

Volume 63, Issue 3
March 2024



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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

Greetings all!

Now that Leap Year, Leap Month, Leap Day, etc., have all passed, maybe the world can get back to acting a little bit normal! I see that the weather is trying...

Our February meeting was great! We had a large turnout and a delicious meal! Many thanks to Chief Kirk Giles (HSV Chief of Police) and Mr. Curtis Worshek (Director, North Alabama Multi-Agency Crime Center) for their excellent presentation on the status of the Huntsville Police Department and where they are headed, including new technology and procedures. Afterwards, they responded to many questions from attendees.

Our next membership meeting will be March 27th at The Summit Club with Meet and Greet starting at 1030. We are still working the Guest Speaker – we are working several avenues to get an FBI expert to talk to us about cyber-crime – not only against individuals, but against groups (i.e. recent attacks on communications and health services). Once confirmed, I'll let everyone know the details. It will be another enjoyable luncheon and it is not too early to RSVP. **Please RSVP to John Vanderbleek at jvbleek78@gmail.com or 256.893.1565.** Remember that family and guests are always welcome.

Membership Renewal! Last Call – Just a **very, very few left to go!** Please check the list on page 12 of the Sentinel and send your dues in ASAP! We don't want to lose a single one of you! If you have any questions on renewal or dues, please contact Bruce Robinson or me.

JROTC/ROTC Medal Presentations. Geno Lesinski is working hard to complete the presentation matrix – he just needs a few more dates. Several members responded to my last call for presenters. I will get an update out next week and hopefully we can complete the matrix.

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

Stay safe!!! Hope to see many of you on the 27th!

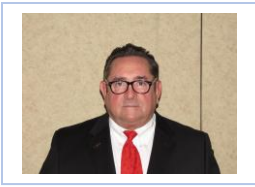
Rick

The next member meeting is on 27 March – the Guest Speaker is TBD

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret



→ <http://www.moaa.org/takeaction/>



“All politics is local.”

The statewide primary election will be held on 5 March 2024. Please VOTE! The election will have 4 ballots: Republican Party, Democratic Party, Libertarian Party, and if a person decides not to use one of the first three ballots, they will use the Constitutional amendments ballot.

The following 9 paragraphs discuss bills that are in various stages of becoming Law, but nothing has arrived on Governor Ivey’s desk.

Lottery and casino legislation passed a key test Thursday in the Alabama Legislature as the House of Representatives approved a sweeping gambling proposal with an aim to get the measure before voters in November. The House of Representatives approved the proposed constitutional amendment to allow up to 10 casino sites with table games and slot machines, a state lottery, and to allow sports betting at in-person locations and through online platforms. It would also authorize the governor to negotiate a compact with the Poarch Band of Creek Indians.

The measure passed on a 70-32 vote, exceeding the needed 63 yes votes in the House for a proposed change to the Alabama Constitution. It now moves to the Alabama Senate. If it wins final approval in the Alabama Senate, the proposal will go before Alabama voters in the November general election, the first public vote on gambling since a proposed lottery was rejected in 1999.

A controversial ballot harvesting bill was passed in the Alabama Senate Tuesday. Sponsored by Sen. Garlan Gudger, R-Cullman, Senate Bill 1 would make it a Class B felony for an Alabamian to pay another person for assistance with an absentee ballot, punishable by up to 20 years in prison. The bill would make it a Class C felony for someone to receive payment for assisting another person with an absentee ballot, and a Class A misdemeanor for assisting someone with an absentee ballot without payment. Exceptions are included for family members, roommates, and those with disabilities.

After lengthy debate, a new version of an Alabama bill targeting campus diversity efforts will now include some key protections for Title IX programs and state minority offices. SB129, authored by Sen. Will Barfoot, R-Pike Road, would prohibit government institutions, including state agencies, public schools and colleges, from funding a diversity, equity and inclusion office and from sponsoring DEI programs or any program that “advocates for a divisive concept.

Described by its sponsor as the “toughest law in the nation” on human trafficking, a bill that would impose a mandatory life sentence for those convicted of trafficking minors saw unanimous support in the Alabama House.

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

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STANDING COMMITTEES

Membership (Acting): MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

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

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Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Vacant

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

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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

Save your green at your Exchange and get your garden in shape. In the early March sale brochure, your Exchange usually has Scotts Turf Builder buy 2 save 20%, seeds, seed starting products, weed killers, potting mix, and flower care materials – all on sale! For the younger gardeners, the Exchange has car seats, Oshkosh, Carters, Under Armor, and Adidas – plus all the baby supplies – on sale!

