do a thing. But by trust in the power of the living God at work in us, we can say, 'No!' and make it stick. We can turn and begin to live as God intended us to live.

Furthermore, in the Lord's Prayer Jesus teaches us that we are to ask God "to deliver us from temptation." In the following passage we are given a wonderful promise that He will deliver from temptation; and, therefore, we can have the victory over sin: "No temptation has overtaken you, but such as is common to man; and God is faithful, who will not allow you to be tempted beyond what you are able, but with the temptation will provide the way of escape to endure it (1 Corinthians 10:13, NASB).



Memorials

If you would like to send a memorial contribution to the Huntsville Chapter MOAA, please send the following information along with your check to:
Memorials, HCMOAA, P.O. Box
1301, Huntsville, AL 35807

In memory of:

By:

Membership Statistics

Total Members: 332
Regular Members: 278
Surviving Spouses: 54

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

**Welcome New Members to
Huntsville Chapter MOAA**

None this month

Recruiting

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

Legislative – continued from page 2

analyzing the 2020-2021 summative assessment data for reading would be hasty and premature. Therefore, I have notified the sponsors of the promotion policy delay that I have vetoed SB 94,” Ivey said.

In other news:

Alabama GOP leaders are following a national trend to block in public schools the teaching of what they call divisive concepts related to race. The Alabama State Board of Education on Thursday discussed proposed resolutions against “critical race theory” instruction and at least one state lawmaker wants to see a prohibition made into law. The Associated Press reported late last month that at least 16 states are considering or have signed into law bills that would limit the teaching of certain ideas linked to critical race theory, which seeks to reframe the narrative of American history.

There are at least three folks seeking the US Senate position of retiring Richard Shelby. The most recent candidate is Katie Britt, a member of Senator Shelby’s staff. The other two are Representative Mo Brooks and former Ambassador Lynda Blanchard.

The April 2021 CPI is 263.612, 4.0 percent above the FY 2021 COLA baseline.

As always, please take time to look at <http://takeaction.moaa.org>. The National Headquarters of MOAA has outlined action items they think are important to active-duty force as well as those who have served, including you. On the MOAA webpage each action item is presented in the following format: Who is Affected; The Issue; and The Remedy. ||||

PX/Commissary – continued from page 3

Commissary

My last visit, customers were not required to use masks, but store personnel were still required to use masks.

Get recipes, coupons, and enter contests at <http://www.Mymilitarysavings.com>

Also check out <http://www.commissarysavings.com> for up to the minute additional savings, coupons, and recipes.

At <http://www.commissaries.com> you can check out the latest commissary sales flyer, recipes/coupons and sign up for the commissary rewards card – you can save worldwide, and it is an app at the Apple Appstore and Googleplay.

Find out how to get your Commissary Rewards Card at [Rewards Card | Commissaries](#) so you can digitally download coupons and rewards.

The only thing on restriction for purchase at the Commissary is chicken wings. Limit is 2 packs per family. ||||





HCMOAA Treasurer's Report May 2021

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

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

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$12,819.46	\$ 8,005.36
Income	\$ 370.00	\$ 0.07
Expenses	\$ 14.99	\$ 0.00
Ending Balance	\$13,174.47	\$ 8,005.43

3. Notable income: Sentinel advertisement revenue from Edward Jones and dues.

4. Notable expenses: Payment of the Zoom fee.

5. Chapter savings account activity was limited to interest.

6. The Chapter Operating Funds contains \$1403.07 in reserved funds donated by various VSOs in support of the 2019 RAD Luncheon for the Retirees. This is money unused from 2019 donations and will be applied to a future RAD luncheon or similar event.

7. A 3-month CD was renewed on 22 March 2021 with Wells-Fargo. The CD was opened with a balance of \$8,515.94. The CD matures on 19 June 2021. The current balance is \$8,516.22. The funds represented by this CD are for reserve funding and advance dues payment protection.

