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May 2020



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings Huntsville Chapter Members –

Another month has passed by and I sincerely hope this newsletter finds you and your families and friends safe and healthy.

Unfortunately, I have little new to say in this month's Prez Sez. Like you, I continue to keep an eye on both the pandemic and economic situations. I continue to be amazed at not only the medical people dealing with the virus, but with the businesses and employees involved in continuing to supply us with essential goods.

I hope for good leadership and for good decisions regarding opening up the economy. This is not something that needs to be taken lightly.

Regarding the Chapter, all HCMOAA meetings and events remain cancelled until further notice. This includes membership meetings, breakfasts, board meetings, and golf meetings.

The Tut Fann BBQ has been cancelled, as well as the RSAMCC Merit Awards ceremony. They are working on an alternate means of Scholarship Presentations. I am still waiting to hear officially about the Memorial Day services, but I personally believe they will not happen. I remain concerned about our ability to conduct a viable fund-raising golf tournament – based not only on availability of sponsors and donors in this trying economic time but also on the safety of the participants.

I still would like for the Chapter to raise some significant scholarship funds this year – if anyone has ideas beyond the tournament and direct member donations, please let me know!

That is all for this month. I guess the “silver lining” is that my “honey do” list is getting smaller for once!

Listen to the advice the experts are promulgating and keep yourselves protected!

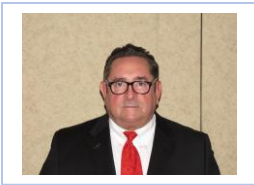
Rick

***Due to the coronavirus situation, Member Meetings are
CANCELLED until further notice***

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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.moa.org/takeaction/>



“All politics is local.”

This is part three of three articles dealing with the views of three Alabama State legislators’ vision of the governing needs of the State of Alabama. In the last article the area Gambling was addressed.

Prisons: “The Department of Justice has got the hammer on us, saying fix it. ‘If you don’t fix it, we will,’” McCutcheon said. The state has no plan to fix prisons, he said, but “the day has come where we cannot afford to just lock ‘em up and throw away the key.” Senator Orr remarked that the prison facility is at 155% of capacity. In February 600 inmates were temporarily housed in county facilities due to state overcrowding.

“I can’t stand up here and tell you we have a plan of action ready to go, because we don’t,” McCutcheon said. “There’s still a lot of question marks out there. Do we need new facilities? If so, where will they be built? How much is it going to cost us? These are the questions we need to address this session. How do we look at sentencing reform? Is the reform we passed a few years ago working?”

In the meanwhile, Governor Ivey has accepted most of the recommendations from the Criminal Justice Study group and has endorsed five bills. They are:

1. **House Bill 329** which would make retroactive sentencing guidelines for nonviolent crimes that took effect in October 2013. Nonviolent offenders sentenced before the guidelines who received lengthy sentences, including a life sentence, will be eligible for new sentences if they have demonstrated good conduct while confined.
2. **Senate Bill 226** which would establish a commissioner of rehabilitation in the Alabama Department of Corrections (ADOC). The purpose would be to refocus the department on reducing recidivism while promoting public safety.
3. **Senate Bill 244** will require all inmates nearing the end of their sentences to undergo mandatory, pre-release supervision to help them successfully re-enter society.
4. **House Bill 323** will require the ADOC to report more information to the legislature’s prison oversight committee and revise the oath taken by correctional officers to reflect a new focus on rehabilitation.
5. **House Bill 342** will require the ADOC and the Alabama Law Enforcement Agency to work together to help inmates to obtain a Social Security card, birth certificate and non-driving photo IDs before release from confinement to help overcome one of the barriers for

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2019-2020 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, mbaron468@gmail.com

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Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, jtreadway51@mchsi.com

Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, lkubik@mediacommbb.net

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

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

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

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, cdowning@bellsouth.net

Programs: CDR Christine Downing, USN-Ret, 256-828-9740, cdowning@bellsouth.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

Auxiliary 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

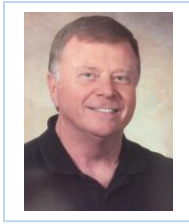
The *SENTINEL* Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2020)

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

NOTE: The guards at the gates will NOT touch your ID. You may have to flip it over for them to see both sides. Once you leave your vehicle on Redstone, you MUST have a mask on. The Exchange (and Commissary and Express) has a person stationed at the entrance to be sure you have a mask on. A bandana will do, but it must cover your nose and mouth. I visited the Exchange area Thursday. You are requested to use a debit or credit card so that no one exchanges paper money or coins. Almost every one of the vendors in the hallway between the Exchange and the Commissary was closed. The notable exception was GNC. The Barber Shop is still open BUT, they will only have two barbers and limit the area to no more than two customers at a time. Barber shop hours are M-F 0800-1400 Sat and Sun 0900-1500.