Don't forget the first day you use your STAR card – EVERYTHING is an ADDITIONAL 10% off (sometimes more with promotions)! That includes sale items and firearms.

The plant sale should be starting around mid April depending on the temperatures. They go fast so be sure to shop early.

While at your Exchange, pick up the soon to be published “The Art of Fashion” sale book, where everything from purses, dresses, sunglasses and perfumes are on sale. Plus anticipate a coupon on the back for \$20 off your \$100 purchase of regular priced women's apparel, handbags and foot ware with your STAR card. And, \$10 off your \$50 purchase of the same items (no Star card necessary). Also, don't forget to check the Exchange sweepstakes on shopmyexchange.com.

Also, check out the AAFES Optical Center where you can buy one, get one 50% off pair of glasses (should be thru 1 April). Lined bifocal lenses and no line also on sale.

As always shop early for best selection.

Shopette

Your Shopette now has a wide selection of local brews! These include Naked Pig, Dog Tag, Brown Ale, Brother Joseph, Cahaba, and others! Plus, check out the wines of the month selection!

New products arriving soon, and sale items are updated monthly.

Get a 10% case discount on wine – be sure to ask. Discount applies to regular priced merchandise only, see store associate for more details.

For those still cold nights stop by and rent a movie at the outside Red Box machine. Download the Red Box app and receive special deals and some movies with free streaming.

Continued on page 12

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
rgregner58@gmail.com

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

Personal Affairs Officer
Lt Col Gerald Haynes
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CONTACT:

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NSSA, CRPC
VICE PRESIDENT, WEALTH ADVISOR
256-715-0094
germie@cloudfinancial.com



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



Four Reminders About Getting Care with TRICARE for Life

Whether you're new to [TRICARE for Life](#) (TFL) or you've had it for years, you may have questions about getting care with TFL.

TFL is Medicare-wraparound coverage for military retirees and their family members who are TRICARE-eligible and have [Medicare Part A and Part B](#). Medicare is your primary health coverage when you have TFL.

This means that Medicare pays first on a health care claim, and TRICARE pays second, or last if you have other health insurance.

Knowing how Medicare coverage works can help you avoid unexpected costs. Read on to learn tips for getting care with Medicare.

1. Know where you can use Medicare

Medicare provides coverage in the U.S. and U.S. territories. It also covers health care services you get on ships in U.S. territorial waters.

Medicare doesn't cover care in all other overseas locations. TFL is your primary health coverage in these locations, unless you have [other health insurance](#) (OHI). Remember, if you're eligible for Medicare, you must have Medicare Part A and Part B to have TFL. This is regardless of your age or if you live overseas.

Are you eligible for both TFL and U.S. Department of Veterans Affairs (VA) benefits? If you need health care unrelated to your military service, you should see a civilian Medicare provider. That's because VA providers can't bill Medicare. If you see a VA provider to get care not related to a service-connected injury or illness:

- You may have significant out-of-pocket costs.
- By law, TRICARE can only pay up to 20% of the TRICARE-allowable amount.

2. Know your provider options and their costs

Most TFL beneficiaries get care from civilian Medicare providers. The [TRICARE for Life Handbook](#) describes the three types of [civilian providers](#) you can see in the U.S. and U.S. territories:

- **Medicare participating providers** agree to accept the Medicare-approved amount as payment in full.
- **Medicare non-participating providers** don't accept the Medicare-approved amount as payment in full. These providers may charge up to 15% above the Medicare-approved amount. TRICARE covers this extra cost.

Continued on page 19

FOCUS

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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®**

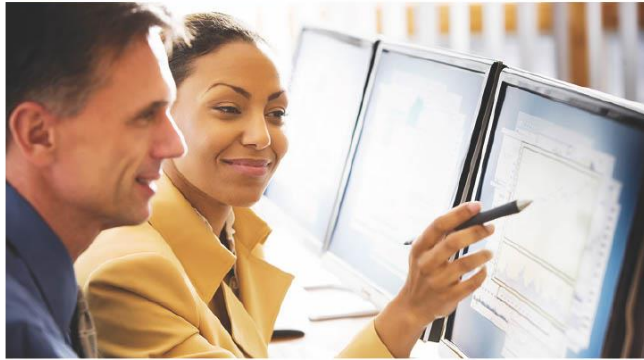
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PHONE: 615.591.3937
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Edward Jones

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

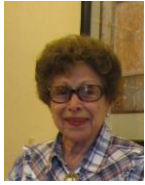
Together, let's create an investment strategy that works for you. Contact us for a complimentary portfolio review.