Scholarship Fund Donations

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving students. Please consider donating to our program. Contact the HCMOAA Scholarship Fund Treasurer, Rick West, at rickw675@att.net or 256.776.6901 for details.

The 2020-2021 Merit Awards / HCMOAA Scholarship fund drive has finished. **Many thanks** to those who donated and enabled the Chapter to provide \$8000 in scholarships for 2021! **Of course, donations are now being accepted for the 2021-2022 scholarship drive!**

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

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



“Another way the TRICARE Formulary Search Tool helps is by showing you any quantity limits or restrictions that may apply to your drug and if you need pre-authorization,” Robertson added. “You can also use it to search for alternatives if your prescribed medication has a generic equivalent or isn’t covered.”


Where can I get my prescription filled?

Found your covered prescription with the [search tool](#)? Now, it’s time to fill it. The TRICARE Pharmacy Program gives you four pharmacy options to fill your prescription:

- Military pharmacies
- TRICARE Pharmacy Home Delivery
- TRICARE retail network pharmacies
- Non-network pharmacies

With military pharmacies and home delivery, you can get a 90-day supply of most drugs. Keep in mind, some drugs may only be filled using a certain pharmacy option. Each option is available worldwide, but there may be some limitations overseas.

As you search for your prescription, don’t forget to review your costs. As stated in the *TRICARE Pharmacy Program Overview*, “Active-duty service members pay nothing for covered prescriptions from military pharmacies, TRICARE Pharmacy Home Delivery, or TRICARE retail network pharmacies.” If you’re an active-duty family member or a retiree, you may have out-of-pocket costs depending on your prescription, TRICARE plan, and where you fill it. The search tool can help you learn more about specific costs for each type of drug.

Got more questions? Be sure to contact the pharmacy contractor, Express Scripts, who can answer questions you may have about your prescription drug coverage. Take command of your health, and use the [TRICARE Formulary Search Tool](#) to find the medication you need. 

News of the Weird

The Continuing Crisis – On March 17, police at the Charleston, South Carolina, airport rushed to meet United Airlines Flight 728 in response to a report that someone's ear had been bitten off on the plane, which had been diverted there from its flight from Newark, New Jersey, to Miami, The State reported. Passenger John Yurkovich Jr., 45, of New Jersey, had become "agitated" and "restless" after making a trip to the restroom, police said, then "began to scream and thrash around," punching his seatmate and apparently biting the man's ear, which later required seven stitches, an FBI report said. A doctor on board injected Benadryl into Yurkovich's buttocks to help subdue him, and others bound him with zip ties and a belt. Authorities said they found 1.5 grams of suspected meth in Yurkovich's pocket; he was arrested and faces state charges of possession as well as federal charges of assault.

The Entrepreneurial Spirit – When Damien Desrocher, 28, decided to "return to nature" in December, it meant leaving his job as an air force computer technician and moving to the northern French town of Wahagnies, where he started raising snails. But they're not for eating, Reuters reported. Desrocher harvests "slime" from the snails and uses it to make bars of soap. A single snail will yield about 2 grams of slime. Desrocher needs about 80 grams of slime to make 15 100-gram soap bars. "It's all in the dexterity of how you tickle," he said as he demonstrated the harvesting technique. "I only touch it with my finger, you see it's not violent, it's simple." Desrocher said snail mucus contains molecules of collagen and elastin, which have anti-aging and skin-healing properties.



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



Membership Application or Renewal

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

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

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

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

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

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

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

MOAA National Membership Number

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

Save the Date – 25 August - Membership Meeting

Our next membership meeting, to be held on 25 August, should be very interesting.