The Exchange hours are M-TH 0800-1800 (Retirees have priority from 0800-1000), Fri, Sat 0900-1800 and Sun 1000-1800. Note that the gun shop closes at 1700 – before the Exchange.

All the food shops including Burger King are only open for drive through or take out. The Exchange still has their plant sale going on outside.

Ready to start that Spring clean-up of your yard? The Exchange has the yard care tools, fertilizers, mulch and topsoil you require. Start your yard off right by getting rid of all the weeds and feed the grass at the same time.

After the yard work, get ready for Memorial Day activities by throwing some BBQ on the smoker or grill you can buy from your Exchange. From apartment size to having the neighborhood block party – your Exchange can make you king of the grill. Plus you can always check out <http://www.shopmyexchange.com> for even more items!

Check out the clothing clearance in men’s, women’s and children. Most are 25% off with the occasional additional percentage off (and even more if you use your STAR card). If you don’t have a STAR card, apply for one and ALL your first day purchases are an additional 10% off!

Then relax by your super-sized TV or surf the internet on your new computer. Either way, your Exchange has you covered!

Shopette

The Shopette will be operating M-F 0600-2000 and Sat, Sun 0700-2000. Your favorite and new offerings of

Continued on page 11

Need Addresses

None this month

We have lost track of the above members. If you know their whereabouts, please have them contact Chris Downing at 256-828-9740.

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@mchsi.com

Navy/USMC Representative:
CW4 Louis J. Kubik
256-859-3054
lkubik@mediacombb.net

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

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

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



	
FOX ARMY HEALTH CENTER SERVICES AS OF APRIL 13, 2020	
Color Key	 Normal Operations
	 Modified Services Utilizing Virtual/Limited F2F
	 Limited Operations/Modified Hours
	 Closed
	Wellness Clinic
	Behavioral Health (F2F: Urgent Only/Virtual by appointment only)
	EFMP
	Hearing Exams (As Part of Physical Exam Only)
	Immunizations (Well-baby Shots 12 months and younger, No walk-ins)
	Laboratory (No walk-ins for COVID-19 testing)
	Medical Boards (IDES)
	Medical Records
	Nutrition (weight management, pre-diabetes, hypertension, high cholesterol appt only)
	Occupational Health (Mission Essential Employees Only)
	Optometry (Acute Only) (As Part of Physical Exam)
	Patient Administration
	Pediatrics (F2F: Acute and Well-baby Appointment/Virtual Care)
	Patient Advocate (call 256-876-8621)
	Pharmacy (Drive-Thru prescription pick-up 0800 to 1500)
	Physical Exams (No Special Schools/Readiness Only)
	Physical Therapy
	Primary Care (F2F: Acute Appointment/Virtual Care)
	Public Health (Mission Essential Employees Only)
	Radiology Services
	Referral Management
	Release of Information
	Uniform Business Office/Third Party Billing
	Beneficiary Counseling & Assistance Coordinator/Debt Collection Assistance Offices

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Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Due to the coronavirus situation, the need for social distancing, and the fact that the surviving spouses would be more susceptible to complications from an infection, the widow's luncheons are cancelled until further notice.

Everyone will be called when we resume the luncheons.

Surviving Spouse Corner: 10 Helpful Resources for Surviving Spouses

Having a list of go-to resources is essential for peace of mind and coping with loss.

These resources can help surviving spouses navigate the complex world of obtaining military benefits, find much-needed comfort and support, and work through the difficult days after the loss of a spouse.

National MOAA. MOAA can be your first line of information. You'll find [online resources](#) such as links to most benefits agencies and articles written by experienced professionals and regular folks who have been where you are.

MOAA Chapters. [Find your local MOAA chapter](#), and you'll have a community of supportive friends who are willing to assist you with many of your questions. Most chapters have a surviving spouse liaison who is directly connected to a network of people who have a shared experience.

