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November 2021



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings Huntsville Chapter Members –

Notice that it is getting cooler? I did see that La Nina may make this a wet winter!

Thanks to those of you who attended the October membership meeting at the Summit Club – good to see all of you! Lots of good information was put out! Our **10th consecutive LOE** award was presented to the chapter - well done all!

Once more, I would like to **congratulate member Dr. Harry Hobbs** for his selection to the Army's Order of the Eagle Rising!

Speaking of meetings, our next events will be the Christmas Party (December 4th) and the January membership meeting (January 26th). We are looking at having a VIP speaker - more details regarding January will be in future Sentinels (and emails). Just a reminder that there will be no November membership meeting – Zoom or in-person.

Regarding the **Christmas Party**, we still are looking for RSVPs to ensure we meet the Summit Club's minimum (larger for evening events). This should be a very enjoyable event held at The Overlook with some enjoyable music/entertainment, good food, and great door prizes – not to mention catching up with other members! See the flyer in this newsletter for more details – **RSVP ASAP – the deadline is November 19th!**

I attended the AL Council of Chapters quarterly meeting (Zoom) and MOAA Annual meeting (live in Arlington, VA). For those of you that haven't flown or ridden in a taxi since before COVID (i.e., me!), it was an experience. I have included some highlights of the meetings in the newsletter.

One last request: if you move or change phone number / email, please let us know! We have had a few issues lately and don't want to lose contact with even a single member! Letting MOAA National know doesn't let us know but letting us (the chapter) know will ensure MOAA National knows.

Thanks for being members of the best Chapter in Alabama - Stay Safe!

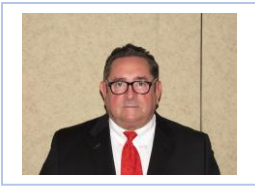
Rick

There is no Member Meeting in November

In This Issue

President's Message	1	Treasurer's Report	10
Legislative Corner	2	Christmas Party	11
Concerns	3	Supply Chain	12-13
PX/Commissary	3	Need to Renew	15
Fox Army Health Clinic	5	Birthdays	17
Surviving Spouse Luncheon	7	TAPS	18
Surviving Spouse Corner	7	COLA	19
Chaplain's Corner	8	Cyber Awareness	21-22
New Members/Statistics	8	PX/Commissary (continued)	22
Legislative (continued)	9	Chapter Objectives	29
Surviving Spouse Corner (cont)	9	Important Dates	30

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.”

Governor Ivey called lawmakers to Montgomery for a special session on prison construction on 27 September. The Alabama Legislature's special session on prisons came and went in five days, the minimum needed to pass legislation. And it went largely as predicted. Construction will start early next year on the two 4,000-bed men's prisons. The package of bills Governor Ivey signed into law includes the borrowing of up to \$785 million for the two prisons and the use of \$400 million in federal American Rescue Plan Act funds for the mega-prisons in central and south Alabama.

A second phase of construction allows for a new women's prison and renovations to three existing men's prisons. Also enacted was one of two modest reform bills. House Bill 2 increases the number of inmates who could be released prior to the end of their sentence and placed under supervision of the Alabama Bureau of Pardons and Paroles.

Governor Kay Ivey also called the state lawmakers into a special session for redistricting on 28 October. This special session could take up 10-12 days given the time it can take to pass redistricting maps.

Huntsville businessman and “Black Hawk Down” veteran Mike Durant announced his campaign for U.S. Senate Tuesday, entering an already crowded Republican primary field. Durant labeled himself as a “pro-Trump conservative Republican” and criticized many of the actions taken by the Biden administration, including the withdrawals of American forces from Afghanistan, the handling of the COVID-19 pandemic, and the influx of Central American migrants at the border. Durant was a member of the U.S. Army's 1993 Operation Gothic Serpent mission in Mogadishu, Somalia that was made famous by the movie “Black Hawk Down.” Durant was flying the helicopter that was shot down and survived after being captured by Somali forces.

Katie Boyd Britt has piled up a significant cash advantage over Representative Mo Brooks and other candidates in the Alabama race for U.S. Senate. Britt, the former chief of staff to retiring Sen. Richard Shelby, is seeking to fill his seat in the 2022 election. Britt stepped down as head of the Business Council of Alabama to run for Senate and has so far dominated fundraising ahead of the June Republican primary. Britt has raised a total of \$3.76 million for her campaign, including \$1.5 million in the last quarter, according to reports filed with the Federal Election Commission. She has a \$3.3 million campaign balance. Brooks has raised a total of \$1.79 million for his campaign, including \$663,074 in the last fundraising quarter. He entered the race with \$1 million left from his last House of Representatives race and has \$1.8 million on hand.

Continued on page 9

2021-2022 GOVERNING BOARD

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

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

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

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

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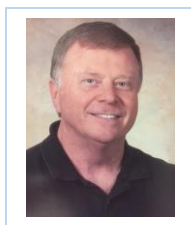
Webmaster: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

LIFE MEMBERSHIP TRUST

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

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (June 2024)

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

Veterans Day, Thanksgiving and Black Friday specials for November! With the pandemic concerns, your exchange is set to continue its specials all Thanksgiving week (instead of just a Black Friday). I know that is the plan for the gun shop. That means no standing in long lines or going to the store – the specials will be available on-line and in store – but start early since these specials often sell out fast. The gun shop has started getting ammo in, but you are limited to two items of any caliber. While shopping, use your STAR card at the Exchange dining area to save 10% off your purchases.

Take 5 minutes - formerly serving military can shop online (although not in store) at the Exchange! All veterans are being encouraged to confirm veteran eligibility status at <https://www.vetverify.org>.

Be sure to visit <http://www.shopmyexchange.com> every day! You will see the Special of the Day, plus there are often other one day only specials! Be sure to get your STAR card and save at least 10% (occasionally more!) on your first day's purchases.

Shopette

Express Stores often offer twice as much (it's always 5 cents) off per gallon of fuel with Military Star for Veteran's day. No word yet what the reduction amount is - but it would be worth a visit to save additional money!