We may have not one but two guest speakers:

CAPT Erin Stone, USN (Ret) - MOAA National Director of Council & Chapter Affairs – she can talk to all things MOAA National as they pertain to our chapter

Honorable Mo Brooks (invited) – Member of Congress & US Senate candidate – our congressman has addressed the chapter on multiple occasions and always entertains

Make sure you save the date and plan on attending this important meeting

Finance Website Ranks Best, Worst States for Military Retirees

A career in the military hones certain skill sets and talents, but where are the best places to take those talents once you're out of the military? To coin a phrase from real estate, it's all about location, location, location.

In that spirit, [wallethub.com](https://www.wallethub.com) compiled a list of the best places for veterans and military retirees to settle down to after leaving the military.

Their study rated each state on three different criteria that are important to veterans:

1. Economic environment - Factors such as state tax on military pension, projected job growth, housing affordability, cost-of-living, quality of public university system
2. Quality of life - Factors such as number of military installations, arts, entertainment & recreation opportunities, average population age, number of homeless veterans, weather and climate
3. Health care - Including number of VA health facilities, number of hospitals, physicians and mental health counselors per capita, availability of veterans' treatment courts.

Based on a combination of ratings for those criteria, here are the best states to move to after leaving the military:

- 10 - New Hampshire
- 9 - Missouri
- 8 - Wyoming
- 7 - Maryland
- 6 - Alabama
- 5 - Alaska
- 4 - South Dakota
- 3 - Florida
- 2 - South Carolina
- 1 - Virginia

For more details, as well as rankings of the worst states to move to after leaving the military, see the article [2021 Best and Worst States for Military Retirees](#).

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



Dale C Kuehl
Financial Advisor

2045 Cecil Ashburn Drive S E
Suite 103
Huntsville, AL 35802
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Scholarship Golf Tournament

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

The Chapter's Golf Committee will hold its next planning meeting on Friday, 9 July, at 1200. It will take place at the Links restaurant over lunch.

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

Areas where you can help include:

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

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

Hope to see you on the Links!



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30 Birthdays in July

Maj Edward L Morfenski, USAF
LTC Eugene A Marchetti, USA
LTC James D Pepper Jr, USA
LTC Steven R Palmer, USA
COL Norbert Patla, USA
COL Raymond G Regner, USMC
COL Dennis Patrick, USA
Col Stephen C Baker, USMC
LTC Daniel A Cutshall, USA
COL Mary S Hall-Van Bebber, USA
CDR Timothy L Zane, USN
Col Daniel J Krenzel, USAF
LTC Paul L Hoffman, USA
CH (LTC) Bert E Wiggers, USA
CW5 Harry L Hobbs, USA

LTC John L Lewis, USA
LTC Robert Archer, USA
COL George E Lewis, USA
LTC Robert E Connors Jr, USA
LTC William K Emerson, USA
MG John A Leide, USA
LTC Douglas Schuetz, USA
COL Louis R Durny, USA
Mrs. Carol P Worsham
LT William G Byrd, USN
MAJ Wesley R Sparks, USA
Mrs. Opal E Otto
LTC Paul H Fall, USA
COL James E Moentmann, USA
Col Erin D Peterson, USAF

If we missed your birthday, it's because we don't have it on file. Please e-mail your birth date to MAJ Bruce Robinson at brucer76@knology.net so it can be included in future newsletters. Thank you.

Governing Board Vacancies

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

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

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

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

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

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



TAPS

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

LTC Robert E. Dudley, USA (Ret) - passed away June 11, 2021, at the age of 87. Robert was preceded in death by his beloved wife, Mary Walton Johnson Dudley. He was born in Roanoke, Virginia, the youngest of seven children. After graduating from Virginia Tech, he fulfilled his lifelong dream of building a career in the U.S. Army. His first tour of duty was at Redstone Arsenal where he met the Colonel's secretary, the beautiful Mary Walton Johnson. They were married on June 9, 1956. His career took him to Korea, Vietnam, and two tours in Germany in addition to stateside deployments.