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

The group decided not to meet in March

Surviving Spouse Corner: Know Your Benefits

Many states have made legislative decisions that show appreciation for the sacrifices of servicemembers and veterans and their survivors. Benefits differ in each state, though. To know what the benefits are in your state, you need to do homework. Your research could result in monetary savings and opportunities.

Below are some resources and places to start.

- **Veterans Service Office:** There might be printed materials that enumerate county and state benefits for surviving spouses.
- **MOAA Council and Chapter Legislative Chairs:** Ask about benefits they are aware of that apply to surviving spouses.
- **County Property Appraiser:** Ask about a homestead exemption, a widow (widower) exemption, or an over age 65 exemption on your property tax or school tax. If income caps apply, what are your state's limits and guidelines? In Florida, for example, there is a homestead, widow, and age exemption and property taxes on homesteaded homes. In addition, the property tax for homesteaded homes of disabled veterans is reduced by the same percentage of the disabilities affecting the veteran as certified by the VA. In Florida, that benefit passes to the not remarried surviving spouse and is transportable to a downsized home.
- **State Legislator.** If you have income tax in your state, some or all of your military retirement pay, or Surviving Benefit Plan may be deducted from your reported income. Ask about any other benefits from the state.
- **Mayor's Office.** Call and ask about the benefits the city offers.

Aside from taxes, some additional areas to explore are scholarship opportunities for surviving spouses and dependent children; state, county, or city policies giving employment and/or promotion preference to a surviving spouse; portability of a professional license or forgiveness of fees; and discounts on passes to parks and museums.



Chaplain's Corner
Col Dave McKinney, USAF-Ret

John 3.22:

After this Jesus and his disciples went into the Judean countryside, and he spent some time there with them and baptized.

Psalms 9.9:

The LORD is a stronghold for the oppressed,
a stronghold in times of trouble.



With age comes the passing of time. And as I've aged it seems like time is speeding up. As a child, a day seemed to last forever. Now, it seems like when I blink it's tomorrow, and sometimes even next year. What's so special about time, that we sometimes wish it would never end? I suspect when you think back about the good times, it would involve the relationships you developed along your journey.

What are you doing with your time now? In John we read that Jesus spent some time with the disciples. I am sure He spent time getting to know them, building relationships with them. A relationship that would be critical as the disciples dispersed to spread the good news of God's salvation through Christ. In other words, in the terms of Psalm 9:9, the relationship that was developed by Jesus taking time with the disciples would be a stronghold for them as they traveled the world spreading the good news, often to cities where they were met with hostility.

Seven years ago, I was diagnosed with kidney cancer, with about a three-hour operation to remove the cancer and part of my kidney. It was a scary time, but I had a solid relationship with Christ, a faithful wife and family, and lots of faithful friends. I had my stronghold in my time of trouble. When I woke up from surgery, I awoke to find my faithful wife, a faithful brother, a faithful childhood friend, and 4 faithful preachers looking over me. Still not sure how they all managed to get into my recovery room, where usually only one person is allowed. But they did. None of our relationships developed overnight, they were developed by spending time with each other.

Continued on page 14

Memorials

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

In memory of:

By:

Membership Statistics

Total Members: 316
Regular Members: 268
Surviving Spouses: 48

New this month: 2
Deaths this month: 2
Renewals: 2

Welcome New Members to Huntsville Chapter MOAA

LTC James Foster, USA
Col James Schumacher, USAF

Recruiting

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

Legislative – continued from page 2

A bill that would increase criminal penalties for Alabamians who make false police reports saw approval Tuesday in the Alabama House. Often referred to as ‘swatting,’ the bill’s sponsor, Rep. Philip Ensler, D-Montgomery, said his goal was to further deter the practice of making false police reports with the intention of eliciting an emergency response from law enforcement.

HB 10 is a fix for a 2023 error that made a law much broader than intended. Last year’s House bill aimed to charge with felony manslaughter those who knowingly sell or deliver fentanyl that results in the death of someone. However, a glitch in a new bill filing software system sent the wrong, more expansive bill to Gov. Kay Ivey for her signature. The mistake allowed for felony manslaughter charges for individuals providing any controlled substance that causes death. This includes methamphetamines, cocaine, morphine, and heroin. The law has been in effect since September. HB 10 would restrict the manslaughter charges to those targeting individuals who sell or distribute fentanyl or a drug containing fentanyl.

Alabama families would be allowed to use up to \$7,000 per year on private and parochial school expenses and \$2,000 for homeschool costs under tax credit legislation drafted by Governor Ivey’s office and supported by GOP leadership in the State House. “This program will be effective and sustainable, and it will serve as the catalyst for making Alabama the most school choice friendly state in the nation for years to come,” Ivey said.