Holiday gift sets are now available. Yuengling Hershey's Porter, Fireball, Bushmills, Glenfiddich, Jameson, Jack Daniels. And many more! Plus Egg Nog in several varieties. New – Balcones Baby Blue corn whisky, Hudson whiskey NY, Yellowstone Bourbon Whiskey, Westland single malt, High West, Templeton rye, Rabbit Hole, Pendelton, Booker's, Baker's, and Bib & Tucker whiskeys.

Visit the Redstone Express for Holiday Party and Tailgating supplies. Various wine selections are on sale each month so stop in and see what varieties are on sale now.

Commissary

Download the commissary iphone or android app today! Get your commissary rewards card for digital coupons.

Your commissary accepts the military STAR card! You can earn reward points even faster by shopping at your commissary.

All the Thanksgiving fixings - pomegranates, cranberries, stuffing mixes, and sauces/gravies are all available at your commissary for the perfect

PX/Commissary – continued on page 22

Need Addresses

None this Month

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

Concerns

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

None this Month

Persons to contact are:

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

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

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

Personal Affairs Officer
Lt Col Gerald Haynes
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Fox Army Health Center
MAJ Bruce T. Robinson, USA-Ret



- Fox Army Health Center continues to offer the Moderna COVID-19 vaccine to all eligible TRICARE beneficiaries ages 18 and older
- Fox Army Health Center is now offering the seasonal flu shot for enrolled beneficiaries by appointment
- Masks continue to be required when receiving services at Fox in accordance with DoD mandate
- Save wait time in the pharmacy by submitting your prescription request through the PCRS at <https://www.redstone.amedd.army.mil/>



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BY APPOINTMENT ONLY

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Website: paulmorin.teamasea.com
Huntsville, AL





Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Lunch was enjoyed by all last month at Kacey's Restaurant
Our next luncheon will be on Thursday 18 November, 11AM at
Ding How Restaurant, 4800 Whitesburg Drive in Huntsville. Phone: 256-883-1110.
Reservations are required. Everyone will be called. Please join us.

Surviving Spouse Corner: Recognizing the Work of Surviving Spouses

Surviving spouses are valuable members of their chapters and national MOAA. Here are several doing exceptional work.

"They bring new blood, fresh ideas, organizational skills, energy, creativeness, a 'can do attitude'— they have made us a better organization." These are the words of a chapter president about the work of surviving spouses in their local chapters and communities.

This month, we recognize the work of our local chapters and councils at MOAA's annual meeting, honoring the recipients of the Levels of Excellence Award as well as the winners of the Colonel Steve Strobridge Legislative Chair/Liaison Award and the Surviving Spouse Liaison Excellence Award (see announcement of these winners above).

We also want to recognize the work of several other of our brightest shining stars: Judith Thomas of Houston; Janet Oglesby of Ohio; and Cheryl Toland of Mount Rainier, Wash.

Judith Thomas has had a long-distinguished career of working with community-service programs for veterans and their families and survivors in Colorado, Virginia, and Texas. In addition to providing information to her MOAA constituents about retiree and surviving spouse issues as surviving spouse liaison of the [Houston Area Chapter](#), she is very active in the Vietnam War Memorial Program, having provided over 2,800 pins and certificates to surviving spouses in every state and worldwide. In addition, she presents the Vietnam Veteran Lapel Pin to veterans who served from 1955-75. She always keeps a few pins in her purse to present to an unsuspecting deserving veteran, whether in the grocery store, post office, restaurant, or at a MOAA meeting. She considers herself a well-seasoned Army brat, born at Fort Leavenworth; wife and now widow of a career Army officer; and mother of a currently serving Army officer (MOAA member) who continues to be an advocate for the military and for veterans and their families and survivors.

Janet Oglesby, member of several Ohio chapters, has been instrumental in the creations and successes of these chapters. One chapter earned a 4-star Levels of Excellence Award in only its second year of existence as a result of her efforts. She and her husband were key organizers of two chapters, she edited the newsletter for another one for 10 years, designed and printed membership brochures for two chapters, and was a chapter secretary and surviving spouse liaison for another one. In addition, she served on the [Ohio Council of Chapters](#) for two years. She has been a very involved member of the [Surviving Spouse Virtual Chapter](#) since its inception. She said it has been a wonderful link for her to learn about current military issues, along with the MOAA website. Her goal in life is to help all surviving spouses work through complicated military issues, learn about their benefits, and to specifically provide assistance for those in a second marriage.

Continued on page 9



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: 337
Regular Members: 283
Surviving Spouses: 54

New this month: 1
Deaths this month: 1
Renewals: 4

**Welcome New Members to
Huntsville Chapter MOAA**

CW4 Edward Banville, 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.

Legislative – continued from page 2


Lynda Blanchard, a businesswoman who was Trump's ambassador to Slovenia, has the most cash in the race, after taking out \$5 million in loans earlier in the campaign season.

On 14 October President Biden signed into law a bill raising the nation's debt limit until early December, delaying the prospect of an unprecedented federal default. The House passed the \$480 billion increase in the country's borrowing ceiling on 13 October. Ultimately, a handful of Senate Republicans agreed to join Democrats and voted to end GOP delays and move to a final vote on the legislation, but Minority Leader Mitch McConnell has said Republicans will offer no support for another increase in December.

The 2022 election cycle is heating up. With four months to go before qualifying ends, it is already clear that there will be significant turnover in the Alabama Legislature. In the House of Representatives there are about 20 open seats ahead of the 2022 cycle and several incumbents have announced primary challengers. Candidates have until Jan. 28 to qualify. Meanwhile, legislative districts could change, some significantly, when lawmakers later this month or early next month redraw lines with new census data.


Veterans may be in line for a big cost-of-living boost in their benefits payouts starting in December thanks to legislation finalized by Congress on 20 September 2021. The Veterans' Compensation Cost-of-Living Adjustment Act passed unanimously in the House and without objection in the Senate earlier in the summer. It now heads to the White House, where President Joe Biden is expected to sign it into law in coming days. The legislation ties the cost-of-living boost for veterans benefits to the planned increase in Social Security benefits. Although the Social Security boost is automatic each year, lawmakers must approve the veterans' benefits increase annually. How much that boost will be next year is still not certain.