Following retirement in 1975, Mary and Robert settled in Huntsville where he had a civilian career for another 20 years. Robert is survived by his son, Robert Edward Dudley, Jr. (Lynn), his grandson Robert Edward Dudley III (Julianne), and two great-grandsons, Robert Edward Dudley IV and Elliot Nash Dudley. Visitation was held from 11:00 a.m. to 1:00 p.m. on Sunday, June 27th at Laughlin Service Funeral Home and a graveside service followed at Maple Hill Cemetery. In lieu of flowers, memorials may be made the CARE Center, PO Box 51, New Hope, AL 35760.

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

We will miss these outstanding Leaders and Patriots.



Eligible for TRICARE for Life? What This Means for Your Family's Coverage

Will you be turning age 65 this year? You're on your way to an important milestone in your life. You're also a step closer to becoming eligible for Medicare and TRICARE for Life (TFL). Once you have Medicare Part A and Part B, you'll automatically have TFL. Of course, if you have family members—like a younger spouse or children—enrolled in a TRICARE plan, you may be wondering if your TFL eligibility may impact their coverage.

“One of the key things to know about TFL is that it's an individual entitlement,” said Anne Breslin, TRICARE for Life program manager at the Defense Health Agency. “This means coverage is only for the beneficiary who is eligible for Medicare and TRICARE. Therefore, family members who aren't eligible for Medicare remain eligible for TRICARE Prime or TRICARE Select.”

Here's a look at what you need to know about TFL and what happens to your family's TRICARE coverage once you become eligible for TFL benefits.

Who qualifies for TFL?

First, it's important to understand how TFL works with Medicare and who's eligible for it. TFL is Medicare-wraparound coverage. This means that Medicare pays first for health care services covered by both Medicare and TRICARE. TFL then pays the remaining amount. When you get care that's covered only by TFL (for example, TRICARE covered services received overseas), TRICARE processes your claim as the primary payer.

To be eligible for TFL, your Defense Enrollment Eligibility Reporting System, or DEERS, record must reflect your eligibility for TRICARE and your entitlement to Medicare Part A and Part B. You may be eligible for Medicare if you're:

- Age 65 or older
- Under age 65 with certain disabilities
- Any age with end-stage renal disease

You'll need to sign up for Medicare a few months before the month you turn age 65. As stated in the [*TRICARE and Medicare Turning Age 65 Brochure*](#), “Your birth date determines when you become entitled to Medicare and when you should sign up for Medicare Part A and Part B.”

Does your birthday fall on the first day of the month? If so, you become eligible for Medicare on the first day of the month before you turn age 65. You should sign up for Medicare between two and four months before you turn age 65.

If your birthday falls after the first day of the month, you become eligible for Medicare on the first day of the month you turn age 65. Sign up for Medicare between one and three months before the month you turn age 65.

Your TFL coverage begins on the first day you have both Medicare Part A and Part B.

Now, what happens to my family's coverage once I have TFL?

Nothing. The good news is your family's existing TRICARE coverage doesn't change. Your spouse

Continued on page 19

Building COVID-19 Vaccine Trust: Myths vs. Facts

As of today, more than 140 million people in the U.S. have been fully vaccinated against COVID-19. New vaccinations are happening every day, and it's a sign of how far we've come since the start of the pandemic. Still, there are those who've decided to hold off on getting the COVID-19 vaccine until they learn more about it. Does that sound like you or someone you know? Whether you have lingering questions about vaccine safety or you want to learn more about how they're developed, TRICARE's here to help you learn the facts.

Here's a look at common COVID-19 vaccine myths and the facts you need to know.

MYTH: Getting the COVID-19 vaccine can make you sick with COVID-19.

FACT: This isn't true. According to the Centers for Disease Control and Prevention (CDC), none of the COVID-19 vaccines that are approved or in development in the U.S. are live virus vaccines. That means none of them can give you COVID-19. The Pfizer-BioNTech (Pfizer) and Moderna COVID-19 vaccines are mRNA vaccines. They work by giving your cells instructions for how to make a harmless piece of what's called a "spike protein." It's the same protein found on the surface of the virus that causes COVID-19. Once your body makes this spike protein, your immune system will recognize that it doesn't belong there and responds by making antibodies, which protect you from infection.