MOAA Surviving Spouse Virtual Chapter. Join this quarterly conference call for information and have your questions answered. It is a great forum to connect with the military community of surviving spouses. Hear firsthand from experts in financial planning, benefits information, and more. For additional information or to join, email mssvc02@gmail.com.

Military OneSource. Find information and resources for all areas of military life on this [comprehensive website](#). Special sections include DoD Casualty Assistance information and links to other important resources.

Tragedy Assistance Program for Survivors (TAPS). [TAPS offers many resources](#) for those experiencing the loss of a loved one, including a library of books, retreats, camps for children, and a social community.

Financial Adviser. Hopefully you have a financial adviser who can assist in navigating the complex world of filing for benefits and how to manage financial resources in the days ahead. Be sure to have an adviser who is not trying to sell a product but can deliver expert advice. Look for someone with the certified financial planner (CFP) credential.

Department of Veterans Affairs. [The Department of Veterans Affairs](#) is a very large government agency, and it might be difficult to navigate to get the answers you need. A veteran's service organization can assist you.

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

Grace

Reader's Digest told of the late Harvey Penick:

In the 1920s Penick bought a red spiral notebook and began jotting down observations about golf. He never showed the book to anyone except his son until 1991, when he shared it with a local writer and asked if he thought it was worth publishing. The man read it and told him yes. He left word with Penick's wife the next evening that Simon & Schuster had agreed to an advance of \$90,000.

When the writer saw Penick later, the old man seemed troubled. Finally, Penick came clean. With all the medical bills, he said, there was no way he could advance Simon & Schuster that much money. The writer had to explain that Penick would be the one to receive the \$90,000.

His first golf book *Harvey Penick's little Red Book*, sold more than a million copies, one of the biggest in the history of sports books. His second book, *And if you play golf, You're My Friend*, sold nearly three-quarters of a million.

People often have Penick's reaction to the fabulous gift of salvation offered in Jesus Christ. We ask, "What must I do?" God answers, "Just Receive."



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: 354
Regular Members: 295
Surviving Spouses: 59

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

Welcome New Members to Huntsville Chapter MOAA


None this month

Recruiting

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

Surviving Spouse – continued from page 7

Gold Star Wives of America Inc. [This organization](#) was founded after World War II and provides a unique service for a widow/widower not available from any other organization.

Surviving Spouses of MOAA Facebook Page. If you have an account on Facebook, you can [join this group](#) and make connections with MOAA surviving spouses from across the U.S. The page has been a valued resource for information about the Survivor Benefit Plan-Dependency and Indemnify Compensation offset and was instrumental in the advocacy that led to its repeal. 



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MOAA JROTC Award Presenters

We are in the heart of the season for presenting the MOAA JROTC Medal to an outstanding Junior at each of the area high schools. We have 19 medals to present each year – a couple have already been presented this year.

This award is one of our showcase events and is a real positive note for the Chapter – lots of exposure!

That being said, the situation with the coronavirus has put a temporary halt to the medal presentations. If and when the local high schools re-open for classes, we will most likely resume the presentations.

If you were scheduled to present, or are interested in being a presenter, please contact our JROTC chairman, LTC Gary Young (email youngbikers@att.net) for current information on the status of the awards program going forward.



Meeting Schedule Changes

Due to the coronavirus situation, the following Chapter meeting schedule will be observed until further notice: Member Meetings – cancelled, Board Meetings – virtual, Breakfasts – cancelled, Widows Luncheons – cancelled, Golf Meetings - virtual



HCMOAA Treasurer's Report March 2020

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

1. The March 2020 Treasurer's Report is presented herein. It was reviewed by the Governing Board and forwarded for membership approval at the next membership meeting.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 8,585.46	\$ 8,004.34
Income	\$ 1,332.43	\$ 0.15
Expenses	\$ 1,526.86	\$ 0.00
Ending Balance	\$ 8,391.03	\$ 8,004.49

3. Notable income: Revenue from Sentinel sponsor advertisements (Brookdale Senior Living and Mercer Insurance), and annual dues.

4. Notable expenses: Payment to the Summit for the February membership meeting meal, purchase of a surety bond (cost split with scholarship fund), State Farm for property and liability insurance (cost split with scholarship fund) and payment to scholarship fund due to an outside agency making a deposit to the operations account.

