

Volume 62, Issue 11  
November 2023



Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



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

Greetings all!

Hopefully everyone is enjoying the nice cool weather. I have gotten a few things done around my house and am getting ready to relax a bit this winter. I recently hit 70 (I know -youngster compared to many chapter members) and seem to be spending a bit more time with doctor appointments and less time getting stuff done here on the home front! 😞

October's meeting was very interesting – good crowd and excellent German style meal. Many thanks to Ms. Smith for all the information she provided and the questions she answered! Thanks to Tex Longcor for arranging the guest speaker!

Our next membership meeting will be January 31<sup>st</sup>. Details will be provided in the January Sentinel.

The 2023 RAD appears to have been a big success. I heard many compliments regarding the Guest Speaker (CAPT Paul Frost, USN (Ret.) from MOAA National). Fox was there with flu shots and there were a lot of vendor tables providing information of interest to retirees. I would very much like to thank Bruce Robinson, Charles Clements, Jean Downs, Dave McKinney, John Vanderbleek and Ken Quinlan for helping with the free lunch for the retirees. Well done!

Don't forget – the Christmas party is December 2<sup>nd</sup> and the deadline for RSVPs is coming up. See page 16 for the flyer and please get those RSVPs in now! It will be a great time!

Now is the time to send in donations for the Scholarship Fund. I will provide more information in the newsletter disseminating email.

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

Have a happy and safe November and enjoy the holiday periods!

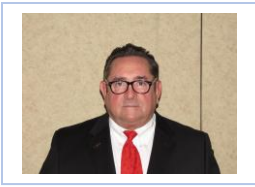
Rick

***There is no member meeting in November.***

### **In This Issue**

President's Message	1	Membership Application	11
Legislative Corner	2 & 9	Needing to Renew	12
Concerns	3	Birthdays	14
PX/Commissary	3 & 9	TAPS / Chapter Happenings	15
Advertisements	4, 6 & 13	Christmas Party	16
Fox Army Health Clinic	5	Social Security	17-18
Surviving Spouse Luncheon	7	Medicare Scams	19-20
Surviving Spouse Corner	7	History of DST	21-22
Chaplain's Corner	8 & 14	Chapter Objectives	23
Membership Statistics	8	Important Dates	24
Treasurer's Report	10		

*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.”

After the appeal to the US Supreme Court was denied, Federal judges selected new congressional lines for Alabama to give it a second district where Black voters comprise a substantial portion of the electorate. The judges ordered the state to use the new lines in the 2024 elections. The three-judge panel stepped in to oversee the drawing of a new map after ruling that Alabama lawmakers flouted their instruction to fix a Voting Rights Act violation and create a second majority-Black district or something “quite close to it.”

The three-judge panel selected one of three plans proposed by a court-appointed expert that alters the bounds of Congressional District 2, now represented by Republican Rep. Barry Moore, in southeast Alabama, who is white. The district will now stretch westward across the state. Black voters will go from comprising less than one-third of the voting-age population to nearly 50%.

Alabama agencies plan to put more than \$900 million in COVID-19 relief dollars in the ground in the next three years in the form of water, sewer, and broadband infrastructure. However, there’s a growing concern among state leaders about the availability of engineers and crews to get these jobs done by the federal 2026 deadline as other states and communities also look to spend their federal infusions.

Lawmakers in the last two years have allocated more than \$2 billion in federal funding to dozens of state agencies and other entities. This year, a significant portion went to broadband and water and sewer infrastructure. Federal American Rescue Plan Act rules say the money must be committed to projects by the end of 2024 and spent by the end of 2026. If it's not, the state risks having to return it to the federal government.

Republicans unanimously elected Rep. Mike Johnson as House speaker on 25 October, elevating a deeply conservative but lesser-known leader to the major seat of U.S. power and ending for now the weeks of political chaos in their majority. Johnson, 51, of Louisiana, swept through on the first ballot with support from all Republicans anxious to put the past three weeks of tumult behind and get on with the business of governing. He was quickly sworn into office, second in line to the presidency.