The Janssen COVID-19 vaccine (also known as the J&J vaccine) is a viral vector vaccine. It uses a modified and harmless version of a different virus to instruct your cells to make spike proteins. This triggers an immune response in your body to protect you from infection. All three of the vaccines allow your body to build protection without you getting sick with COVID-19.

Now, while your body is building immunity, you could experience some side effects 1-2 days after getting the shot. These include:

- Headache
- Fever
- Chills
- Muscle pain
- Pain in your arm where received the shot

These are normal signs that your body is building protection against the virus and side effects should go away in a few days. Keep in mind, the chance of having an adverse reaction to the COVID-19 vaccine is very rare. While many people have reported only mild side effects or none at all, the vaccines continue to undergo rigorous safety monitoring.

"COVID-19 safety monitoring is a top priority for the FDA and CDC and all public health professionals," Dr. Margaret Ryan, medical director of the Defense Health Agency Immunization Healthcare team in the Pacific Region. "All adverse reactions are considered very seriously. The temporary pause in the use of Janssen vaccine in April was evidence that the vaccine safety monitoring system is active."

MYTH: Developers rushed the COVID-19 vaccines, so they may not be safe.

FACT: The U.S. Food and Drug Administration (FDA) has issued emergency use authorizations for the Pfizer, Moderna, and J&J vaccines. That means they're safe, effective, and have gone through the same safety tests and meet the same standards as other approved vaccines. While the vaccines were developed in record time, it doesn't mean the research was rushed.

Continued on next page

TFL - continued from page 17

can remain in his or her TRICARE plan. And if you have children, they remain in their current plan until they change plans or lose TRICARE eligibility.

Medicare and TFL are individual entitlements. However, becoming eligible for Medicare is one of many TRICARE Qualifying Life Events (QLEs) that apply to your family members. A QLE opens a 90-day period for you and your family to make eligible enrollment changes outside of TRICARE Open Season. For example, if your spouse wanted to switch from TRICARE Prime to TRICARE Select, this is the time to do so. You can learn more about QLEs in the [TRICARE Qualifying Life Events Fact Sheet](#).

Keep in mind, there aren't any enrollment forms or fees for TFL coverage. But you must pay Medicare Part B premiums to remain eligible for TFL. If you and your spouse had enrollment fees for your TRICARE Prime or TRICARE Select coverage, your spouse's enrollment fee will be reduced when you have TFL.

"Your spouse's enrollment fee changes from the family rate to the individual rate once you have TFL," said Breslin. "However, if you and your spouse have one or more children who are also enrolled in a TRICARE plan, the enrollment fee stays at the family rate."

Do you have questions about enrollment fees? You can check out the [TRICARE Compare Cost Tool](#) or contact your TRICARE contractor to learn more.

As you or a family member becomes eligible for Medicare and TFL, it's important you know how TFL works. The [TRICARE For Life Handbook](#), [TRICARE and Medicare Turning Age 65 Brochure](#), and [TRICARE and Medicare Under Age 65 Brochure](#) are useful resources to help you learn more about eligibility, costs, what's covered, and more. IIII

COVID Myths – continued from previous page

"The technology used to develop the COVID-19 vaccines has actually been in development for many years," added Dr. Ryan. "Many professionals worked together, from all over the world, to bring together what was already known in vaccine science and develop safe, effective vaccines to address the pandemic. It was a great accomplishment in collaborative vaccine science."

Visit [Understanding How COVID-19 Vaccines Work](#) for more on vaccine safety and development.

MYTH: The COVID-19 vaccine will alter my DNA.

FACT: Not true. The CDC states, "COVID-19 vaccines don't change or interact with your DNA in any way." When the mRNA and viral vector COVID-19 vaccines deliver instructions to your cells to build protection against the virus, the material doesn't enter the nucleus of the cell, which is where your DNA is stored.

