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November 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 –

Welcome to November and the elections and some good turkey and dressing! I am enjoying watching a little football, but the empty stands are a bit eerie!

Based on a recommendation from the Governing Board and the approval of membership at the October Chapter meeting, I am extending the current elected officers for another term. All have agreed to serve – congratulations and many thanks to the Chapter officers for the 2021-2022 calendar years: Pat Nash (1st VP), Gary Young (2nd VP), Charles Clements (Treasurer), Mike Barron (Secretary), Jim Treadway (USA Rep), Ray Regner (USN/USMC Rep), and Ed Uher (USAF/USSF Rep)! You cannot imagine how much I appreciate the work that all these Officers and all our members of the Governing Board accomplish in keeping our Chapter one of the top MOAA chapters in the nation!

As I have said numerous times, all face-to-face meetings/events are cancelled until at least January – and possibly beyond. The Zoom meetings are working to get business accomplished, but I cannot wait to get back to meeting with many of you personally at the monthly luncheons! Lots to catch up on!

Veterans Day/Week and RAD events will be virtual this year. I do not have any updated details, but I will forward them as I receive them.

Wreathes Across America – both the Chapter and the AL Council of Chapters have donated wreathes. You can also donate by going to the Blue Star Salute Foundation or Redstone Arsenal Military and Civilians' Club websites.

Please continue to follow CDC and AL guidelines regarding the COVID. There is no need for unnecessary meetings and there is certainly NO reason or excuse not to take adequate personal measures including face masks and copious amounts of sanitizer! When we do resume face-to-face meetings, I want to see all of you there and healthy!

That is all for this month. Thanks for voting at the membership meeting and in our particularly important national election!

Stay Safe!

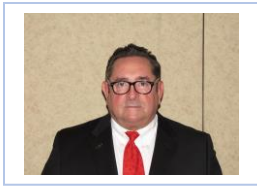
Rick

***Due to the coronavirus situation, Member Meetings are
Virtual via Zoom 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

**Take
Action**

→ <http://www.moaa.org/takeaction/>



All politics is local.”

Plans for a new state veterans’ home in Enterprise are progressing with a contract for \$3.7 million under review at a recent Legislative Contract Review Committee meeting. The contract with Williams Blackstock Architects PC in Birmingham is for design and construction oversight of a 175-bed facility for veterans in the Wiregrass area. The new facility and location were approved by the Alabama State Board of Veterans Affairs in January 2020.

The Alabama Legislature passed and the governor signed The Missing and Endangered Persons Alert Act, effective 1 June 2020. This act provides that an alert shall be activated when a person is reported missing and the person is living with a mental disability, physical disability, Alzheimer’s disease, dementia, or autism and is risk of bodily harm or death.

On the National front, the US Supreme Court ruled in Chiafalo vs. Washington (July 2020) that there is nothing in the Constitution that expressly prohibits states from taking away presidential electors’ voting discretion. The Court upheld Washington state’s legislation which enforces an elector’s pledge to support his party’s nominee.

The CPI baseline for FY 2020 was 250.200; the CPI baseline for FY 2021, based on FY 2020 figures, is 253.412, a 1.3 percent increase that should be reflected in military retiree pensions, Survivor Benefit Plan payments and Social Security payments beginning in January 2021.

Please read the recent posting to the Legislative portion of our webpage. There are three articles. One deals with the issuance of new ID cards for retirees, the second is about the announcement of new DOD policy that deals with troops in Germany and the last one is about an update to the NDAA 2021 bill.

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

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

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

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

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

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

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

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

STANDING COMMITTEES

Membership: LTC Jane Sonak, USA-Ret, 281-883-2364, hcmoamembership@gmail.com

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

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

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

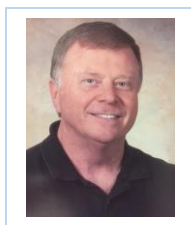
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

LIFE MEMBERSHIP TRUST

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

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

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

STAR card promotion: 0% interest and no payments for 12 months on all electronic purchases of \$499 or more - PLUS 2% in Rewards for all purchases.

LifeLock – 35% off the life of the membership – online only!