As you know, Speaker Kevin McCarthy was voted out of the job on 3 October in an extraordinary showdown, a first in U.S. history, forced by a contingent of hard-right conservatives and throwing the House and its Republican leadership into chaos. Steve Scalise, the current House Majority Leader, Jim Jordan,

*Continued on page 9*

## 2023-2024 GOVERNING BOARD

### EXECUTIVE COMMITTEE

President: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

1st Vice President: CW4 Edward J. Banville, USA-Ret, 256-683-4127, [ed.banville@hotmail.com](mailto:ed.banville@hotmail.com)

2nd Vice President: COL Gene Lesinski, USA-Ret, 845-725-3677, [gene.lesinski@gmail.com](mailto:gene.lesinski@gmail.com)

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, [m.barron468@gmail.com](mailto:m.barron468@gmail.com)

Treasurer: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

Army Representative: LTC Nicholas M. Mikus, USA-Ret, 256-604-7767, [nicholasmikus@comcast.net](mailto:nicholasmikus@comcast.net)

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

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, [biced992K@aol.com](mailto:biced992K@aol.com)

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

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

### STANDING COMMITTEES

Membership (Acting): MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brobins1976@gmail.com](mailto:brobins1976@gmail.com)

Programs: COL John Vanderbleek, USA-Ret, 256-893-1565, [jvbleek78@gmail.com](mailto:jvbleek78@gmail.com)

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

Personal Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, [jerry15@hiwaay.net](mailto:jerry15@hiwaay.net)

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Surviving Spouse Liaison: Vacant

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

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

Chapter Chaplain: Col Dave McKinney, USAF-Ret, 334-467-6860, [mckinnewd@gmail.com](mailto:mckinnewd@gmail.com)

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

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brobins1976@gmail.com](mailto:brobins1976@gmail.com)

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brobins1976@gmail.com](mailto:brobins1976@gmail.com)

ROTC/JROTC: COL Gene Lesinski, USA-Ret, 845-725-3677, [gene.lesinski@gmail.com](mailto:gene.lesinski@gmail.com)

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brobins1976@gmail.com](mailto:brobins1976@gmail.com)

The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brobins1976@gmail.com](mailto:brobins1976@gmail.com)

Webmaster: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

### LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, [fairlambjrf@comcast.net](mailto:fairlambjrf@comcast.net) (June 2026)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, [monte@washburns.org](mailto:monte@washburns.org) (June 2024)

Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, [jerry15@hiwaay.net](mailto:jerry15@hiwaay.net) (July 2025)



**PX / Commissary**  
**Col Gerald C. Maxwell, USAFR**



**Main Exchange**

So far exchange and commissary have not stated holiday hours, expect the Exchange to be as prior years: Closed Thanksgiving, then regular hours except closed 25 December and 1 January.

The Exchange gun counter will be closed from Friday 27 Oct to 1 Nov to update software for background checks. Keep in mind that if the Redstone gun counter doesn't have a firearm in stock you can always buy it and ammo on-line at [shopmyexchange.com](http://shopmyexchange.com). Limited supply of 556 and 223 ammo since manufacturers have been told to have supplies ready to ship to Ukraine, Israel and keep enough on hand for U.S. troops.

Computers, laptops, tablets, and I pad's – be sure to ask about layaway without charge.

Current rumor is that a Tastee's Sub shop will replace the Subway Sub shop. However, still no delivery service yet. A new pizza shop will be moving into the former Burger King shop near the main Exchange.

Remember you always get 10% off (sometime more like the recent 15% during special promotions) your first day's purchases when you use your STAR card. Something to keep in mind for Exchange Black Friday sales, Spring, and the eventual winter clearance items.

**Shopette**

Hours: Thanksgiving closed. Christmas Day closed. All other days expect regular hours 0600-2200

New wines and beers – stop in to check out the selection. Gluhwein and a wide variety of holiday gift sets now available. Visit the Redstone Express for Holiday Party and Tailgating supplies, with many local and craft beers. Various wine selections are on sale each month so stop in and see what varieties are on sale this month. Depending on selection and off the regular price, the Express usually offers 10% on a case wine – be sure to ask!

Always save 5 cents per gallon at the gas pumps when you use your STAR card and likely 11 cents off per gallon for Veteran's Day.

**Commissary**

Expect Thanksgiving Hours: Closed 23 November, reopen Friday 24 November 0900-1700.

Christmas: Close early 24 December at 1600. Closed Monday 25 December, reopen Tuesday 26 December regular hours.