The House Judiciary Committee approved a bill Wednesday that would increase criminal penalties for those who make false police reports in instances when the report alleges imminent danger to a person or the public. Sponsored by Rep. Mike Shaw, R-Hoover, the bill was drafted in response to an incident last summer in which Alabama resident Carlee Russell fabricated a story that she was kidnapped, kicking off a massive search effort and a national frenzy. Russell was ultimately charged with two misdemeanors. Under existing law, filing a false police report is a Class A misdemeanor; under Shaw’s bill, that charge would be elevated to a Class C felony, punishable by up to ten years in prison and a fine of up to \$15,000.

The Alabama Supreme Court has ruled that frozen embryos can be considered children under state law, a decision critics said could have sweeping implications for fertility treatment in the state. The decision was issued in a pair of wrongful death cases brought by three couples who had frozen embryos destroyed in an accident at a fertility clinic. Justices, citing anti-abortion language in the Alabama Constitution, ruled that an 1872 state law allowing parents to sue over the death of a minor child "applies to all unborn children, regardless of their location."

In National news...

1) The U.S. House has voted to impeach Homeland Security Secretary Alejandro Mayorkas over the Biden administration's handling of the U.S-Mexico border. In a historic rebuke of a sitting Cabinet secretary, the Republican majority was determined to try again to impeach Mayorkas after having failed last week. Tuesday evening's vote was tight, even with the arrival of Majority Leader Steve Scalise, who has been away from Washington for cancer care. The Senate is not expected to convict Mayorkas.

2) The legislation worked by the US Senate dealing with the protection of the US southern border and the accompanying aid to Ukraine, Israel, and Taiwan was dead on arrival at the House of Representatives.

The January 2024 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released 13 February, was 302.201, 0.3% above the FY 2024 baseline of 301.236. February 2024 figures will be announced on March 12. 



HCMOAA Treasurer's Report January 2024

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

1. The January 2024 Treasurer's Report is presented herein.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$16,645.03	\$ 1,703.50
Income	\$ 3,103.75	\$.05
Expenses	\$ 825.15	\$ 0.00
Ending Balance	\$18,923.63	\$ 1,703.55

3. Notable income: LMT dues, bankcard income (golf related), membership meeting meals, petty cash, and dues.

4. Notable expenses: Chamber of Commerce dues, ALCOC dues, petty cash, postal stamps, and new checks for the Chapter.

5. Chapter Saving account activity is limited to interest.

6. Certificate of Deposit (CD) was purchased in the amount of \$15,00.00 from Wells Fargo on 8 November 2023. The term of the CD is 11 months at an interest rate of 4.88%. The current value is \$15,404.32. 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 February 2024

	None	
Total received for February:		\$0.00
Total received CY24:		\$0.00





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



Membership Application or Renewal
 Yes - I'd like to add my voice to the Huntsville Chapter!

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

*New members joining after September 1st will have their membership paid through following calendar year
 **If renewing just update any address or phone changes, verify e-mail address, and sign the form
 ***Interested in a Chapter Life Membership? Contact us for pricing (age-based)

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

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

_____ **MOAA National Membership Number**

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

Attention Annual Members

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

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

You can also renew for multiple years and lock in that low rate
 Don't know when your membership expires? Contact MAJ Bruce Robinson at
 256-426-0525 or brobinso1976@gmail.com.

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

The following annual members need to renew their memberships:

LCDR Chase D Ackerman, USN
LTC Donnie L Henley, USA
CDR Paul R Jensen, USN
MAJ Michael C Maynard Jr, USMC
COL James E Moentmann, USA
COL Jeffrey S Ogden, USA
Mrs. Gwen V Parks
LTC Douglas Schuetz, USA
Col Drew R Taylor, USAF
CDR James O Travis, USN

LTC James L Fairchild, USA
LCDR Charles A Jennings, USN
COL Barton Lawrence Jr, USA

LTC Mark L O'Brien, USA
Col Jon M Owings, USAF
CW3 Christopher C Ridenour, USA
Maj Robert F Stierwalt, USAF
COL Robert J Thomas, USA
LTC Michael K Wegler, USA

Commissary/PX – continued from page 3


Commissary

Check out the certified organic section on your right as you enter the commissary. Tomato's, carrots, potatoes, broccoli, apples, beans, peppers and more! From Chile, your commissary has black/red plums, nectarines, peaches, red/white seedless grapes, and blueberries.