The September 2021 CPI is 269.086, 6.2 percent above the FY 2021 COLA baseline. The average of the July, August, and September CPI figures is 268.421, a 5.9 percent increase. This figure is used to determine the annual adjustment to military retirement pay, Social Security, and other allotments. The Consumer Price Index for October, the first of the new fiscal year, is scheduled to be released Nov. 10. The CPI baseline for FY 2021 is 253.412; the CPI baseline for FY 2022 will be 268.421.

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. 

Surviving Spouse – continued from page 7

Cheryl Toland is relatively new to the work of a surviving spouse liaison — appointed to her position in 2019. She became well-informed and busy immediately. She currently serves as third vice president of the [Mount Rainier Chapter](#) and is the representative for Wreaths Across America. She is also a member of the Governor's Veterans Affairs Advisory Committee. She is the first person of contact for those members who have lost a spouse, providing information and support. She posts information on the chapter's Facebook page about topics such as VA aid and attendance and VA caregivers support programs in addition to other VA programs of interest to her chapter members. She is currently taking classes from TAPS about their benefits and has been trained in the VA Caregiver Support Mentor program. Recently, she was appointed as the surviving spouse liaison for the [Washington Council of Chapters](#). She says her goal is to prepare "spouses to be surviving spouses before it is time for them to be survivors."

How lucky MOAA is to have such dedicated, knowledgeable, and caring surviving spouses to ensure that valuable information is available along with a great support system. We are confident these special surviving spouses will always shine and never stop serving. 



HCMOAA Treasurer's Report September 2021

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

1. The September 2021 Treasurer's Report is presented herein. Details are attached.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$13,621.82	\$16,522.17
Income	\$ 2,636.40	\$ 0.13
Expenses	\$ 2,290.60	\$ 0.00
Ending Balance	\$13,967.62	\$16,522.30

3. Notable income: Proceeds from the golf tournament credit card payments and assess 3% for bankcard fees), refund of a check ordered to pay for the June Membership Meeting, advertisement income, and dues.

4. Notable expenses: Payment to the HCMOAAASF credit card payments from golf tournament only—bankcard fees remain with the operating fund account), check 1157 to pay the Summit for the June Membership Meeting (replaces previously reported check expense), office supplies, Zoom, and bankcard fees.

5. Chapter saving account activity included interest.

6. The Chapter Operating Funds contains \$1,903.07 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from 2019/2021 donations and will be applied to a future RAD luncheon or similar event.

Scholarship Fund Donations

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving 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.

Many thanks to those who donated and enabled the Chapter to provide \$8000 in scholarships for 2021! **Donations are being accepted for the 2021-2022 scholarship drive!**

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

None

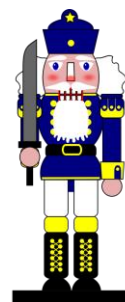
Total received for October:	\$0
Total received CY21:	\$8310



Huntsville Chapter MOAA Christmas Party

Holiday Dinner

Sliced honey glazed ham
Oven roasted turkey breast with giblet gravy
Country Style corn bread dressing with giblet gravy
Macaroni & cheese
Whole green beans almandine
Yeast Rolls & Butter
Ice Water – Coffee
Sweet or Unsweetened Iced Tea
Carrot cake



HUNTSVILLE CHAPTER MOAA CHRISTMAS PARTY

**THE OVERLOOK at THE SUMMIT CLUB
SATURDAY EVENING, 4 DECEMBER 2021**

COCKTAILS - No Host/Cash bar - 5:00 pm

President's Remarks and Dinner - 6:00 pm

DOOR PRIZES

DRESS: Business Casual – khakis/slacks and collared shirts/polo shirts for the men – slacks/skirts and blouses/collared shirts for the ladies – of course you can always dress more formally

\$20.00 PER PERSON (Members & Family) - \$25.00 PER PERSON (Guests)

RSVP by 19 November 2021 (with check made out to HCMOAA) to:

**MAJ Bruce Robinson
809 Farley Drive SE
Huntsville, AL 35802
256-426-0525**



Military Exchanges Urge Customers Not to Wait on Holiday Shopping

Like stores around the country, military exchanges are wrestling with COVID-related supply chain problems and [rising prices](#).

The problems are affecting everything from the manufacturing process to the entire shipping chain.

“We continue to fight for our ‘unfair share’ of inventory to provide ongoing merchandise availability to service members and their families around the world,” said Chris Ward, spokesman for the Army and Air Force Exchange Service. Products affected include electronics, athletic footwear, men’s and women’s clothing, appliances, furniture, and more, he said.

Shortages of raw materials are especially affecting certain products, such as those that contain microchips, aluminum, glass and textiles, said Courtney Williams, spokeswoman for the Navy Exchange Service Command. Some of the brands that have been affected include Dyson, Whirlpool, Samsung, Charbroil and a number of beverage companies, she said.

Among other problems are shipping container shortages, COVID-related factory shutdowns, ongoing port congestion, port container capacity limitations, driver availability, and limited truck and rail capacity, Ward said. These shipping problems have also been plaguing the moving industry, affecting [military families’ moves](#).

These are not short-term problems. No one knows when the shortage of products will ease, Williams said, “but in the area of shipping, the hope is some relief will occur by late 2022.”

The [exchanges](#) and [commissaries](#) compete with other retailers outside the gate for products and contend industry should give some preferential treatment to military stores, allotting an “[unfair share](#)” of inventory for the military community — considering the nature of the military lifestyle and the sacrifices service members and their families make.

Many vendors have prioritized military resale over other outlets, particularly with certain COVID-related products, Williams said.

Costs for labor, materials and transportation have skyrocketed. Williams said NEXCOM has worked to try to mitigate the increases to make sure they can continue to provide savings to their customers.

In addition, across the military resale organizations, their Joint Buying Alliance, formed in 2019, has helped save customers more than \$75 million, Williams said.

The advice from exchange officials? “Do not wait to buy. If you see it, buy it!” said Williams.

NEXCOM officials decided to move up the start of their “We Believe” holiday shopping campaign to start the week of Oct. 4 to allow customers to get a head start, she said.