Feel free to call the Exchange at 256-883-6100 fax 256-880-0588, or [email us](mailto:email@exchange.com). Have you visited the Exchange website online?
<http://www.shopmyexchange.com>

Sign up for the Buddy List at the nearest exchange. Plus, download the Exchange Extra App. You can find Exchange sales anywhere in the world, coupons, recipes, fitness tips, start a shopping list, join the coffee club, and so much more!

Coupons, rebates, interactive ads, specialty stores, and super daily specials? Your Exchange has it all at: <https://www.shopmyexchange.com/savings-center/> If you have a Military Star Card, each time you use it through 31 Dec, you will automatically entered to win getting your Star bill paid in full!

Holiday Price Guarantee – Find an identical item elsewhere for less and we will give you an Exchange gift card for the difference. Computers, laptops, tablets and I-pads – be sure to ask about layaway without charge.

Shopette

Now available! Gluwein – Weisswein (white wine), Cherry, blueberry, and market varieties.

Stop in and see all the gift packs! All your favorites now with promotional items included for the holidays. New! Light Hearted Cupcake Brand wine – less than 1 gram sugar and 10% discount on 6 or more bottles, for the discerning taste - D'USSE XO cognac from France 750 ml \$180.90, Balcones Baby Blue corn whisky from roasted blue corn \$36.90, Blade and Bow bourbon 750ml \$49.90, Slane Irish whiskey triple cask 750ml \$30.30—from Japan -- Nikka Coffee Grain whiskey, Nikka pure malt whiskey, Kamato Small batch whiskey, and Akashi-Tai Sake.

Commissary

The commissary has stopped checking all ID's of persons entering. You will still need an ID to check out. Limits on fresh beef and turkey have changed. Now fresh beef 4 items each, pork, 5 items, fresh chicken 4 items limit on wings and no limit on other packs. Fresh turkey 2 items, fresh hamburger 6 items. Reduced meat no limit. Breakfast meat and sausage limit 2 packs per family. There was plenty of paper products to purchase.

Visit <http://www.commissaries.com> or sign up at Facebook, Twitter, Pinterest, Instagram, or YouTube for all the commissary information!

Need Addresses

None this month

We have lost track of the above members. If you know their whereabouts, please have them contact Jane Sonak at 281-883-2364 to update their addresses.

Concerns

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

None this month

Persons to contact are:

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

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

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

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





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Do you know how the Windfall Elimination Provision and the Government Pension Offset may affect the direction of your Social Security?



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



*We've been
preparing all year
for flu season.*

**Are you
prepared?**

**FAHC 2020-2021 Influenza
Schedule**

"Boo to the Flu" Rodeo- FAHC Drive Thru (ages
14 and up): Saturday, 31 October: 0900-1200

Redstone Arsenal Commissary: Thursday, 12
November: 0900-1200

FAHC Flu Zone Walk-in Clinic: Monday, 16 Nov-
Friday, 20 Nov: 0900-1400

PCMH Late Night Occupational Health Clinic:
09 Dec: 1630-1900

****Dates contingent upon receipt of vaccines****

Note: The drive-thru flu shots scheduled for 31 October have been canceled

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®

8 ARCH STREET
HUNTSVILLE, AL 35806
BY APPOINTMENT ONLY

PHONE: 615.591.3937
TOLL-FREE: 888.468.9672
FAX: 615.591.3932

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Brookdale Hampton Cove
Alzheimer's & Dementia Care
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Brookdale Jones Farm
Independent Living | Assisted Living
(256) 881-6111

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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: Preparing for the Unpredictable

Many women — and men — are blindsided by the death of a spouse, because couples rarely talk about the inevitable.

When you are at your most vulnerable, you must make choices that will have an enduring impact. Should the body be cremated or preserved? What type of service and where will it be held? Will he or she be buried in a hometown family plot or in a national cemetery many miles away?

To be better prepared for these difficult decisions, take time to have that important conversation with your spouse and your children about death and what happens after death. This conversation is a gift of love that each member of a marriage or family makes to the other.

Resources are available on MOAA.org and other websites that will help you have those conversations and make planning for the unknown perhaps a little easier. Find out who your local veteran service officer is, get to know them before you really need them, and then make sure they are the first on your list to contact.