*Continued on page 9*

**Need Addresses**

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

**None this month**

**Concerns**

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

**None this month**

Persons to contact are:

Army Representative:  
**LTC Nicholas M. Mikus**  
256-604-7767  
[nicholasmikus@comcast.net](mailto:nicholasmikus@comcast.net)

Navy/USMC Representative:  
**COL Raymond G. Regner**  
256-851-5903  
[raymond.regner@gmail.com](mailto:raymond.regner@gmail.com)

Air/Space Force Representative:  
**Col Edward L. Uher**  
256-882-6824  
[biged992K@aol.com](mailto:biged992K@aol.com)

Personal Affairs Officer  
**Lt Col Gerald Haynes**  
256-882-7857  
[jerry15@hiwaay.net](mailto:jerry15@hiwaay.net)



# CONDITIONED AIR SOLUTIONS

heating • cooling

Commercial & Residential



Proudly recognized as a Patriotic Employer



24-hour Service Available  
256-428-1983

ConditionedAirSolutions.com  
HVAC AL #08093 REF AL #52466



## HELPING GOVERNMENT EMPLOYEES SIMPLIFY RETIREMENT

TSP PLANS • FERS PENSIONS • CSRS PENSIONS • EFFECTS OF WEP • PENSION SURVIVORSHIP OPTIONS

**CONTACT:**

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



**CLOUD**  
FINANCIAL INC.

200 Clinton Avenue, Suite 1020  
Huntsville, AL 35801  
www.CloudFinancial.com

Insurance products and services are offered through Cloud Financial. This information is for informational purposes only and should not be used to make any financial decisions. Life insurance and annuities are insurance products and are subject to state insurance laws and regulations. In order to sell, negotiate, or solicit insurance, an individual must be properly licensed as an insurance agent. The information contained herein is not legal or tax advice. An individual should consult the appropriate professional for legal or tax advice. Cloud Financial is not affiliated with, or endorsed by, the Social Security Administration or any other government agency.





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



### Patient Advocates and Beneficiary Counseling and Assistance Coordinators Help You Understand Your Health Care Benefit

You probably received medical care in a military hospital or clinic before. But did you know these facilities come with a support staff of people who can help you navigate the health care process? These include patient advocates and Beneficiary Counseling and Assistance Coordinators (BCACs). You can find them at most military hospitals and clinics around the world.

Which resource should you contact, and when? That depends on the type of question, issue, or concern you have. Read below to learn about patient advocates and BCACs—how they differ and how you can get in touch when you need one.

#### **What is the role of the patient advocate?**

You may have already heard about patient advocates. Every military hospital or clinic has a patient advocate, and many have unit/section patient advocates, too. They are the go-to-resource when you have concerns or questions about health care services you received at a military hospital or clinic. Or perhaps you just want to let someone know about a great experience you had at a military hospital or clinic. Patient advocates are trained experts ready to provide a copy and explain the content of the Patient Bill of Rights and Responsibilities. They're also there for you when you or a family member has a concern you'd like addressed, investigated, and resolved.

If you have a question or concern, contact the patient advocate. Their responsibilities include:

- Listening to patient concerns
- Responding in a timely way to complaints
- Explaining military hospital or clinic policies, procedures, and operations
- Mediate concerns between the patient and medical team

#### **What is the role of the Beneficiary Counseling and Assistance Coordinator?**

Like the patient advocate, BCACs serve as your advisor. However, the BCAC's main job is to help you understand and access TRICARE benefits and services to meet your health care needs.

BCACs can explain your TRICARE plan and how your benefit works. They interact with other hospital staff members, regional contractors, and claims processors to help resolve your concerns, as well.

BCACs can address TRICARE-related questions including:

- Eligibility
- Enrollment
- Referrals and pre-authorizations
- Claims processing delays
- Covered services
- The MHS Nurse Advice Line

#### **How do you find a patient advocate or BCAC?**

Each military hospital or clinic has contact information for the patient advocate and BCAC. You can ask the hospital staff for their office location. Or you can look up their information online on the Find a Military Hospital or Clinic page. You can also find contact information for BCACs using the Customer Service Community Directory.