Army and Air Force Exchange Service officials launched their holiday shopping sales in early September, offering “Black Friday prices” through Nov. 24, both in-store and online at [ShopMyExchange.com](#), on electronics, clothing, jewelry, sporting goods and more. New deals and specials are rolling out each Friday.

Many holiday deliveries are either on their way to Navy Exchange stores or just arriving, Williams said. But

Continued on next page

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stores may not have been able to get the full quantity they originally ordered. And, she said, “NEXCOM is experiencing some product delays that will create out-of-stock or shortage situations throughout the holiday season.”

Except for items scheduled for their “Navy Blue Weekend” sales events, they’re putting all merchandise out on the sales floors. As the weeks wear on, there may be less likelihood that customers will find what they want for their holiday buying. “That said, NEXCOM buyers are still looking for and purchasing new products for the holiday season,” she said. “So there will be products on our shelves, just maybe not the gift a customer had originally wanted to purchase.”


Navy Exchanges and AAFES stores have also started offering their fee-free layaway this holiday season.

Most of the current product shortages and labor shortages are due to the recent increase in COVID-19 infections at civilian manufacturing plants, which has caused temporary shutdowns as well as changes in production lines, Williams said. This can cause longer manufacturing times and some are having to prioritize or shift resources to manufacture only certain products.

Shortages of raw materials and packaging also affect the products themselves. “If just one element or ingredient needed to make an item is not available, it has a huge impact,” Williams said.

All authorized exchange shoppers, regardless of service branch, can shop at any of the services’ exchange stores, both in the brick-and-mortar stores and online.

All Department of Veterans Affairs service-connected disabled veterans, Purple Heart recipients, former prisoners of war and primary veteran caregivers are eligible to shop at military exchanges on base. All veterans are eligible to shop at the online exchanges — mynavyexchange.com, shopmyexchange.com, mymcx.com and shopcgx.com.

Military exchanges in the U.S. are also now open to all [DoD and Coast Guard civilians](#). 

Moving more TRICARE patients to civilian care would cause ‘significant harm,’ study finds

A new study is casting doubt on the plan to “right size” the Military Health System by moving some TRICARE beneficiaries away from Defense Department facilities for medical care.

The [report](#), funded by the Pentagon and published in Health Services Research journal, said moving patients away from care at military treatment facilities (MTFs) could cause significant harm.

The study goes as far to say that taking 10% of the population away from MTFs could cause significantly worse mortality rates and safety for patients.

The current strategy would close about 50 MTFs and move approximately 200,000 patients from getting care on base to using their TRICARE insurance to get assistance from private providers.

The report is the first look into how TRICARE beneficiaries could be directly impacted by the plan.

DoD outlined mitigation strategies in the report like providing alternative transport strategies for family members.

The Defense Health Agency said it would rethink which facilities might be downsized after COVID exposed issues in civilian medical facility capacity.



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

A list of those members needing to renew is on the next page – don't get dropped from the rolls!

You can also renew for multiple years and lock in that low rate
Don't know when your membership expires? Contact MAJ Bruce Robinson at
256-426-0525 or brucer76@knology.net.

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

The following members need to renew their annual memberships:

COL Tom L Albertson, USA
Lt Col Claude R Baldwin Jr, USMC
LTC Keith A Barshinger, USA
COL Gary L Bliss, USA
COL Darrell L Bright, USA
COL Robert A Brown, USA
CW2 Ann D Bruno, USN
LTC Andre M Cota-Robles, USA
Col Frederick J Driesbach, USAF
LTC William K Emerson, USA
LTC Gary W Flecker, USA
CPT Michael E Funderburg, USA
Col David C Hall, USAF
COL William A Holbrook, USA
CDR John E Inman, USN
LTC Edwin L Kennedy, USA
COL Thomas J Kunhart, USA
MAJ Mark H LaFlamme, USA
Mrs. Mary C Levaas
COL George E Lewis, USA
LTC Shaun S Lott, USA
MAJ Michael C Maynard Jr, USMC
LTC Hector New, USA
Col Scott G Patton, USAF
MAJ Richard J Quinones, USA
Col Adrian A Ritchie Jr, USAF
COL Kelsey A Smith, USA
MAJ James L Stanley, USMC
COL Ricki L Sullivan, USA
COL Matthew T Tedesco, USA
CDR Milton C Williams, USN
Mrs. Caroline H Wilson
CAPT Scott W Witt, USN

MAJ David R Arterburn, USA
Lt Col Barney F Barron, USAF
COL Lawrence J Becker, USA
LTC Johnnie L Bone Jr, USA
COL Douglas S Brouillette, USA
LTC Russell B Brownfield Jr, USA
LTC Robert E Connors Jr, USA
RADM John E Crowley, USCG
Lt Col David L Dunlap, USAF
LTC Paul H Fall, USA
BG Leslie L Fuller, USA
LTC LaVerne J Gehm, USA
CW2 Jerry A Haynes, USA
LTC Norman P Hopkins, USA
COL Joshua S Kennedy, USA
COL Dale C Kuehl, USA
Capt Melissa M Lacey, USAF
Col David W Lair, USAF
LTC John L Lewis, USA
Maj Autumn M Lorenz, USAF
LTC Mark D Lumb, USA
CAPT William P Nash, USN
LCDR Neftali Pagan, USN
Col Erin D Peterson, USAF
1LT William H Redmond, USAR
CW4 Robert CSavage, USA
MAJ Curtis Smith, USA
Mrs. Travis Stewart
CW4 Jeffrey A Sumners, USA
LTC Harold E Walden, USA
MAJ Joe H Williams, USA
LCDR Frances K Witt, USN
CDR Timothy L Zane, USN



Edward Jones Salutes

the courage and loyalty of our troops,
now and in the past. Thank you.



Dale C Kuehl
Financial Advisor

2045 Cecil Ashburn Drive S E
Suite 103
Huntsville, AL 35802
256-881-1583

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MAKING SENSE OF INVESTING

MKT-9811E-A



Blue Star Memorial Marker Gold Star Memorial Marker

*"...a tribute to the Armed Forces who have
defended the United States of America"*

Dedication Ceremony

November 6, 2021 - 10:00 AM
at the U.S. Veterans Memorial Museum
3650 Alex McAllister Drive
Huntsville, Alabama 35801

Join Blossomwood Garden Club, Forever Green Mountain
Garden Club and Federated Garden Clubs of Huntsville &
Madison County in this civic project for the Huntsville community
honoring those who defend our nation and their families.