Ask your chapter to schedule at least one meeting each year where these issues are discussed. MOAA, the Surviving Spouse Advisory Council, and your surviving spouse liaison can provide members with a wealth of information.

Steps to take:

- Encourage members and spouses to talk to each other about end-of-life issues and ways to prepare.
- Prepare and organize important documents (such as DD Form 214, wills, living will, durable power of attorney, insurance policies, birth/marriage certificates, passwords, bank account and investment information).
- Make sure utilities are in both names.
- Open a credit card account in *your name*.
- Establish eligibility for burial in a VA National Cemetery.
- Make a list of helpful resources, including [MOAA](http://MOAA.org), [the VA](http://theVA.org), [AARP](http://AARP.org), Military.com, [Military OneSource](http://MilitaryOneSource.org), [MOAA Minnesota Chapter "The Day After Calls,"](http://MOAA.org) MOAA's [Surviving Spouse Virtual Chapter](http://MOAA.org), and [MOAA's Surviving Spouses and Friends Facebook group](https://www.facebook.com/MOAASurvivingSpouses).

As spouse and surviving spouse, it is important you think about yourself and *your* survivors and the things they will need to know. Be prepared!



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

Shallow Water Gratitude

Too many of us are low-voiced and shallow-streamed in our gratitude. We are like the boy who had been swimming in a tiny pod, and who was taken for the first time to the ocean. His little bathing-suit was put on him, and he was asked to wade in.

But he looked aghast at the vast blue expanse, and shrank back.

"Why don't you take a dip?" urged his mother.

"Because," he said with a great deal of dignity, "I don't think this was made for little boys; it was made for big ships."

We have either got to get into deep water with our expressions of gratitude or else admit that we don't know how to swim.



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: 358
Regular Members: 300
Surviving Spouses: 58

New this month: 4
Deaths this month: 2
Renewals: 3

**Welcome New Members to
Huntsville Chapter MOAA**

LTC Russ Brownfield, USA
Mrs. Carol Worsham
COL Bart Lawrence, USA
COL Steve French, USA

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.

FINANCIAL FOCUS - Vote for a Solid Investment Strategy

Election Day is little more than a week away. As a citizen, you may feel the results will affect many aspects of life in this country. But as an investor, your situation probably won't change after the votes are counted.

No matter who wins, the financial markets may well show some politically driven volatility, but that often happens around elections, and it typically doesn't last long. But what about the longer term? How might changes in policy and new legislation affect your investment outlook?

To begin, keep in mind that many campaign promises remain just that – promises. And even when some of them are enacted, any ultimate legislation may be quite different from what was proposed on the campaign trail.

Still, sometime in the future, we could see election-related changes that could affect your investment strategy. For example, over the years, we've seen many adjustments in the tax rates of capital gains and stock dividends, and it's likely these rates will change again one day. When that happens, you may need to look at the equities portion of your portfolio to see if you want to make some adjustments.

Many other changes, though, are hard to predict. It's possible that future legislation could affect specific industries, either positively or negatively. Such moves could also influence the way you look at certain investments, but if you have a diversified portfolio that contains a broad mix of stocks, bonds and other securities, any actions affecting one particular industry probably won't cause you to significantly adjust holdings invested in other sectors.

In any case, while it may be a good idea to keep an eye open for things like tax rate changes or how new policies may affect different market segments, your main emphasis, in terms of your investment decisions, should remain on *your* goals and what *you* need to do to achieve them.

At least once each year, review your portfolio carefully to make sure your investments are aligned with your goals, whether they are short-term (a new car, a long vacation and so on) or long-term (such as college for your children or a comfortable retirement). Periodically, depending on what's happening in your life and the progress of your investment portfolio, you may need to evaluate your goals to ensure they're prioritized appropriately to help keep you on track toward achieving what's most important to you.

Over time, your goals may change, too. Perhaps you've decided that instead of retiring early and traveling around the world, you now want to turn your hobby into a business. Changing this goal may require a different investment strategy. Or you might change your mind about where you want to live – instead of staying in your home, as originally planned, you might downsize and move to a different area. Your goals may change in many ways, all of which may warrant updating your investment strategies.

Here's the key point: *You're* the one electing to make these changes. No matter what happens in this or any other election, be sure to "vote" for the strategies that have the potential for a winning outcome.