Lettuce items and hams are still having supplier issues. If you have an item you would like the commissary to start carrying – see the customer service office next to the checkout lanes. It's also helpful if you have an empty box of the item or its UPC.

In the International Bread section (to the left of the wall of breads), you will find pumpernickel, Munich style Rye, Klosterbrot (Monastery) style Rye, Rudis Organic Bakery breads and Alpine Valley Super grains breads. For campers or preppers, your commissary has MRE's – right next to the breads.

Your commissary not only saves you an average of 30% or more, but also has links to healthy living and recipes at: [Recipes - Defense Commissary Agency \(commissaries.com\)](http://commissaries.com)


Your commissary has exclusive savings for you and they vary each month. Check out the complete list every month at: [Store Locator - Defense Commissary Agency \(commissaries.com\)](http://commissaries.com) 

**Choose Well.
Live Well.**



**"HONORING
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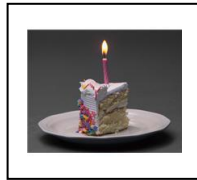
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5PM - 11PM TUESDAY - SATURDAY
HAPPY HOUR DAILY 5PM - 6:30PM



Happy Easter



19 Birthdays in March

LTC Raymond L Livingston Jr, USA
LTC James A Roy, USA
Lt Col Charles T Clements, USAF
COL John R Fairlamb, USA
COL Donald B Harmon, ARNG
CW4 Robert C Savage, USA
LTC Clarence R Longcor, USA
COL Roger S Matzkind, USA
CDR John E Inman, USN
LT James L Pointer, USN

Mrs. Margaret R Feist
LTC Nicholas M Mikus, USA
LTC Harry W Durgin, USA
COL Lawrence J Becker, USA
Lt Col Brenda Armstrong, USAF
Col Scott G Patton, USAF
CAPT Steven M Guiliani, USN
Capt Richard A McKinley, USAF
COL Robert J Thomas, 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

Now back to my question. How are you spending your time? Are you working to build a relationship with Christ, who is our stronghold in times of trouble? Are you working to build relationships with your family and friends, faithful people you can count on in times of trouble? In MOAA we have a lot in common with our military background. I encourage you to not only strengthen your relationship with Christ and your family, but also with each other so we can support each other in times of trouble.

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

Blessings, Dave





TAPS

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

COL Michael Abel Roddy III, USA-Ret, passed away surrounded by family on January 25, 2024, at Madison Hospital, Madison, AL. He was 79 years old.

Mike was born in Omaha, NE on June 17, 1944, in St. Catherine Hospital, to Michael A. Roddy Jr. and Catherine Sullivan Roddy.

Mike graduated from Lourdes Central High School, in Nebraska City, NE in 1962. He received both a Bachelor's & Master's degrees in Mechanical Engineering from the University of Notre Dame.

Mike spent 30 years in the Army, rising to the rank of Colonel. His assignments included stints in Maryland, Germany, Vietnam, Korea, Iowa, New Jersey and eventually Huntsville, AL. He served as the Project Manager for the selection of the 9 mm pistol for all branches of the armed services and for the Javelin anti-tank missile system. Mike served as Commander of the Iowa and Joliet Army Ammunition plants as well as Commander, Depot Systems Command Support Activity – Far East, and Commander, Close Combat Armaments Center, Picatinny Arsenal, NJ.

Mike retired from the Army in 1996 and in 1997, he began work for Atlantic Research Corporation, which then became Aerojet. He retired again in 2014.

Mike was a very active member of the Huntsville Kiwanis Club, where he was famous, some would say infamous, for his promotion of the Kiwanis Pancake Breakfasts. He was also an active member of the AUSA and the Northern Alabama Notre Dame Alumni Association.

Mike was a model railroad buff, and he was a regular volunteer at the Decatur, AL Train Depot Museum. He had an encyclopedic knowledge of model trains.

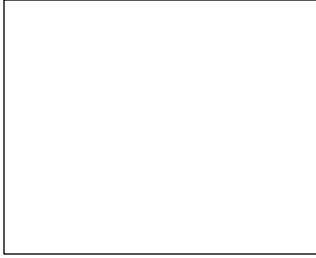
A Visitation was held on Saturday, February 10, 2024, at St. John the Baptist Catholic Church from 10:00 A.M. to 11:30 A.M. with a Memorial Mass following at 11:30 A.M.

CDR Paul Roland Morin, USN-Ret, of Madison, Alabama, passed away on January 11, 2024.

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

We will miss these outstanding Leaders and Patriots.