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 the 2020 RAD luncheon or similar event.

7. The Chapter re-invested funds into an 18-month Certificate of Deposit (CD) with Wells Fargo Bank on 19 March 2019. The CD was opened for \$8,174.85 and the current balance is \$8,388.24. 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.

Scholarship Fund Donations Received During April 2020

Total received for April:	\$0
Total received FY20 to date:	\$50



Legislative – continued from page 2

former inmates joining the workforce—a lack of a government-issued ID.

Mental health: Alabama cut \$1 billion in mental health spending in recent years, moving from beds to “community mental health care,” McCutcheon said. It sounded good, but it wasn’t good enough. “Hospitals became mental health crisis centers” as mentally ill people ended up in emergency rooms. The hospitals did their best, he said, but the cutbacks failed. The new idea is “crisis centers” located across the state, McCutcheon said. He hopes to find funding for a pilot program.

Internet sales taxes: The “state gets a cut off the top” of Internet sales now, McCutcheon said, but cities and counties don’t. Growth in Internet sales is threatening brick and mortar stores that support local government in Alabama. “We’ve got to make sure we protect local governments and make sure they get their fair share of the (Internet taxes) coming through,” McCutcheon said.

On the COLA front: The March 2020 Consumer Price Index (CPI) is 251.375, .5% above the FY 2020 CPI baseline.

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

Commissary/PX – continued from page 3

beer, liquor, and various spirits. Enter until 31 May at www.shopmyexchange.com/sweepstakes for a chance to win a Jack Daniel’s custom Indian motorcycle.

Jameson Cooper’s Croze (\$57/750ml) and NEW – Blender’s Dog Irish Whiskey (\$68.90/750ml). Suntory Whisky Toki (\$33.30/750ml), Teeling Irish Whiskey (Sale \$45.90/750ml). For the true connoisseur there is the most expensive item I have seen at the Express: Johnnie Walker Blue Label Blended Scotch Whiskey (\$237.50/750ml).

You still get 5 cents off your gas at the gas pumps when using your STAR card – when I filled up after the 5 cents off it was \$148.9 for regular.

Check out the wines of the Month, Spirit of the Month, and Limited Time Specials. Join the coffee club – buy 6 cups and get the 7th one free!

Commissary:

The commissary hours are M-TH 0800-1800 (Retirees are supposed to have priority from 0800-1000 but on Thursday they had a sign up saying no early bird shopping and doors would open at 0900), Fri, Sat 0900-1800, Sun 1000-1800. Only those with ID cards are admitted.

Limits: 4 items of meat (ground beef, T-Bone steaks, rib eyes, pork chops, and Boston Butts), 2 packs of chicken, 2 per person of turkey meat, 2 packs of bacon & sausage per family, a higher price on eggs, 2 items of juice per family, 1 pack of frozen chicken per family, 1 pack of paper products per family (there were only 4 packages left on Thursday 23 April)

For your Memorial Day BBQ (we should be back to what passes for normal by then), steaks and chops – check out the prices at your Commissary! Plus, a huge selection of sauces, rubs, and spices – and enough foil and storage containers to put it all in when you are done!

Snacks, breads, and unusual food items from around the world – all at your commissary. The bread isle was fully stocked. III



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			

Governing Board Vacancies

The Chapter has the following board positions vacant:

- Programs – coordinates speakers for our monthly member meetings
- Publicity – gets the word out about Chapter events – especially the golf tournament
- Chaplain – provides prayers for Chapter meetings – provides support for Chapter members in need – writes a monthly article for the newsletter (you don't need to be a priest or minister to fill this position)

If you are interested in finding out more, contact Chapter President Rick West

Beware of Scams Connected to the Coronavirus Crisis

In a time of uncertainty, there is a heightened risk of falling victim to scams concocted by those with ill intent. For cybercriminals and scammers, the coronavirus crisis creates an attentive audience who may be willing to accept false information to protect themselves.

Arm yourself not only against the virus, but against other threats, by learning how to detect them first with tips from the Army Criminal Investigation Command (CID).

Knowing how legitimate organizations do business can give you a leg up on anyone who attempts to pull the wool over your eyes.

As always, follow good practices online and don't open or click on links from unsolicited emails. These links or emails could contain malware. Never give away personal or financial information about yourself or others online without first verifying the source.