HCMOAA Treasurer's Report September 2020

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

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

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 8,787.56	\$ 8,004.83
Income	\$ 700.00	\$ 0.07
Expenses	\$ 14.99	\$ 0.00
Ending Balance	\$ 8,787.56	\$ 8,004.90

3. Notable income: Advertisement payment from Cloud Financial and dues.

4. Notable expenses: Payment to Zoom.

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 \$8,497.62. The CD matures in mid-October 2020. 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 October 2020

None

Total received for October:	\$0
Total received FY21 to date:	\$0



Military Censorship - OPSEC from Civil War to Today

The War Office has the unique ability to censor letters, media reports and controls the flow of information from forward-deployed units to the general public. While most military members know this inherently, it might surprise you to understand how censorship got its legs in America and what it looks like today. With all likelihood, there was probably some censorship happening during the Civil War, but because so many service personnel were illiterate, it's hard to know exact numbers. But there had to be some censorship since often letters crossed into enemy territory. But the real start to military censorship started during WWI and the Espionage Act of 1917.

This act allowed the government to fine citizens for interference with recruiting troops or the refusal to perform military duties. The charge came with a fine of \$10,000 and 20 years in prison. Within six months of the act being signed, there were over 1,000 people imprisoned. The Sedition Act of 1918 meant that it became a crime to criticize the government, the Constitution, the flag, or the uniform of men in military service. This applied to both speeches and writing. Under the two laws, thousands of people were imprisoned for acts of nonviolent protest against the war. Additionally, at least 75 newspapers lost mailing privileges and were under governmental pressure to change their outward-facing editorial attitudes. President Wilson went so far as to create a Committee on Public Information. This committee created a "voluntary censorship code" with newspaper journalists. The committee released a sanitized version of the news to over 6,000 newspapers every single day.

By WWII, censors were on the lookout for anything a soldier might say that would be of value to the enemy or anything that would contradict the official Committee on Public Information reports. The formal establishment of the Office of Censorship in 1941 gave e formal power to censor all communication between the US and foreign countries and prevented news organizations from publishing information that might inadvertently aid the enemy. By 1942, the Office of War Information took over the flow of information into and out of the government to pass on "approved" versions of news events to news organizations. The OWI prevented any pictures of graphic photos from being released. It also severely limited the letters that it allowed to get through from forward-deployed service members to their families. Letters sent in foreign languages were intercepted, and since most censors didn't understand what was written, the letter simply wasn't delivered.

The Vietnam conflict saw the introduction of "5 O'Clock Follies" where press and military officials would gather to receive information about battles ahead of time. Then, the press would wait to report on them until after the battle started. Service member's letters were heavily censored during this time as well. During the Gulf War, censorship was not only blatantly accepted by all media outlets, but it was also expected. News reports were submitted to a security review before being released, and a press pool was established to allow one reported to accompany soldiers to combat areas. Letters from service members continued to be intercepted, and information relating to operational security was removed.

Our current conflicts in the War on Terror are still heavily censored, both in what's allowed to be known ahead of time (like re-deployment dates and precise locations) and in the access the press has to battles. Most often, journalists are no longer allowed to embed in units, and the government has purchased the exclusive rights for commercial satellite imagery of Afghanistan. Now more than ever, OPSEC is important, since we all have smart devices that we carry with us. Imagery is shared in our modern world in ways it has never been in the past, making it even more important to keep up situational awareness and not give up secrets. For military members and this community, it's not as much about free speech as it is protecting and defending the ones we love.



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

Don't risk getting dropped from the rolls – renew now!

You can also renew for multiple years and lock in that low rate
Don't know when your membership expires? Contact LTC Jane Sonak at
281-883-2364 or hcmoaamembership@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

Shopping Online

Follow these tips for hassle-free online shopping: get the details, pay by credit card, keep records, and protect your personal and financial information.

- **Get the Details**
- **Pay by Credit Card**
- **Keep Records**
- **Protect Your Information**
- **How to Report Online Shopping Fraud**

Get the Details

Know who you're dealing with.

Anyone can set up shop online under almost any name. Confirm the online seller's physical address and phone number in case you have questions or problems. And if you get an email or pop-up message that asks for your financial information while you're browsing, don't reply or follow the link. Legitimate companies don't ask for information that way.