Membership Meeting
27 March 2024
1100 – Summit Club

Guest Speaker: TBD

The guest speaker is currently TBD. We are working to get a speaker from the FBI to discuss various cyber activities. Once he is confirmed everyone will be notified and a biography will be provided.

Menu: Teriyaki Chicken, Portuguese Pork Loin w/ Plum Sauce, House Tossed Salad with Ranch Dressing, Wild and Long Grain Garden Rice, Peach Cobbler, and rolls with butter, iced tea, water and coffee.

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 22 March 2024.

Chapter Happenings – February Membership Meeting



Huntsville Chief of Police Kirk Giles addresses the membership.



Curt Worshek, Director North Alabama Multi Agency Crime Center, addresses the membership.



Chief Giles receives a certificate of appreciation from Chapter President Rick West.



Mr. Worshek receives a certificate of appreciation from Chapter President Rick West.



2024 Annual Scholarship Golf Tournament

It's that time again. The golf committee will have its next planning meeting on 13 March, 12 noon, at the Links. Come early for lunch.

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

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

Some areas where we need volunteers include:

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

SCAM ALERT

Watch out! Scammers target everyone.




Recognize scammers. They may:

- **PRETEND** to be from an agency or organization you know.
- Say there's a **PROBLEM** or promise a prize.
- **PRESSURE** you to act immediately.
- Tell you to **PAY** in a specific way.



Do not give scammers money or personal information – Ignore them!

How to avoid a scam:

- **Remain calm.** Talk to someone you trust.
- **Hang up or ignore** the message. **DO NOT** click on links or attachments.
- **Protect your money.** Criminals will insist that you pay in a hard-to-trace manner, such as with a gift card, prepaid debit card, cryptocurrency, wire transfer, money transfer, or by mailing cash.
- **Protect your personal information.** Be skeptical of a contact you didn't initiate.
- **Spread the word.** Share your knowledge of Social Security-related scams. Post on social media using the hashtag #SlamtheScam to share your experience and warn others. Visit ssa.gov/soam for more information. Please also share with your friends and family.

Social Security Administration
 Publication No. 05-10587 | January 2024 (February 2023 edition may be used) | Produced at U.S. taxpayer expense



Fox - continued from page 5

- **Opt-out providers** don't participate with Medicare and can't bill Medicare. Medicare won't pay for care you get from these providers. TFL will pay up to 20% of the TRICARE-allowable charge for TRICARE covered services. You'll be responsible for all other costs.

The [Medicare Provider Directory](#) can help you find providers and hospitals that take Medicare. Before you get care, call your provider to confirm they take Medicare.

You can also get care at a [military hospital or clinic](#), if space is available.

Overseas, you can use any TRICARE-authorized [civilian provider](#). In the Philippines, you must see a [certified provider](#).

3. Know what Medicare and TRICARE cover

Medicare and TRICARE cover many of the same health care services. However, some services may be covered only by Medicare, only by TRICARE, or by neither.

Before you get care, see [what Medicare covers](#) and [what TRICARE covers](#). Generally, you'll have lower out-of-pocket costs when you follow Medicare's rules for getting care.

See the [TRICARE for Life Cost Matrix](#) to learn how Medicare and TRICARE coordinate benefits to limit your out-of-pocket expenses.


4. Know how Medicare Advantage Plans work

"[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.

You don't need Medicare Part C to have TFL coverage. But if you choose to sign up for a Medicare Advantage Plan, keep the following in mind:

- You must get all nonemergency health care from that plan's provider network.
- Your plan may require pre-authorization for health care services.
- You may pay a monthly premium in addition to your Medicare Part B premium.
- You may have copayments at the time of service. You may need to file paper claims with the TFL contractor, [Wisconsin Physicians Service](#) (WPS), to be reimbursed for these copayments.

What if you sign up for a Medicare Advantage Plan and later decide you'd rather use [Original Medicare](#)? Because you have TFL, you may disenroll from a Medicare Advantage Plan at any time. You can call Medicare or your Medicare Advantage Plan or to request disenrollment. You'll automatically be back in Original Medicare.

Do you still have questions about your TFL coverage? For care in the U.S. and U.S. territories, call WPS at 866-773-0404. You can also call WPS to request a copy of the [TRICARE For Life Handbook](#). If you're traveling or living overseas, call your TRICARE Overseas [regional call center](#). 

Debt Relief Scams

Overview

Debt relief and credit repair scams often target consumers facing credit or financial problems. It makes sense, given that the U.S. household debt totaled \$17.5 trillion in the last quarter of 2023, according to the data from the [Federal Reserve Bank of New York](#). Because debt can be a sensitive subject, it's easy to get confused about the terms of debt relief, and even easier to be duped by scammers

According to the [Federal Trade Commission](#) (FTC), consumers with credit or financial problems are often targeted by debt relief and credit repair scams. Avoid *anything* that seems too good to be true. Keeping this in mind can help keep you safe from debt relief scams.