Most scams include messaging that require immediate action. No matter how urgent it sounds, if something doesn't sound quite right, it probably isn't, and you can always contact an organization you know and trust for confirmation. Legitimate organizations can verify their information and will not pressure you into taking an action that you are uncomfortable with.

Seeking information from trusted sources can also help you steer clear of scams. MOAA has links to these organizations, as well as links for recent news updates, at [MOAA.org/coronavirus](https://www.moaa.org/coronavirus). You can also contact your state, county, or city health department, your local hospital, your primary care physician, local medical clinics, or other locations where you receive medical services.

National Cemetery Administration Suspends Military Funeral Honors

The [National Cemetery Administration](https://www.nca.gov) is suspending military funeral honors – whether by military personnel or volunteer organizations – at its 142 national cemeteries.

The move comes as a precaution to mitigate the spread of COVID-19. Cemeteries will remain open and continue to provide interments for veterans and eligible individuals. Immediate family members – limited to 10 people – will be able to witness from a distance.

The NCA is asking families who wish to postpone a scheduled interment to contact the national cemetery where the interment is scheduled as soon as possible. Those who choose to continue with the interment can work with the NCA to schedule a committal or memorial services at a later date. The National Cemetery Scheduling Office in St. Louis will continue to provide scheduling services for the duration of the COVID-19 emergency. To schedule a burial, call (800) 535-1117, option 1.

Arlington National Cemetery (ANC) closed to the public as of March 13. Funerals will continue, [per the ANC website](https://www.anc.gov), and family members can visit during restricted hours after obtaining a family pass. Family members can call (877) 907-8585 for information about visitation, ceremonies, or scheduling. Updates will be posted on [ANC's Facebook page](https://www.facebook.com/anc)

SBP/DIC Offset Phase-Out FAQs regarding Premiums & Annuities

The National Defense Authorization Act for Fiscal Year 2020 modified the law that requires an offset of Survivor Benefit Plan (SBP) payments for surviving spouses who are also entitled to Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). Under the previous law, a surviving spouse who receives DIC is subject to a dollar-for-dollar reduction of SBP payments, which can result in SBP being either partially or fully offset. The repeal will phase-in the reduction of this offset beginning on the first day of 2021, and culminating with elimination of the offset in its entirety on the first day of 2023. For the remainder of calendar year 2020, surviving spouses remain subject to the existing dollar-for-dollar offset of SBP payments by the amount of DIC paid by VA. After January 1, 2021, survivors subject to the “SBP-DIC Offset” will potentially see a change in their SBP payments. Many surviving beneficiaries, current service members, and retirees have questions about the impact of this change. The most frequently asked questions regarding ‘Premiums & Annuities’ are answered below.

Q.1: How much will the average survivor get?

A.1: Survivor Benefit Plan (SBP) annuity payments can vary for each beneficiary because they are based on a number of factors such as retirement date, length of service, pay grade, and disability rating of the sponsor. There is no set amount, so each surviving spouse’s current and future SBP payments could be quite different. We recommend reaching out to a financial counselor or retirement services office on your local installation to discuss individual amounts.

Q.2: I am currently subject to the SBP-DIC offset. Will I definitely get an increase?

A.2: Yes, eventually, although not all survivors will see an increase in the first year. It is possible that if your Survivor Benefit Plan (SBP) payments are currently less than two-thirds of the amount of Dependency Indemnity Compensation (DIC), you may not see an increase in 2021. For example, if you currently receive \$1,500 from VA for DIC, but your gross SBP before offset is only \$800, you would not see an increase in 2021 other than the normal annual cost of living adjustment (COLA). This is because your SBP amount, \$800, is still less than the amount of DIC that would be subject to offset, which in this example would be \$1,000 (i.e., \$1,000 is two-thirds of the \$1,500 DIC). Eventually, though, you will see an increase as the SBP-DIC offset is further reduced in 2022 and then completely eliminated in 2023.

Q.3: Now that the offset is being eliminated, will there be any back pay for the years we didn't get Survivor Benefit Plan (SBP) payments we paid for?

A.3: No, Section 622 of the National Defense Authorization Act for Fiscal Year 2020 does not authorize back payments. Surviving spouses of retirees who were subject to the SBP-DIC offset received either a partial or full refund of premiums to account for the reduced SBP payments.