Know what you're buying.

Read the seller's description of the product closely, especially the fine print. Words like "refurbished," "vintage," or "close-out" may indicate that the product is in less-than-mint condition, while name-brand items with bargain basement prices could be counterfeits.

Know what it will cost.

Check out websites that offer price comparisons and then compare "apples to apples." Factor shipping and handling into the total cost of your purchase. Do not send cash or money transfers under any circumstances.

Check out the terms of the deal, like refund policies and delivery dates.

Can you return the item for a full refund if you're not satisfied? If you return it, who pays the shipping costs or restocking fees, and when you will get your order? A Federal Trade Commission (FTC) rule requires sellers to ship items as promised or within 30 days after the order date if no specific date is promised. Many sites offer tracking options, so you can see exactly where your purchase is and estimate when you'll get it.

Pay by credit card.

If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, you can dispute charges under certain circumstances and temporarily withhold payment while the creditor investigates them. In the event that someone uses your credit card without your permission, your liability generally is limited to the first \$50 in charges. Some companies guarantee that you won't be held responsible for any unauthorized charges made to your card online; some cards provide additional warranty, return, and purchase protection benefits.

Keep Records.

Print or save records of your online transactions, including the product description and price, the online receipt, and the emails you send and receive from the seller. Read your credit card statements as you receive them; be on the lookout for charges that you don't recognize.

Protect Your Information

Don't email any financial information.

Email is not a secure method of transmitting financial information like your credit card, checking account, or

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Social Security number. If you begin a transaction and need to give your financial information through an organization's website, look for indicators that the site is secure, like a URL that begins **https** (the "s" stands for secure). Unfortunately, no indicator is foolproof; some fraudulent sites have forged security icons.

Check the privacy policy.

Really. It should let you know what personal information the website operators are collecting, why, and how they're going to use the information. If you can't find a privacy policy — or if you can't understand it — consider taking your business to another site that's more user-friendly.

How to Report Online Shopping Fraud

If you have problems during a transaction, try to work them out directly with the seller, buyer, or site operator. If that doesn't work, file a complaint with:

- the Federal Trade Commission at www.ftc.gov/complaint
- your state Attorney General, using contact information at naag.org
- your county or state consumer protection agency. Check the blue pages of the phone book under county and state government, or visit consumeraction.gov and look under "Where to File a Complaint."
- the Better Business Bureau 

Chapter Officers for 2021-22

At the virtual October membership meeting it was decided to extend the terms of the currently serving Chapter officers for another two years. The following individuals were extended for two-year terms. They will be sworn in at the January membership meeting.

- President: CAPT Richard C. West, USN-Ret
- 1st Vice President: CAPT William P. Nash, USN-Ret
- 2nd Vice President: LTC Gary R. Young, USA-Ret
- Secretary: COL Michael C. Barron, USA-Ret
- Treasurer: Lt Col Charles T. Clements, USAF-Ret
- Army Representative: COL James D. Treadway, USA-Ret
- Navy/USMC Representative: COL Raymond G. Regner, USMC-Ret
- Air Force Representative: Col Edward L. Uher, USAF-Ret



Congratulations to our newly elected officers and thank you to all the members who participated in the October meeting.



31 Birthdays in November

COL George T Shepard, USA
LTC Charles A Joyner, USA
MAJ Julius Plucker IV, USA
LTC Joseph S Minor, USA
COL Kelsey A Smith, USA
CW2 Jerry A Haynes, USA
LTC Ruth J Sonak, USA
CAPT William P Nash, USN
CW4 Tommy O Sandner, USA
LTC Thomas R McLaughlin Jr, USA
LTC Paul E Williams, USA
COL William R Pope, USA
Col Jon M Owings, USAF
LTC Jose G Velasquez, USA
LTC Edwin L Kennedy, USA
CDR Milton C Williams, USN

Mrs. Clara W Kirsopp
Col Lee T Smith, USAF
MAJ David R Arterburn, USA
Col Millard E Moon, USAF
COL Gary F Andrew, USA
CAPT Alan G Maiorano, USN
MAJ George T Wandler, USA
Mrs. MaryAnne Woodard
COL Richard F Bowyer, USA
CW4 Samuel Whitaker, USA
CW3 Kenneth J Albrecht, USA
LTC Mark D Lumb, USA
Col Gerald C Maxwell, USAFR
LTC David C O'Neil, USA
Maj Autumn M Lorenz, USAF

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

Veterans Day Activities

There will not be a 2020 Veterans Day Parade; YMCA Prayer Breakfast; Veterans Dinner; or Veterans Day Breakfast due to Covid-19 concerns.