Debt is on the rise.

In November 2023, the Federal Reserve Bank of New York released its [third-quarter report](#) on household debt and credit, and the stats painted an ugly picture:

- Household debt balances increased by \$228 billion in the third quarter of 2023, a 1.3% rise from the previous quarter. The total household debt in the U.S. rose to \$17.3 trillion.
- Collectively, cash-strapped credit card holders owed \$1.08 trillion. This category of debt showed a record \$154 billion increase from 2022, the largest year-to-year leap since 1999 when the New York Fed began recording such information.
- Delinquency rates, meaning debt that's past due, also increased with 3% of outstanding debt in some stage of delinquency by the end of the quarter.

Understanding debt in America

For everyday consumers, living without debt has become increasingly difficult. Recent data shows that debt affects people of all ages and genders, and there are many reasons why debt might accumulate.

- In late 2023, the [Federal Reserve Bank of New York](#) reported that millennials had more delinquent credit card payments than any other age group.
- A November 2023 [WalletHub survey](#) revealed that 25 percent of people surveyed were still paying off holiday debt from 2022. It further noted that 20 percent of them applied for new credit cards to cover the pending cost of gift-giving.

Is there legitimate debt relief?

You *can* pair up with a reputable debt relief group to safely — and perhaps economically — pay off your existing debt.

In the best case, it works like this: A company takes you on as their client, reviews your delinquent debts, and proposes a personalized plan to pay those off. The plan might entail tackling a single debt or several separate debts at the same time.

In any case, the company negotiates with the original creditors for a lesser balance owed and/or a lower percentage rate (annual percentage rate or APR) charged for that balance. As the client, you then reimburse the debt relief company, and that company pays the creditors.

The credit report agency [Experian explains](#) that some creditors will renegotiate settlements because they don't want to gamble on all or nothing. "Nothing" happens when the debtor declares bankruptcy and the credit company does not get a penny. In other words, creditors sometimes think it's best to get *some* repayment rather than none.

However, even if you are working with a reputable debt settlement company, creditors are under no obligation to accept an offer and reduce your debt.

Cons of working with a debt relief company

Using (even legitimate) debt repair services can have some potential downsides. Like with any loan, if you're

Continued on next page

Continued from previous page

working with a debt relief company and miss payments or make late payments, the company may add financial penalties to its regular service fees.

Plus, if a credit relief representative advises you not to pay your balances while they negotiate with creditors, you could still default on your debts. You may be penalized with delinquency fees and terms, which can harm your credit score and hinder loan opportunities in the future. Employment opportunities and rental agencies requiring sound credit scores might also become closed to you.

Lastly, the initial lure of saving a lot by working with a debt relief professional may not always pan out when you run the numbers.

What about debt consolidation?

Another form of legitimate debt refinancing is debt consolidation which involves a loan intended to repay your outstanding credit balances.

After paying off your outstanding debt with the loaned money, you (the loan recipient) then repay your lender according to their terms, timeline, fees, and APR.

The pros of debt consolidation are:

- The relief that comes from owing one creditor rather than many.
- An APR that may be lower than what you pay your creditors now.
- The designated payoff date puts a finish line to your time in the red.
- A simplified path to rebuilding your credit standing.

How to know when “debt relief” is actually a scam


When a scammer calls and starts spewing out financial terms, or when an email or letter loaded with debt relief talk arrives, it can be difficult to tell if these offers are trustworthy.

To combat this, the [Better Business Bureau](#) (BBB) recommends watching out for the following five telltale signs of a debt relief scam:

- **Upfront fees:** Beware of debt relief agencies that demand fees upfront before any contracts have been signed and before work on your behalf commences.
- **Requests for your [personal identifiable information \(PII\)](#):** Disengage with any representative who asks for your sensitive information right away, like the last four digits of your Social Security number or bank account details (especially if they're asking before you've determined the company's legitimacy).
- **Quick fixes:** Digging yourself out of debt usually takes much longer than it does to rack it up. This is where “too good to be true” comes into play. If someone promises a quick fix, run.
- **Relief packages that overreach:** If a company or individual guarantees that your debt can be repaid for only a small amount, consider that a stop sign.
- **Counterproductive fee structures:** How much of your payment is going to the debt relief agency and how much is going to pay off the amount of money you owe? If the former outweighs the latter, there might be a scam at work.