As you learn more about COVID-19 vaccines, remember that getting fully vaccinated doesn't just protect you. It will also protect the people you care about, including your family and friends. And now youth ages 12-15 qualify for the Pfizer vaccine. So, check with your local vaccination site to see if it's available. If you have any questions or concerns about getting the vaccine, be sure to discuss them with your doctor.

For more myths and facts about the COVID-19 vaccine, go to the CDC website. Need help getting your vaccine? Visit the TRICARE website for links to Department of Defense vaccination sites and other options for where you can get the vaccine. Take command of your health and play a role in ending the pandemic by getting the COVID-19 vaccine. IIII

8 Ways to Steer Clear of Financial Trouble in Retirement

It's not too hard to find news reports about the toll the pandemic has taken on many retirement plans. Some folks approaching retirement might not realize while COVID-19 may have been a once-in-a-lifetime event (we hope), there are always people facing financial challenges as they near retirement age.

More than four years ago there was a *Wall Street Journal* article published discussing the “crushing debt” faced by some Baby Boomers as they reached retirement age. Here's some thoughts on how to avoid the pitfalls presented in the article.

1. Be open to your mistakes. While outside forces such as the coronavirus pandemic may force some alterations to your plans, resist the urge to shift blame and instead do some meaningful self-reflection. Consult a financial adviser for an objective look at what you've done with your finances, a move which could lead directly to the next item on this list.

2. If you don't have a plan, make one. This is different than following the latest stock trend or collecting investment advice on the golf course. Look at your family unit as a business – cash in, cash out, budgets, investments ... put everything on the table.

3. Talk it out. Communication is key throughout the planning process. Compromise and consensus are important. If one spouse chooses to opt out of financial decisions, don't take that as a blank check – be sure to stay in regular contact with your spouse and adviser as you make your moves.

4. No secret accounts. An extension of the above – while I'm not generally let in on the purpose of these secret accounts, it's rarely a good one. Sometimes they're designed to cover up past financial mistakes, other times they're created as a hedge against future problems. Either way, it can be an indication of a deeper problem.

5. Do the math. Make it a goal to invest 15% of your income. Figure out how much you'll need for retirement to measure progress through the years. Every salary increase provides the means for a greater savings rate. Don't shy away from these long-term projections – these dollar figures, no matter how daunting, are the only way you can set a solid financial path.

6. Address debt. Do what you can to tackle outstanding debt before you retire – put the income from your remaining years in the workforce to good use. Beyond that, look at the spending habits that created the debt in the first place – do you have the discipline to stick to your plans? If not, do you need to change your behavior, or the plan itself?

7. Skip individual stocks. Some more accomplished investors probably can skip this part, but if you're in debt or you're questioning whether you'll be able to retire, consider other means of investment. The inherent risk from holding individual stocks can make an already unclear financial situation much worse.

8. End the trends. This falls neatly with the above item, but it also covers any other “hot tips” you've heard or read about, including the ever-increasing types of cryptocurrency. Leave emotion out of it and avoid putting all your eggs in any one basket, no matter how well-recommended by a family member, TV show, or website.

Need more financial resources from MOAA? Visit [MOAA.org/finance](https://www.moaa.org/finance) for the latest financial news, links to upcoming webinars, financial calculators, and much more.