To honor our Veterans with a Veterans Day observance, the 2020 Veterans Day Observance for Huntsville/Madison County will be a 90-minute program filmed by WAFF beforehand and aired on Channel 48 at 1100 on 11 November.

It would consist of

- Veterans Day Proclamation Signing Ceremony
- Veterans Day Remarks from Mayor Battle, General Daly & CASA Fitzgerald (representing the Secretary of the Army)
- Gold Star Family recognition
- Madison County Hall of Heroes Induction Ceremony
- Military Order of Purple Heart Induction Ceremony
- Silver Star Banner presentation
- BG (Retired) Robert Drolet – Service to Veterans Award Presentation
- NAVFOC Veteran of the Year & Veteran Organization of the Year Award
- NAVFOC Lifetime Achievement Award



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

TAPS

Col. Andrew Dionne Setlow (USAF, Ret.), 87, of Huntsville, passed away Thursday, October 15, 2020. Andrew was born in Lewiston, Idaho to Charles and Louise Setlow on November 12, 1932. He married Marilyn Elaine Tolles on August 28, 1954 in Raymond, Washington. He attended, what was then Central Washington College of Education and earned a bachelor's degree in Psychology. He received his master's degree in Counseling from Troy State University.

Col. Setlow served 30 years in the United State Air Force. Beginning his career as an Electronic Warfare Officer on B-52 and B-66 aircraft, he was an Air War College instructor and a professor of Aerospace Studies. After retiring from the Joint Electronic Warfare Center in San Antonio, he worked for the Boeing Company. Col. Setlow was a member of the Huntsville Amateur Radio Club; delivered Meals on Wheels; and was a patron of the Huntsville Museum of Art.

Survivors include his wife of 66 years, Marilyn Tolles Setlow; daughters, Druanne S. Hogstrom (Eric) and Dionna Setlow Weldon (Derek); son, Larry Andrew Setlow; brother, Robert Setlow; sister, Charlene Setlow; 6 grandchildren; and 11 great-grandchildren. He was preceded in death by a daughter, Melinda Setlow.

There will be a private service. In lieu of flowers, memorials may be made to the Clarkston Education Foundation for Setlow Science Scholarship Fund, Clarkston, Washington.

Mrs. Carolyn Ludick – no additional information available

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

We will miss these outstanding Leaders and Patriots.



Reminder: Daylight Savings Time ends on Sunday 1 November

Remember to “Fall Back” and enjoy an extra hour of sleep!

THE HUNTSVILLE VET CENTER

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Veterans Day Celebration

SATURDAY, NOVEMBER 7

CULLMAN AIRPORT ★ 9AM-3PM



"Thanksgiving is a
time of togetherness
and gratitude."

-NIGEL HAMILTON





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cordially invites you to attend our

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OBSERVANCE

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NOVEMBER 10, 2020 | 10 AM
KELLEY GYMNASIUM | DECATUR CAMPUS

GUEST SPEAKER:

DR. JOE FITZGERALD, D.S.C.
Business, Civic and Community Leader

Founder of Honor Flight and Honor Flags (Tennessee Valley)
Civilian Aide to the Secretary of the Army (CASA)

REFRESHMENTS WILL BE SERVED
COVID-19 safety measures will be followed.



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For more information, please contact Carla Swinney
at carla.swinney1@calhoun.edu or (256) 306-2870

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U.S. AIR FORCE



2020 Drive-by, Pickup, and Take-Home PIZZA
Honoring All Veterans

November 11th 2020 at 3:00 PM to 6:00 PM

Madison Christian Church (Disciples of Christ)

1400 Hughes Road, Madison AL 35758



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Ways to Help Prevent Top 5 COVID 19 Scams

If you received an email advertising a new vaccine for the coronavirus, would you open it? If a doctor called you requesting payment to treat your family member for COVID-19, would you share your information?