How to find a reputable debt relief agency.

The BBB maintains a national list of [debt relief agencies](#), and their ratings range from A+ to F. Visit [BBB.org](#) and search “debt relief services” or “debt consolidation services” for a state-by-state directory of options.

Beyond the BBB's list, several media outlets keep lists of their own including [Forbes](#). They judge each debt relief group based on fees charged, BBB score, Trustpilot score, age of the business, and accreditation with the [American Association for Debt Resolution](#) (another organization that curates a list of credible, accredited debt relief companies). 

THE LONELY EMBER

A member of a certain MOAA chapter who previously attended meetings regularly had stopped going. A few months went by, the membership chairman decided to visit him. It was a cold chilly evening, and the chairman found his friend at home before a blazing fire.

Guessing the reason for the visit, the member welcomed him, led him to a comfortable chair near the fireplace and waited. The chairman made himself comfortable but said nothing.

In the grave silence, he contemplated the dance of the flames around the burning logs. After a few minutes the chairman took the fire tongs, carefully picked up a brightly burning ember and placed it on one side of the hearth, all alone. Then he sat back in his chair, still silent.

His host watched all of this in quiet contemplation. As the one lone ember's flame flickered and diminished, there was a momentary glow, and its fire was no more. Soon it was cold.

Not a word had been spoken since the initial greeting. The chairman glanced at his watch and chose this time to leave. He slowly stood up, picked up the cold, dead ember, and placed it back in the middle of the fire. Immediately, it began to glow once more with all the light and warmth of the burning coals around it.

As the chairman reached the door to leave, his host said, with a tear in his eye, "Thank you so much for the fiery summons, my friend I will be back in our chapter's next meeting.

Your attendance at chapter meetings, whether you are a Past President, an officer working your way up or just a member, is important for every aspect of what a chapter should be and how it should function. MOAA is a brother/sisterhood of men and women who meet and have fellowship with each other, and to "Never Stop Serving". Fellowship is especially important to our own existence as human beings. We were not meant to be alone. I know when you join a chapter, for a while you don't understand what is going on or what to expect, but that is when you must put forth your effort to get involved, not just sit, and wait for what you are told to do. We are leaders. Every one of us has a talent that a chapter needs, and it is up to you to offer your talent to your chapter. Don't be that single ember fading away. Join us again, glow with warmth, service and fellowship.

Major Lance Granger (With credits to Masonic Service Association)

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 March

- 1 March – Lindbergh baby kidnapped (1932)
- 1 March – Peace Corps established (1961)
- 5 March – President Roosevelt proclaimed a four-day "Bank Holiday" to stop panic withdrawals (1933)
- 5 March - The "Iron Curtain" speech was delivered by Winston Churchill (1946)
- 6 March – Battle of the Alamo (1836)
- 9 March – Monthly Breakfast – 0900 – City Café Diner**
- 9 March - Ulysses S. Grant became commander of the Union armies. (1864)
- 10 March – Daylight Savings Time begins
- 10 March – Salvation Army founded (1880)
- 11 March – Spanish flu reaches US soil, eventually killing over 500,000 (1918)
- 12 March – Bermuda colonized by the British (1609)
- 12 March – 40 inches of snow fell in New York City (1888)
- 12 March – Nazi Germany invaded Austria (1938)
- 13 March – Golf Meeting – 1200 – The Links**
- 14 March – Albert Einstein was born (1879)
- 14 March – Monthly Board Meeting – 1100 – Java Café**
- 15 March – Julius Caesar assassinated (44 B.C.)
- 16 March – My Lai massacre in Vietnam (1968)
- 17 March – St. Patrick’s Day
- 19 March – US invades Iraq to overthrow Saddam Hussein (2003)
- 20 March – Nerve gas attack in Tokyo subway killed 12 (1995)
- 20 March – First day of Spring
- 23 March - Patrick Henry gave his “Give me liberty or give me death" speech (1775)
- 24 March - The Philippine Islands were granted independence (1943)
- 24 March - *Exxon Valdez* oil spill in Alaska (1989)
- 25 March - Fire in New York City garment district killed 146 (1911)
- 26 March – Camp David Accord signed (1979)
- 25 March - Two Boeing 747 jets collide in the Canary Islands, resulting in 570 deaths (1977)
- 27 March – Monthly Member Meeting – 1100 – Summit Club**
- 28 March – Three Mile Island nuclear accident (1979)
- 30 March – President Reagan shot while walking in Washington, DC (1981)
- 31 March – President Johnson announced he would not seek re-election (1968)