Q.4: I received a Survivor Benefit Plan (SBP) premium refund once I started getting both SBP and Dependency and Indemnity Compensation (DIC), will I have to pay it back?

A.4: No, if you previously received a refund of SBP premiums due to the SBP-DIC offset, you will not have to pay back that refund because of this change in the law.

Continued on next page



26 Birthdays in May

LCDR Edward S King, USN
Lt Col Louis S Davis, USAF
COL James E Bizer, USA
Col John A Morrison, USAF
Mrs. Mabel Byrd
LTC Randall W Withrow, USA
Mrs. Jan Camp
LTC James F Duttweiler, USA
COL James R Allred, USA
LTC Paul A Hays, USA
COL Marvin S Smith, USA
Mrs. Charlotte U Miller
LTC Donnie L Henley, USA

LTC James M Carter, USA
LTC Hector New, USA
Col William H Gibson, USAF
CW4 Jeffrey A Sumners, USA
COL Harold J Hicks, USA
LCDR Aaron T Freymiller, USN
LTC David E Pray, USA
COL Donald R Baker, USA
CW3 Kenneth J Nurmi, USN
MAJ Loran R McKinley Jr, USA
COL James D Treadway, USA
MAJ Charles B Drake, USMC
CH (LTC) James R Johnson Sr, USA

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

Continued from previous page

Q.5: What is the Special Survivor Indemnity Allowance (SSIA)?

A.5: The Special Survivor Indemnity Allowance (SSIA) is a payment made to surviving spouses subject to the SBPDIC offset that partially restores some of the Survivor Benefit Plan (SBP) amount that is offset. SSIA is a set amount established by Congress and adjusted each year by a cost-of-living adjustment (COLA), if applicable. The SSIA rate for 2020 is \$323 per month. Surviving spouses subject to the SBPDIC offset will continue to receive SSIA, up to the amount that is reduced from their SBP payment (i.e., until the offset is fully repealed in 2023).

Q.6: Will the Special Survivor Indemnity Allowance (SSIA) be phased out?

A.6: Eligible survivors will continue to receive SSIA, up to the prescribed maximum amount (\$323 per month for 2020) or the amount of SBP that is offset due to DIC, whichever is less. SSIA will no longer be paid once the SBPDIC offset is fully eliminated in 2023 and surviving spouses receive the full amount of SBP and DIC concurrently, without offset

Note: The Defense Finance and Accounting Service (DFAS) has created this webpage to share information about the elimination of the SBP-DIC offset:

<https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News.html>.

Additionally, you can contact Military One Source at 800-342-9647 or find other counseling options through the Military One Source website. 🏠



TAPS

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

Miriam 'Mickey' Riggins Murphy passed away in Big Spring, Texas at age 86 on April 1, 2020 after a long struggle with Alzheimer's disease. She is survived by her daughter, Carol Riggins Long; grandchildren, Joshua Wright and Laura Wright Juanillo; and great-grandchildren, Colton Wright, Alexandra Juanillo, and Luca Juanillo. She was married to Wayland Riggins and, after his death, was married to James 'Jim' Murphy, both of whom preceded her in death. Mickey resided in Huntsville, Alabama from 1962 -2012. She taught many years in the Huntsville City School system as an elementary teacher. She was also an active member of First Baptist Church, Huntsville. Mickey will be remembered for her jovial nature and her ability to make people laugh. Her hobbies included music and travel. In an effort to limit the spread of the Covid-19 virus, there will be a graveside service limited to family at this time. There will be no visitation. In lieu of flowers, the family requests that donations be made to the Alzheimer's Association.

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



Amazon Smile

We have registered the HCMOAA Scholarship Fund with the Amazon Smile program. This program distributes money to various registered IRS(c)(3) charities.

If you are an Amazon user, you can help our Fund by using Amazon Smile. Here is how:

- a. Got to <https://smile.amazon.com>
- b. Sign into your Amazon account.
- c. Look for the “Supporting: _____” in the top left section of the page. Select the down arrow and you can search for a charity to support. All you have to type in the space is HCMOAA and it will find the Scholarship Fund. Select it and you are done.
- d. Vice using “amazon.com”, use <https://smile.amazon.com> for your Amazon shopping – it has the same items and prices as the regular page and is still Amazon Prime. In other words, it is no different than amazon.com. If you have a shortcut for Amazon on your browser or desktop, delete it and replace it with a shortcut to Amazon Smile.
- e. If you have any problems registering, drop me an email or give me a call! My info is on page 2 of the newsletter. So far, only one person has had a problem and that was an Amazon issue that cleared up quickly.