While the world is focused on the coronavirus (COVID-19), criminals are taking advantage of the situation. Here are some of the top scams to look out for:

- **Stimulus Scams** - Be alert of scammers asking for an upfront payment, bank account or social security information in order to receive your stimulus check. The government will never request this information for stimulus checks in a phone call or email.
- **CDC & WHO Scams** - Watch out for phishing emails from scammer posing as national and global health authorities, including the World Health Organization (WHO) and the Centers for Disease Control and Prevention (CDC). They hope to trick you into downloading malware or providing personal information.
- **Charity Scams** - Stay alert of scammers contacting you to donate fake charities. Research the organization you desire to sponsor to ensure your information is protected.
- **Product or Services Scams** - Items like hand Sanitizers, disinfectants and household cleaning supplies are often offered by scammers who will keep your money. Scammers also offer cures, coronavirus test kits and vaccines that do not exist. Services can range from house cleaning to doctor visits.
- **Employment Scams** - Scammers create jobs ads to lure unemployed consumers to fake jobs. The scammers will wire money or send fake check to you, asking to send a portion back or use the funds to purchase goods, which are directed back to the scammer.

Steps you can take to protect yourself from scams:

- **Secure your accounts:** use multifactor authentication everywhere, especially with banks, phone and email providers. This extra layer of security helps keep you safe.
- **Stay vigilant:** scammers will contact you by phone, email or text offering products, services or humanitarian opportunities. They often pose as credible companies “phishing” for login or personal information. Pause to confirm it’s a credible company before proceeding.
- **Monitor your accounts:** stay close to your personal bank accounts, report suspicious behavior and respond to alerts.
- **Use trusted Wi-Fi networks:** as more people transition to work from home, ensuring your Wi-Fi network is password protected is critical to safeguard your information.
- **Be informed:** visit the FTC’s Consumer Information site for more information at <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

Got TRICARE for Life Questions? Here's What You Should Know

Will you soon be eligible for Medicare based on reaching age 65? If so, now's the time to start thinking about your future health care needs. With TRICARE for Life (TFL) coverage, you can get the care you need while minimizing your out-of-pocket costs. As you begin to learn about TFL, you may have questions about costs, what's covered, and if you're eligible for it. By understanding how TRICARE and Medicare work together, you can get the most out of your coverage.

Q: What's TFL?

A: TFL is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Part B. It's available worldwide and offers comprehensive health coverage, including prescription drug coverage under the TRICARE Pharmacy Program. When using TFL, you may seek care from any Medicare participating, Medicare non-participating, or opt-out providers.

Your costs under this plan depend on the type of health service you receive and whether it's something that's covered by Medicare, TRICARE, or both. You'll pay nothing out of pocket for services that are covered by both Medicare and TRICARE.

"Medicare and TRICARE coordinate benefits to minimize your out-of-pocket expenses," said Anne Breslin, TRICARE for Life program manager at the Defense Health Agency. "Since Medicare is the primary payer, it pays first—usually 80 percent of the Medicare allowable amount. TRICARE will then cover the remaining patient liability, provided the services you receive are a benefit of the TRICARE program."

Keep in mind, you'll have to pay out of pocket for care that isn't covered by either Medicare or TRICARE. Not sure if a health care service you need is covered? Go to the [TRICARE Covered Services](#) page. For Medicare services, visit the [Medicare website](#). You can also check out the [TRICARE For Life Cost Matrix](#) to see a breakdown of costs for certain Medicare and TRICARE covered services.

Q: I'm turning 65 soon. How do I enroll in TFL?

A: You don't need to enroll in TFL. You must have Medicare Part A and Medicare Part B to keep your TRICARE benefit, or you must have proof you aren't eligible for premium-free Medicare Part A. Be sure to sign up for Medicare Part A and Part B no later than two months before the month you turn age 65 to avoid a break in coverage. Your TFL coverage starts the day you have both Medicare Part A and Part B. You won't have any enrollment fees. But you must pay Medicare Part B monthly premiums.