Huntsville Chapter Objectives

- Promote the aims of the national MOAA organization
- Further the legislative and other objectives of MOAA through grassroots activity
- Foster fraternal relationships among retired, active and former officers of the uniformed services
- Maintain liaison and a positive relationship with the Redstone Arsenal Garrison and other military commands in the Northern Alabama area
- Provide a social venue for members to meet periodically and enjoy fellowship with people of similar interests and backgrounds
- Promote and assist worthy community activities
- Provide useful services and information for members and their dependents and survivors
- Provide representation to the Alabama Council of Chapters of MOAA
- Provide representation to the Northern Alabama Veterans and Fraternal Organizations Coalition
- Protect the rights and interests of service retirees and active duty military members in matters of state legislation through the Alabama Council of Chapters

Benefits of Membership

We are the largest of the 13 chapters in Alabama and have over 350 members. We have been recognized by National MOAA for the last four years with Level of Excellence awards. We provide grassroots support for issues that affect us and are active in both the Redstone Arsenal and Madison County communities. Why should you join our chapter? This is what we do, and what's in it for you:

- Partnership with Redstone Arsenal agencies – Fox Army Health Clinic, Army Community Service, MWR, PX/Commissary, Military Retiree Council
- Membership in the North Alabama Veterans and Fraternal Organizations Coalition (NAVFOC) – plugged in to the larger Veterans associations “big picture”
- Recognizing leadership – JROTC/ROTC awards and “gold bar” ceremonies
- Recognizing potential – Scholarship Awards program with the Redstone Arsenal Military and Civilians Club
- Community service/relations – annual Tut Fann Veterans Home BBQ, Memorial Day wreath laying ceremony, Veterans Day parade and events, Retiree Appreciation Day
- Camaraderie – Monthly meetings & breakfasts, parties, golf tournament
- Information – Monthly newsletter, web site, Personal Affairs, guest speakers
- Legislative action – grassroots activities, support for National MOAA agenda
- Venue for getting involved

Please visit our award-winning chapter website at <http://huntsvillemoaa.org> where you can find out more about chapter activities.

Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our 350+ members each month. All they can say is “no”.

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is brucer76@knology.net or 256-426-0525.

Important Dates in July

- 1 July – Internal Revenue Service established (1862)
- 1 July – Battle of Gettysburg began (1863)
- 1 July – President Grover Cleveland underwent secret cancer surgery (1893)
- 2 July – US Constitution ratified (1788)
- 2 July – President James Garfield shot & mortally wounded (1881)
- 2 July – Civil Rights Act signed into law (1964)
- 3 July – Raid on Entebbe airport in Uganda (1976)
- 4 July – Independence Day
- 6 July - Louis Pasteur gave the first successful anti-rabies inoculation (1885)
- 7 July – The US annexed Hawaii (1898)
- 8 July – Board Meeting – 1130 @ Java Cafe**
- 8 July – The first public reading of the Declaration of Independence (1776)
- 9 July – Golf Meeting – 1200 @ The Links**
- 10 July - The Allied invasion of Italy began (1943)
- 10 July - The Bahamas gained their independence (1973)
- 10 July - Monthly Breakfast – 0930 @ City Café Diner**
- 14 July - The fall of the Bastille (1789)
- 16 July - San Diego was founded (1769)
- 16 July – First atomic bomb detonated in the New Mexico desert (1945)
- 16 July – John F. Kennedy Jr. died in a plane crash near Martha’s Vineyard (1999)
- 17 July – Czar Nicholas II & his family assassinated by Bolsheviks (1918)
- 17 July – TWA flight 800 crashed off the coast of Long Island killing 229 (1996)
- 20 July – Neil Armstrong became first man to walk on the moon (1969)
- 21 July - Guam was ceded to the United States by Spain (1898)
- 22 July - John Dillinger was shot and killed by FBI agents in Chicago (1934)
- 25 July - During the Spanish-American War, the U.S. invaded Puerto Rico (1898)
- 25 July – The Italian luxury liner *Andrea Doria* sank - 1,634 people were rescued (1956)
- 26 July – The USS Indianapolis delivered the atomic bomb to the Japanese theater (1945)
- 27 July - The Korean War ended (1953)
- 28 July - The Bonus March eviction in Washington, DC (1932)
- 30 July - Former Teamsters Union leader James Hoffa disappeared (1975)
- 31 July - The US Patent Office first opened its doors (1790)