Avoid COVID-19 Financial Fraud

We're all under enough stress these days. The last thing we need is to fall victim to coronavirus fraud, which could endanger your personal and financial information, rob you of hard-earned dollars and take your anxiety to a whole new level.

Keep these guidelines in mind and report suspicious activity immediately:

- Don't be fooled by advertisements, websites or social media messages offering protective masks, virus-killing cleaning products or vaccines. Although the website may look legitimate, in all probability your credit card will be charged, and you will never receive the product. It's important to note that there is currently no cure or vaccine for COVID-19.
- Never pay up front for financial relief. Some financial advisors are offering clients loan assistance and deferments, and the government has announced federal student loan relief, but none of these programs require an advance fee.
- Hang up on robocalls immediately. Scammers are getting more and more sophisticated, so even pressing a key when prompted or answering "yes" to a simple question can put you at risk. One reported robocall scheme impersonates the local health department and alerts the call recipient that they have been in contact with someone infected by the coronavirus.
- Be cautious about answering the door. Scammers in white lab coats pretending to be from the local health department or the Centers for Disease Control and Prevention (CDC) are robbing homes.
- Verify the authenticity of any charity before giving money. The [Better Business Bureau Wise Giving Alliance](#) and [Charity Navigator](#) are two independent sources that evaluate and rate nonprofit organizations. If you are considering a donation, it's always a good idea to confirm the information through the charity's website.
- Never divulge personal or financial information via email, text or over the phone. Legitimate organizations – including financial institutions, insurance companies, potential employers and government entities – do not request information this way. Tricare beneficiaries were recently warned about callers claiming to be from Tricare asking for personal information so a COVID-19 test can be sent to them. Remember that only your physician can order such a test. Tricare asks that anyone contacted in this manner report it to their [fraud and abuse section](#).
- Do not click on an email link unless it's coming from a verified source. For example, hackers are taking advantage of the federal stimulus package news by sending emails announcing ways to get the money faster or fake grant applications to get additional funds. Once you click on the link, malware is downloaded onto your computer and your data is compromised.
- Ignore pitches from financial advisors you don't know. Scammers are pressuring people to invest in "hot" new stocks or pretending to offer financial aid or loans in order to obtain sensitive information from you. Instead, reach out to your financial advisor for guidance. And if you know someone else who is experiencing financial anxiety and could use our help during these challenging times, let your Advisor know.

Dreaming Up the Ideal Retirement Is Your Job. Helping You Get There Is Ours.

To learn more about why Edward Jones makes sense for you, call or visit my office today.



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Be Informed: COVID-19 Myth vs. Fact

As the Military Health System responds to meet the health care demands of COVID-19, it's important to stay informed. TRICARE can help you separate rumors from truth. Here are a few COVID-19 myths and facts:

MYTH: Military hospitals and clinics aren't isolating COVID-19 patients.

FACT: Infection prevention and control protocols are in place at all military medical facilities. These practices are for any infectious disease, and not just COVID-19. Patients who test positive are either isolated within the facility or sent home to self-isolate.

MYTH: Social distancing is only for high-risk populations.

FACT: Social distancing protects individuals, especially the most vulnerable. This is the best way to slow transmission rates. Anyone can become infected and pass the virus to others. It's important to stay away from crowded places, reduce contact with others, and avoid people who are coughing or sneezing.

MYTH: It's unsafe to donate blood at military blood donor centers.

FACT: Service members still need blood products, including deployed forces. Extra safety and screening protocols are in effect in the Armed Services Blood Program. This protects the health and safety of donors and staff. Both groups undergo health screenings. They practice social distancing and follow protocols to ensure the blood supply is safe. [Sign up to donate](#) online.

Consider sharing Myth vs. Fact infographics and spread the truth, not the virus. Stay safe and learn more about COVID-19.