Do you have a sponsor who's on active duty? If so, you don't need Medicare Part B until he or she is retired. You should sign up no later than the month before your sponsor retires. This

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will help you avoid a break in your TRICARE coverage. Visit the [Becoming Medicare-Eligible](#) page to learn more.

Q: I'm the service member and am 62 years old. My spouse turns 65 next year. How does TFL work in this situation?


A: Your spouse should sign up for Medicare Part A and Part B two months before he or she turns age 65. If your spouse is eligible for Medicare, they'll have TFL the first date that Medicare Part A and Part B are effective. As outlined in the [TRICARE For Life Handbook](#), you'll remain eligible for TRICARE Prime or TRICARE Select. You also have the option of changing health plans based on your spouse's Qualifying Life Event of becoming entitled to Medicare. Regardless of which plan you're in, you'll pay the individual enrollment fee, unless you have any other dependents who are TRICARE-eligible and enrolled.

Q: I have Medicare and TRICARE. Can I get care at a Veterans Affairs facility?

A: Yes, but you may pay more. If you go to a Department of Veterans Affairs (VA) facility to get care for a non-service connected condition, Medicare won't pay, even if it's a Medicare covered service because VA facilities aren't Medicare-authorized providers. TRICARE can only pay up to 20% of the TRICARE-allowable amount. You'll be responsible for paying what's left of the TRICARE-allowable charge to the VA. You should see VA providers only for service-connected care.

As you continue to plan for your future, carefully evaluate your health coverage needs. For example, if you're working and have employer-sponsored coverage; referred to as other health insurance (OHI), you have the option of delaying enrollment in Medicare Part B, and relying on your employer-sponsored coverage. Under this scenario, you wouldn't have TRICARE.

Alternatively, if you're a retired Federal civil servant and have health coverage under the Federal Employees Health Benefits Program, you may suspend this coverage and use Medicare and TFL instead. You also have the option of keeping or dropping your OHI should you choose not to delay Medicare Part B enrollment. Be sure to notify the TFL contractor if you drop your OHI coverage. Remember, TRICARE pays last after Medicare and your OHI.

Do you want to learn more about how TRICARE and Medicare work together? Check out the [TRICARE and Medicare Turning Age 65 Brochure](#) or the [TRICARE and Medicare Under Age 65 Brochure](#). Take command of your health and learn how TFL works. 



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 November

- 1 November – Daylight Savings Time ends
- 1 November – All Saints Day
- 1 November - Mission San Juan Capistrano was founded in California (1776)
- 1 November - The European Union came into existence (1993)
- 2 November - The first and only flight of Howard Hughes' "Spruce Goose" (1947)
- 2 November – End of Cuban missile crisis (1962)
- 3 November - *Dewey Defeats Truman* headline on the front page of the *Chicago Tribune* (1948)
- 4 November - King Tut's tomb was discovered (1922)
- 4 November - Richard Gatling patented the first rapid-fire machine-gun (1862)
- 4 November - Israeli Prime Minister Yitzhak Rabin was assassinated (1995)
- 6 November - Henry VI was crowned King of England at age eight (1429)
- 7 November - President Franklin Roosevelt was elected to an unprecedented fourth term (1944)
- 8 November - X-rays were discovered by Wilhelm Roentgen (1895)
- 9 November - The Berlin Wall fell (1989)
- 10 November - The U.S. Marine Corps was established (1775)
- 11 November – Veterans Day
- 11 November – World War I ended (1918)
- 12 November – Monthly Board Meeting – via Zoom**
- 13 November - The Holland Tunnel was opened (1927)
- 15 November - General William T. Sherman burned Atlanta (1864)
- 17 November - The Suez Canal was formally opened (1869)
- 18 November – Monthly Member Meeting – via Zoom**
- 19 November - President Abraham Lincoln delivered the Gettysburg Address (1863)
- 20 November - The first use of tanks in battle (1917)
- 22 November – President John F Kennedy was assassinated (1963)
- 22 November - Trans-Pacific airmail service began (1935)
- 25 November - Ireland voted to legalize divorce (1995)
- 26 November – The first Thanksgiving holiday – proclaimed by George Washington (1789)
- 26 November – Thanksgiving Day
- 27 November – Black Friday
- 28 November – Iron Bowl