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



Happy
Thanksgiving!



31 Birthdays in November

COL George T Shepard, USA
LTC Charles A Joyner, USA
Col Lee T Smith, USAF
MAJ David R Arterburn, USA
Col Millard E Moon, USAF
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 Darrell L Bright, USA
MAJ Julius Plucker IV, USA
LTC Joseph S Minor, USA
COL Kelsey A Smith, USA
CAPT Alan G Maiorano, USN
MAJ George T Wandler, USA
Mrs. MaryAnne Woodard
COL Richard F Bowyer, USA
CW4 Samuel I 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.

Governing Board Vacancies

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

1st Vice President: An important position. The 1st VP fills in for the President in his absence. He also supervises & assists the other board members & committees with their duties.

2nd Vice President: The 2nd VP has one main duty – managing the ROTC program for the chapter. This primarily involves liaising with the various high schools & colleges and presenting awards to their distinguished graduates.

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

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

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



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

TAPS

MAJ Loran R (Mac) McKinley, Jr (USA-Ret) - ended his allotted time on earth on Tuesday, July 27, 2021, at the age of 83. He died peacefully at home and was gently taken to his Eternal Home to be with his Lord and Savior Jesus Christ.

Mac was born in Sheridan, IN on May 26, 1938, to Loran and Margaret (Millikan) McKinley. He graduated from Sheridan High School in 1956 where he played on the 1955 Regional Champion basketball team. He attended Taylor University prior to enlisting in the US Army in 1959.

In 1962, while stationed in Germany, Mac met and married Judy, whose father was also stationed in Germany with the US Army. They had two children Jon and Marcy.

The Army sent Mac to Ball State University where he graduated with a BS in Medical Technology. One of his first assignments was to operate the Blood Donor Center in Okinawa from 1968 to 1971. He was responsible for collecting and distributing much of the blood supplied to our troops in Vietnam during that time. Mac later stated that he felt this was one of the main missions he was given for this life. After Okinawa, Mac was stationed at Ft. Knox, KY, Ft. Sam Houston, TX, Landstuhl, Germany and finished his military career at Redstone Arsenal, AL where he helped to establish and operate the medical lab at the new Fox Army Hospital. He served as a Medical Laboratory Officer throughout his military career.

After retiring from the Army as a Major in 1979, Mac continued to work in civilian medical labs. He retired again in 2000 from Huntsville Hospital.

Mac loved to travel. After retiring for the second time, Mac and Judy went "On the Road" in their RV. They traveled 10 months a year for the next seventeen years. Major points of interest were visiting National Parks (seeing God's great handiwork in person), taking steam railroad excursions, and attending gospel and bluegrass music events.

Mac attended Grace Lutheran Church in Huntsville, AL. He was preceded in death by his father Loran and mother Margaret. He is survived by his wife, Judy of Madison, AL, his son Jon (Marjorie) of Toney, AL, daughter Marcy of Madison, AL and his brother Leroy and sister Sarah, both of Indiana. He is also survived by granddaughter Justine (Troy) of Jackson, MI and great-grandchildren Morgan and Abigail, step grandchildren Joel (Anita) and Julie (Patrick) both of Huntsville, AL and their families.

There are no services pending. Mac will be buried at the Alabama National Cemetery in Montevallo, AL at a future date. The family asks instead of flowers, donations be made to St. Jude Children's Research Hospital or the charity/organization of your choice.

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

We will miss these outstanding Leaders and Patriots.



Military Retirees, Disabled Veterans to See Largest Pay Raise in Decades for 2022

Military retirees and veterans receiving disability payments from the Department of Veterans Affairs (VA) will see their paychecks go up by 5.9% for 2022, triggered by inflation and an annual adjustment to the federal [Cost of Living Allowance](#) (COLA).

That annual adjustment has averaged around 1.5% for the last 10 years.

The adjustment rate was announced Wednesday by the Social Security Administration. The VA is required by law to alter disability payment rates by that amount. While military retirement is not legally required to follow suit, the change is traditionally the same.

Retirement Pay Increase

For 2022, retired military members will see a \$59 increase for each \$1,000 of [military retirement](#) pension they receive each month.

Retirees who entered military service on or after Aug. 1, 1986, and opted for the [Career Status Bonus \(CSB/Redux retirement plan\)](#) have any COLA increases reduced by 1%, so they will see a smaller increase in 2022. They should see a monthly increase of only \$49 per \$1,000.

Survivors receiving Survivor Benefit Plan payments will see the same increase of \$59 per \$1,000 in their monthly payments.

VA Disability Increase

Disabled veterans will also get a bump. The average [VA disability check](#) will go up about \$8.50 per month for those with a 10% rating, and \$185.65 for those rated at 100%.

Other Federal Retirees and Beneficiaries

Military retirees and VA beneficiaries aren't the only ones who benefit from the COLA increase. Civil Service retirees and Social Security recipients also will see the 5.9% jump in their monthly checks.

For Social Security recipients, the monthly increase will mean an extra \$91 per month for the average beneficiary.

How the COLA Is Determined

Each year, [military retirement pay](#), [Survivor Benefit Plan Annuities](#), [VA Compensation and Pensions](#), and Social Security benefits are adjusted for the rate of inflation.

The Department of Labor determines the annual COLA by measuring the Consumer Price Index (CPI), which is a measurement of a broad sampling of the cost of consumer goods and expenses. The CPI is compared to the previous year; if there is an increase, there is a COLA. If there is no increase, there is no COLA.

The COLA affects about one in every five Americans, including Social Security recipients, disabled veterans, federal retirees and retired military members.

Retirees saw a 1.3% increase in 2021. The COLA increase was 1.6% in 2020.

Here Are Your New TRICARE Pharmacy Drug Prices

TRICARE pharmacy copay increases, passed into law in 2017 with military health system (MHS) reforms, will go into effect in 2022.