Memorial Day History

Three years after the Civil War ended, on May 5, 1868, the head of an organization of Union veterans — the Grand Army of the Republic (GAR) — established Decoration Day as a time for the nation to decorate the graves of the war dead with flowers. Maj. Gen. John A. Logan declared that Decoration Day should be observed on May 30. It is believed that date was chosen because flowers would be in bloom all over the country.

The first large observance was held that year at Arlington National Cemetery, across the Potomac River from Washington, D.C.

The ceremonies centered around the mourning-draped veranda of the Arlington mansion, once the home of Gen. Robert E. Lee. Various Washington officials, including Gen. and Mrs. Ulysses S. Grant, presided over the ceremonies. After speeches, children from the Soldiers' and Sailors' Orphan Home and members of the GAR made their way through the cemetery, strewing flowers on both Union and Confederate graves, reciting prayers and singing hymns.

Local Observances Claim to Be First. Local springtime tributes to the Civil War dead already had been held in various places. One of the first occurred in Columbus, Miss., April 25, 1866, when a group of women visited a cemetery to decorate the graves of Confederate soldiers who had fallen in battle at Shiloh. Nearby were the graves of Union soldiers, neglected because they were the enemy. Disturbed at the sight of the bare graves, the women placed some of their flowers on those graves, as well.

Today, cities in the North and the South claim to be the birthplace of Memorial Day in 1866. Both Macon and Columbus, Ga., claim the title, as well as Richmond, Va. The village of Boalsburg, Pa., claims it began there two years earlier. A stone in a Carbondale, Ill., cemetery carries the statement that the first Decoration Day ceremony took place there on April 29, 1866. Carbondale was the wartime home of Gen. Logan. Approximately 25 places have been named in connection with the origin of Memorial Day, many of them in the South where most of the war dead were buried.

Official Birthplace Declared. In 1966, Congress and President Lyndon Johnson declared Waterloo, N.Y., the "birthplace" of Memorial Day. There, a ceremony on May 5, 1866, honored local veterans who had fought in the Civil War. Businesses closed and residents flew flags at half-staff. Supporters of Waterloo's claim say earlier observances in other places were either informal, not community-wide or one-time events.

By the end of the 19th century, Memorial Day ceremonies were being held on May 30 throughout the nation. State legislatures passed proclamations designating the day, and the Army and Navy adopted regulations for proper observance at their facilities.

It was not until after World War I, however, that the day was expanded to honor those who have died in all American wars. In 1971, Memorial Day was declared a national holiday by an act of Congress, though it is still often called Decoration Day. It was then also placed on the last Monday in May, as were some other federal holidays.

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 May

- 1 May – May Day
- 1 May – Great Britain was formed (1707)
- 1 May – Francis Gary Powers’ U-2 plane shot down over Russia (1960)
- 2 May – Osama Bin Laden killed by US Special Forces (2011)
- 4 May – Four students killed at Kent State University by National Guardsmen (1970)
- 5 May – Cinco de Mayo
- 5 May – Alan Shepard became the first American in space (1961)
- 6 May – German airship Hindenburg explodes at Lakehurst, NJ (1937)
- 7 May - The *Lusitania* was torpedoed by a German submarine, killing 1198 (1915)
- 8 May – Battle of Coral Sea (1942)
- 10 May – Mother’s Day
- 11 May – Battle of Hamburger Hill (1969)
- 12 May – Berlin Blockade lifted (1949)
- 13 May – Pope John Paul II shot in St. Peter’s Square (1981)
- 14 May – Lewis & Clark expedition began (1804)
- 14 May – Smallpox vaccine developed (1796)
- 15 May – George Wallace shot while campaigning for President (1972)
- 17 May – New York Stock Exchange established (1792)
- 17 May – First running of the Kentucky Derby (1875)
- 18 May – Mt. St. Helens erupted (1980)
- 20 May – Charles Lindbergh took off on his historic flight (1927)
- 20 May – Amelia Earhart became first woman to fly solo across the Atlantic (1932)
- 21 May – The American Red Cross was founded (1881)
- 22 May – Richard Nixon became first president to visit Moscow (1972)
- 24 May – First telegraph message sent (1844)
- 25 May – Memorial Day
- 26 May – Evacuation of Dunkirk began (1940)
- 27 May – Golden Gate bridge opened (1937)
- 28 May – Amnesty International founded (1961)
- 30 May – Lincoln Memorial was dedicated (1922)
- 31 May – Johnstown flood killed over 2300 (1889)