# FOCUS

FINANCIAL GROUP  
— YOUR FUTURE IN FOCUS —

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®**

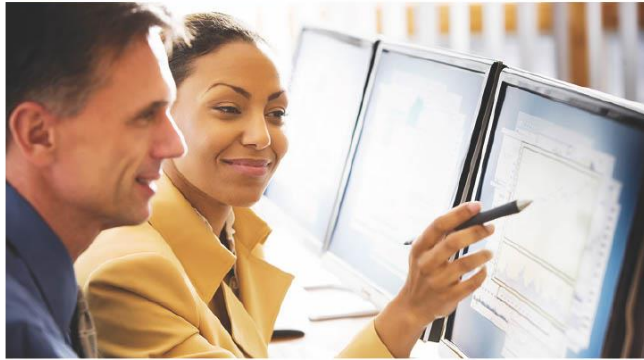
8 ARCH STREET  
HUNTSVILLE, AL 35806  
BY APPOINTMENT ONLY

PHONE: 615.591.3937  
TOLL-FREE: 888.468.9672  
FAX: 615.591.3932

Investment Advisory Services offered through AlphaStar Capital Management, LLC, a SEC Registered Investment Adviser. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability. AlphaStar Capital Management, LLC and Focus Financial Group, LLC are independent entities. Fixed insurance and annuity product guarantees are subject to the claims paying ability of the issuing company and are not offered or guaranteed by AlphaStar.

**Edward Jones**

> [edwardjones.com](http://edwardjones.com) | Member SIPC



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

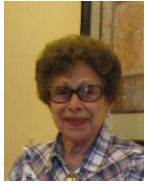
Together, let's create an investment strategy that works for you. Contact us for a complimentary portfolio review.



**Dale C Kuehl, AAMS™**  
Financial Advisor

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

FAP-1966G-A



## Surviving Spouse's Luncheon

**Mrs. Carrie Hightower**  
**256-882-3992**

Our next gathering will be on Thursday, 16 November, at Kacey's Home Cooking, 10017 Memorial Pkwy SW in Huntsville. Phone: 256-715-0183. We will meet at 11AM. Everyone will be called.

## Surviving Spouse Corner: Is a 55-and-Older Community Right for You?

What is a 55-and-older community? These residential communities are designed to be friendly to seniors with low-maintenance amenities such as pools and clubhouses and close proximity to shopping, restaurants, and attractions. There are more than 19,000 retirement community businesses in the U.S. as of 2023, an increase of 1.2% from 2022, according to [IBISWorld.com](https://www.ibisworld.com).

Pros of living in one of these communities include:

- **Like-minded people.** Because of the age requirements, many people living there are likely to be from your generation and share your interests. This will help making new friends easier.
- **Activities and events.** Many of these communities have a clubhouse where you can find social events, games, movies, concerts, speakers, and more. These activities are usually open to the whole community, so you can participate in as many as you want.
- **Less maintenance.** You'll probably need to pay an HOA fee for maintenance and repairs, but you won't need to worry about managing the outside of your property. The fee could also include services such as trash collection, cable, water, and security.
- **Various amenities.** Many of these communities have a pool, a gym, tennis courts, golf, a game room, and more.
- **Transportation.** Some communities offer shuttles to shopping centers or health appointments.
- **Quiet, kid-free environment.** Besides holidays when grandchildren can come to visit, most of these communities are quiet.
- **Safety and security.** Many of these communities are gated and have low crime rates. They also often have security staff, well-lit areas, updated fire alarms, smoke detectors, and other safety features.

Having lived in a gated 55-plus community since 2020, I find the only con is that I did not move here sooner. But for some, cons of these communities might include less privacy, higher costs, challenges selling, and younger family members potentially being restricted.

If you're considering moving to a retirement community, before you buy, make a list of other questions and ask the homeowner association (HOA) for answers. Get a copy of the HOA rules (which are also called restrictive covenants) and fees, and make sure you understand them before you make your decision.



**Chaplain's Corner**  
**Col Dave McKinney, USAF-Ret**

**Psalm 61.1:**

Hear my cry, O God; listen to my prayer.

**Psalm 65.2:**

O you who answer prayer! To you all flesh shall come.

**Mark 11.24:**

So I tell you, whatever you ask for in prayer, believe that you have received it, and it will be yours.

**Philippians 4.6:**

Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God.



If you listen to the news and to our family and friends one gets the sense the world around us is falling apart. There is so much grief going on in the world around us. The Russian/Ukrainian conflict, the Jewish/Palestinian conflict, a House of Representatives that seemed stuck, and major sickness/cancer affecting many of us and our families. So what are we to do? How do we stay grounded when everything seems bursting at the seams?

My answer is to be thankful for all that God is doing in and through each of us. When life around us is going well, it is easy to be thankful, but when life and all the world seems to be going awry, it's sometimes hard to be thankful for anything. So, how can you be thankful in this crazy world we live in? Our best way to be thankful is to live a life full of prayer, asking God to be with us. Prayer helps to keep us centered on the Holy Spirit.