As of Jan. 1, TRICARE copays for prescription drugs will increase as follows:

TRICARE Pharmacy Home Delivery (Up to a 90-Day Supply)

- Generic formulary drugs: from \$10 to \$12
- Brand-name formulary drugs: from \$29 to \$34
- Non-formulary drugs: from \$60 to \$68

TRICARE Retail Network Pharmacies (Up to a 30-Day Supply)

- Generic formulary drugs: from \$13 to \$14
- Brand-name formulary drugs: from \$33 to \$38
- Non-formulary drugs: from \$60 to \$68

Prescriptions obtained at military treatment facility (MTF) pharmacies still have zero out-of-pocket cost.

The changes came as part of the FY 2018 National Defense Authorization Act and are part of a larger effort to help fund improvements in military readiness and modernize the TRICARE health care benefit.

2022 FEDVIP Price Schedule Released

The Office of Personnel Management (OPM) [announced](#) and posted the 2022 Federal Employee Dental and Vision Insurance Program (FEDVIP) plans and premiums Sept. 29. OPM manages the health, dental and vision insurance programs for federal civilian employees. Military retirees, and their beneficiaries, enrolled in TRICARE have been eligible to utilize FEDVIP programs since 2019.

The overall average dental premium will increase by 0.81% and vision will increase by 0.95%. FEDVIP features 23 dental plan options and 10 vision plan options. Plan premium rates are locality based. You can find your region and plan premiums by downloading the Microsoft Excel files [at this OPM link](#).

OPM has promised that the [Benefeds Comparison Tool](#) will have 2022 pricing by the start of the FEDVIP open season on Nov. 8, 2021. The 2022 TRICARE and FEDVIP open season will conclude at midnight on Dec 13, 2021.

It is strongly recommended that you compare next year's pricing to this year's premium to ensure you are satisfied with your dental and/or vision plan. If you take no action during the open season, you will be automatically "rolled over" to the same plan with new pricing on Jan. 1, 2022.

MOAA financial and benefits educators will conduct an open season webinar next month, in time to help inform your choice. Register for the Nov. 2 event [at this link](#).

Be Cyber Smart

Follow these tips to protect your accounts and information.

BEWARE OF IMPOSTERS

Don't fall for a fake.

- Imposters can come in all different shapes and sizes, from banks, real estate and utility companies, to family members and government agencies. Here are some ways to recognize this type of scam before it happens to you.

Recognize pressure tactics.

- Fraudsters use pressure tactics to create a false sense of urgency. They may tell you they will disconnect your electricity, you're late with a payment, or your benefits will be discontinued. Discover more tips to protect yourself against fraud.

Legitimate companies will never ask that.

- They will never call you and then ask you for your one-time verification code, PIN, password, or other personal identification details. If something feels strange, hang up immediately. Read these three common ways people get phished.

Go to the source.

- Confirm who you are dealing with by calling the number on the back of your card, at a trusted number on the company website, or by verifying the email address with the sender. Discover how to protect yourself against imposter scams.

PROTECT YOURSELF AND YOUR LOVED ONES

If it sounds too good to be true, it probably is.

- Beware of anyone promising you high returns, low risk and "golden" opportunities. Take the time to ask questions that can keep you from getting scammed from common job and opportunity scams if you are in the market for a new job, investment or business opportunity.

Avoid grandparent scams.

- If someone claims to be a family member, verify with that family member by calling them directly. If you think your grandchild needs help, get in touch with them directly, not by email, social media or text, or call their parents before sending money unintentionally to a scammer.

SAFEGUARD INFORMATION WITH STRONG SECURITY MEASURES

Use multifactor authentication (MFA).

- Receiving a code may take a little extra time, but it provides an additional layer of security.

Continued on next page.

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Traditional passwords aren't secure enough.

- Use the strongest authentication options provided everywhere they are offered, especially with banks, phone and email providers. If you are on a shared or public device, you should not save passwords or login details.


Never share your passwords or PIN.

- Keep your passwords and PINs a secret, even from close friends, family and teammates. It is never a good idea to share your login information.

SECURITY BEST PRACTICES

Be alert.

- Never send money to someone you don't know in real life, especially using gift cards or a third-party app like Zelle®, Cash App, etc.
- Monitor your accounts regularly, respond to fraud alerts and report unauthorized transactions promptly.
- Report any suspicious emails, calls, texts or links.

Use these tips to be Cyber Smart. 

PX/Commissary – continued from page 3

Thanksgiving! There is also frozen duck for those who want to try something besides turkey. Also, a wide selection of chocolate, candies, etc. from all over the world. Plus, they currently have on sale turkeys at \$0.48 per pound!

The Commissary also accepts special orders! <https://www.commissaries.com/shopping/special-orders>
The Commissary Internet Special Order Form is for use by installation organizations and units to support military activities. The form is designed to address recurring orders by allowing the military activity to populate the bar code field and the commissary to scan the bar code.

You may use this form to order case quantities of items carried by your store or case quantities of items that are not usually found in stores in situations where the item is carried by a larger classification of store supported by a mutual distributor.

Commissaries will no longer accept special orders for unreasonable quantities or frequent or multiple special orders. Generally, quantities may be considered unreasonable when they exceed three cases or 36 units. This includes frequent or multiple orders and transactions in an attempt to stay below this threshold. Installation organizations and units are excluded from the restriction.

Your bakery and deli can create meat and cheese trays or/and sandwich trays. Please call 256.876.3517 and provide a two-hour notice.

Be sure to friend the commissary on Facebook to get the latest on holiday hours. 

TRICARE for Life (TFL) - How You Get Coverage

Congress created TFL as Medicare-wraparound coverage in 2001 in order to extend TRICARE coverage to Medicare-eligible military retirees and their family members. Prior to the establishment of TFL, military retirees and their family members lost their TRICARE coverage when they became eligible for Medicare. Today, there are about 2.1 million beneficiaries using TFL, according to the [Department of Defense](#). If you want to learn more about TFL, check out the Q&As that follow.

Medicare is managed by the Centers for Medicare & Medicaid Services, and TFL is managed by the Department of Defense. How do the two agencies work together? And how would you describe TFL?

Since its establishment 20 years ago, TFL has extended comprehensive health coverage to retired service members and their family members who are eligible for both Medicare Part A and Part B and TRICARE. TFL is Medicare-wraparound coverage. This means Medicare and TRICARE work together to coordinate your benefits and reduce your out-of-pocket medical costs. What you pay out of pocket for care will depend on whether or not the care you receive is covered by both Medicare and TRICARE. You'll pay nothing out of pocket for services covered by both [Medicare](#) and [TRICARE](#). But you'll pay out of pocket for care that isn't covered by either Medicare or TRICARE.

In order to have TFL when eligible, you must have both Medicare Part A and Part B. This is regardless of where you live, whether you live in the United States or in another country. Although Medicare is only available in the United States and U.S. territories, TFL can be used worldwide. TFL beneficiaries can continue to fill their prescriptions through the [TRICARE Pharmacy Program](#). So, you don't have to purchase [Medicare Part D](#) (Medicare prescription drug coverage) unless you want to.

So, there's no TFL without Medicare Part A and Part B. But what are Part A and Part B?

Medicare Part A and Part B are the two parts of Medicare known as "Original Medicare" that are critical for you to be eligible for TFL. [Medicare Part A](#) is hospital insurance. It provides coverage for inpatient hospital care, skilled nursing care, hospice care, and some home health care. [Medicare Part B](#), on the other hand, is medical insurance, and it has a monthly premium. The [Part B premium](#) is taken from your monthly [Social Security](#) retirement or disability payment. If you aren't receiving either of these payments, you'll receive a bill every three months for your premiums. Medicare Part B covers care that you receive as an outpatient from your primary care or specialty physicians, outpatient surgery, home health care, durable medical equipment, some preventive services, and could include rehabilitation.

There's also [Medicare Part C](#) (Medicare Advantage plans) and [Medicare Part D](#) (Medicare prescription drug coverage). Part C and Part D aren't required for TFL coverage.

How do you know if you're eligible for TFL?

One of the key things to know about TFL is that it's an individual entitlement. This means coverage is only for the individual who's eligible for Medicare and TRICARE. Most of us become [eligible for Medicare](#) when we turn age 65. So, if your spouse has a different birthday, their entitlement to

Continued on next page

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Medicare and TFL won't begin at the same time your entitlement begins. Their eligibility for [TRICARE Prime](#) or [TRICARE Select](#) continues until they turn age 65 and become eligible for Medicare Parts A and B.

If you're age 64, what are the steps you need to take to get TFL coverage?

You need to sign up for Medicare Parts A and B before you turn age 65. Medicare gives us a seven-month initial enrollment period in which we can sign up for Medicare. But, in order to avoid a break between your Medicare Part A and Part B start date, we encourage TRICARE beneficiaries to sign up as soon as you can.

If your birthday falls on the first day of the month, you become eligible for Medicare on the first day of the month before the month you turn 65. Sign up for Medicare between two and four months before the month you turn 65. If you sign up later, you'll have a gap between your Medicare Part A start date and your Part B start date. And anytime you have Medicare Part A only, you're ineligible for TRICARE.


If your birthday falls after the first day of the month, you become eligible for Medicare on the first day of the month you turn 65. You can sign up between one and three months before the month you turn 65. This will ensure that your Medicare Part A and Part B will begin on the same day, and therefore, you won't have a gap in your TRICARE coverage.

After signing up for Medicare, do you then have TFL coverage?

No. Medicare Part A and Part B don't begin the day you sign up. TFL begins the first day that you have Medicare Part A and Part B. The start date varies depending on when you sign up. There are no TFL enrollment forms to complete or enrollment fees. Once you show as eligible for TRICARE in the [Defense Enrollment Eligibility Reporting System](#) (DEERS) and you have Medicare Part A and Part B, then you automatically have TFL coverage. It's automatic because the Defense Department receives Medicare data from the [Centers for Medicare & Medicaid Services](#).

This doesn't cover all there is to know about TFL. Where would you recommend to go to learn more?

On the TRICARE website, there are several [TFL resources](#). The [TFL page](#) is a good starting point. I highly recommend that you download and review the additional resources:

- The *TRICARE For Life Handbook* has a lot of details about the program and frequently asked questions.
- The *TRICARE and Medicare Turning Age 65 Brochure* is a vital resource for those who will be turning 65. It gives you all the specifics that you'll need to get started with TFL.
- If you're under 65 and entitled to Medicare, the *TRICARE and Medicare Under Age 65 Brochure* is for you. 

Results of the ALCOC Quarterly & MOAA National Annual Meetings - October 2021

ALCOC Quarterly Meeting – Held 10/12/21 via Zoom

- Colbert County Fund Drive for the High School band to travel to Pearl Harbor to participate in the 12/7/21 ceremony is a go. A major (individual) donor from Huntsville anonymously fully funded it.
- State VA board looking for financial supplement for new VA home in Enterprise. Budget had some inflation built in but did not account for current inflation and “gouging” that is happening in construction!
- Jerry Steele (USMC, Ret.) from Mobile is the new Council President.
- FYI – roughly 1200 of 8000 Alabama MOAA National members belong to chapters.

MOAA Annual Meeting – Held 10/14-15/21 in Arlington, VA

- A MOAA Leadership Workshop (including AL) is scheduled for 6/7 January in Orlando. Details TBD by end of month.
- Social media is where HQ is concentrating for recruiting; lots of effort in Facebook and Linked-In. Looking at Tik-Tok. Not working Twitter. Lots of feedback at meeting regarding the demographics of our membership and our use of social media. HQ feels websites are great, but just for gleaning/storing information.
- Average MOAA member age: 2016 = 72; 2021 = 74.
- MOAA Vacations gave spiel. Worth putting something in a newsletter – have asked them already for input.
- Talked to other members about membership meetings. They are having the same participation problems; some recommendations included varying locations and looking for ones that have a semi-private area with no minimum attendance required. They try to patron base facilities, but just too hard if catering required.
- Accepted 5-Star LOE awards for Council and 4 chapters. 2 other chapters attended – Rucker and Birmingham. Birmingham Surviving Spouse Representative selected as National Chapter Representative of the Year!
- National Membership is up to 351k – highest since 2016! (No category breakdown was given)
- Expect MOAA Store to be back online by end of month.
- 12 new B.O.D. members will be needed in 2022.

Chapter Happenings – October 2021



Denis McDonough, Secretary of Veterans Affairs, addresses the 2021 MOAA Annual Meeting

CAPT West receives the 5-Star LOE for our Huntsville Chapter (plus the Alabama Council and 4 other chapters!)



Mr. John Stover, Focus Financial Group, speaks at the October membership meeting.

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



Member Recognition – MAJ Monte Washburn (USA-Ret)

The Georgia Military College Alumni Achievement Award. This award is given to a GMC alumnus who recognizes the importance of their education at GMC and exemplifies the core values of “Duty, Honor, Country” and “Character Above All” in their professional and personal lives. Their interest and loyalty is evident through their contributions of time, talents, and/or philanthropic support to GMC.

The life of Major Monte Washburn (Ret) deeply reflects the Georgia Military College core values of “Duty, Honor, Country.” He has displayed these values in both his service to the Nation and through his many achievements in the civilian sector.

Monte’s education includes a Bachelor of Science from Park University, a Master of Education from Boston University, a Master of Science from Columbia Pacific University, and an Executive Master of Business Administration from Wichita State University. His academic pursuits were in the fields of computer science, artificial intelligence, and business. Monte is a certified Project Management Professional and a Distinguished Toastmaster as well.

Monte enlisted in the U.S. Army in November of 1977 to be part of the 1st Battalion, 75th Rangers. Afterwards he was assigned to the 2/21st Infantry Battalion. He had planned to leave at the completion of his enlisted contract but was encouraged to attend Officers Candidate School. He was then assigned to Armor branch and served with the 4th Battalion 68th Armor, 3rd Armored Cavalry Regiment, the Supreme Headquarters Allied Powers, and at Combat Developments for the Chemical Corps.

Monte feels that his most significant contribution during his military service was his work on the development of a new Nuclear Planning System for the NATO theater, with a NATO security clearance of Cosmic Top Secret ATOMAL. During his service, Monte was recognized for several distinguished achievements, to include the Meritorious Service Medal and Joint Services Commendation Medal. After the Gulf War, Monte separated from active duty and completed his military career in the Army Reserves. Washburn is not shy when telling others that his GMC education prepared him for his immense success in his civilian career. After leaving active duty he pursued a career in the information technology and computer science field, a field in which he has excelled greatly.

Monte’s impressive civilian career included time with Deloitte, Pizza Hut, Cargill, and Central Illinois Light Company. During this time, he held various leadership positions to include project leader, manager, director, and vice president. In 1999, Monte started an information technology services company, securing a 10-million-dollar contract on the first day of business. His company, with over 50 employees, provided development projects and services to organizations including Ameren, Caterpillar, Komatsu, Boeing, Cessna, Lone Star Steakhouse and several agencies of the United States government.

In addition, Monte has shared his immense knowledge and experience with the next generation by teaching courses in computer science, math and business at the City College of Chicago, The University of Maryland, Boston University and Embry Riddle University.

Washburn is a proud GMC alumnus and is committed to helping the institution grow into the future. He has previously served on the GMC Alumni Association Board and looks forward to attending monthly gatherings for GMC Alumni in North Alabama.”

Monte lives in Decatur, Alabama with his wife, Irina. They have one daughter, Alisa.

A Short History of Daylight Saving Time

We all seem to cheer when daylight saving time arrives every March. The idea of an extra hour of daylight at the end of the day is what most of us need after the chilly shorter days of December, January, and February.

But where did the crazy idea of "shifting time" come from?

Benjamin Franklin gets some credit for the idea of daylight saving time, though his recommendation was really a joke. In a letter to the editor of the Journal of Paris, Franklin jokingly recommended the people get out of bed earlier in the morning to minimize the use of candles and lamp oil. He never even mentioned setting clocks back or forth.

In 1895, George Hudson, an entomologist from New Zealand, came up with the modern concept of daylight saving time. He proposed a two-hour time shift so he'd have more after-work hours of sunshine to go bug hunting in the summer. Hudson suggested moving clocks ahead two hours in October and then a two-hour shift back in March.

In 1905, William Willett, a British builder, suggested moving clocks ahead 20 minutes every Sunday in April and then setting them back every Sunday in September. That's eight time changes every year!

First Real Use of Daylight Saving Time

It was during World War I that daylight saving time was first practically used. In 1916, locations within the German Empire set clocks ahead one hour in an effort to use less power for lighting and to save fuel for the war effort. Many other countries soon followed and after the war ended, they all went back to standard time.

Daylight Saving Time in the United States

In the United States, daylight saving time was first used in 1918 when a bill introduced the idea of a seasonal time shift. It lasted seven months before the bill was repealed. During World War II, President Franklin Roosevelt re-established the idea of daylight saving time. It was called "War Time." War Time began in February 1942 and lasted until the end of September 1945.

In 1966, the Uniform Time Act of 1966 established the idea of regulating a yearly time change. Daylight saving time would begin the last Sunday in April and end the last Sunday in October. During the 1973 oil embargo, the United States Congress ordered a year-round period of daylight saving time to save energy. The period would run from January 1974 to April 1975. The plan did little to save energy and in October 1974, the U.S. switched back to standard time.

From 1987 through 2006, daylight saving time started the first weekend in April, running through the last weekend in October. In 2007, the start and end of daylight saving time shifted again. That year, it began on the second Sunday in March, and it ended on the first Sunday in November. And that's where we are in 2021. Daylight saving time starts on Sunday, March 14 this year.

The Future of Daylight Saving Time

In recent years, there has been a push to make daylight saving time year-round. Several states have passed legislation to make this law. I guess "time" will tell if we see year-round daylight saving time in the future.

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 330 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 – 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 – Monthly Board Meeting – TBD**
- 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 – Daylight Savings Time ends
- 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)
- 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)
- 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)
- 25 November – Thanksgiving Day
- 26 November – The first Thanksgiving holiday – proclaimed by George Washington (1789)
- 26 November – Black Friday
- 27 November – Iron Bowl
- 28 November – Hanukkah begins