We gather with family and friends on Thanksgiving Day where we celebrate the many things we are grateful for. I encourage each of you to focus on the many things you are grateful for, past and present. I'm grateful for a family that raised me well, family, friends, and

*Continued on page 14*

**Memorials**

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

In memory of:

By:

**Membership Statistics**

Total Members: 313  
Regular Members: 264  
Surviving Spouses: 49

New this month: 0  
Deaths this month: 0  
Renewals: 8

**Welcome New Members to Huntsville Chapter MOAA**

**None this month**

**Recruiting**

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



*Legislative – continued from page 2*

chairman of the House Committee on the Judiciary and Tom Enner, House Majority Whip ran for the job as Speaker, and failed to carry the vote.

The annual deductible for Part B beneficiaries will be \$240 in 2024, up from \$226 this year. The standard premium of \$174.70 applies to individuals with a modified adjusted gross income of \$103,000 or less, or joint filers with income of \$206,000 or less, on their 2022 tax return. Other beneficiaries pay Income-Related Monthly Adjustment Amounts, which vary by income level.

These rates also increased for 2024, and the rate brackets have been updated:

- Those with income from \$103,001 to \$129,000 on an individual return or from \$206,001 to \$258,000 on a joint return will pay \$244.60 per month, up from \$230.80 in this bracket in 2023.
- Those with income from \$129,001 to \$161,000 on an individual return or from \$258,001 to \$322,000 on a joint return will pay \$349.40 per month, up from \$329.70 per month in this bracket in 2023.
- Those with income from \$161,001 to \$193,000 on an individual return or from \$322,001 to \$386,000 on a joint return will pay \$454.20 per month, up from \$428.60 in this bracket in 2023.
- Those with income from \$193,001 to \$500,000 on an individual return or from \$386,001 to \$750,000 on a joint return will pay \$559 per month, up from \$527.50 in this bracket in 2023.
- Those with income above \$500,000 on an individual return or above \$750,000 on a joint return will pay \$594 per month, up from \$560.50 in this bracket in 2023.

Married beneficiaries who lived with their spouses during at least part of the taxable year, but file separate tax returns have their own payment scale: Those with modified adjusted gross income between \$103,001 and \$397,000 pay a \$559 monthly premium, while those with income at or above \$397,000 pay \$594 per month.

The September 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Oct. 12, was 302.257, 3.5% above the FY 2023 baseline of 291.901. The CPI-W figures from the end of this fiscal year (July, August, and September 2023) are compared to the FY 2023 COLA baseline to calculate the 2024 COLA. The result is that your 2024 COLA will be 3.2%. 🏠

*PX/Commissary – continued from page 3*

New Year's: Closed early 31 December at 1700. Closed Monday 1 January 2024, reopen Tuesday 2 January 2024 regular hours.

The turkey section is fully stocked except for the smoked turkeys, which sold out almost as soon as they were stocked. The have frozen turkeys for \$0.69 per pound – great bargain. Fresh turkeys should soon be available.

Near the registers and the middle of the store – chocolate and treats from around the world to celebrate your Christmas! Check out the long aisle of sweets and goodies that are good for giving and for treating yourself.

Check out the center of the store where warehouse pricing is in effect! Throughout your commissary you will find specials that will make your Holidays the best yet!

Your Bakery and Deli can create Meat and Cheese trays or/and Sandwich trays. Please call 256-876-3517 and please give a 24-hour notice. Remember the Sushi Bar and prepared chicken to go is now located by self-checkout. 🏠



**HCMOAA Treasurer's Report September 2023**

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

1. The September 2023 Treasurer's Report is presented herein.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$20,626.97	\$ 1,702.65
Income	\$ 1,795.00	\$ .21
Expenses	\$ 2,598.78	\$ 0.00
Ending Balance	\$19,823.19	\$ 1,702.86

3. Notable income: Golf proceeds (bankcard income from Axient Corp. sponsorship), membership meeting meals, petty cash, and dues.

4. Notable expenses: Payment to Summit Club for August’s luncheon, reimbursement to Captain West for two ALCOC trips, payments for liability insurance and surety bond, and patty cash.

5. Chapter Saving account activity is limited to interest.

6. Certificate of Deposit (CD) was purchased in the amount of \$15,000 from Wells Fargo on 8 June 2023. The CD was for 5 months at an interest rate of 4.4%. To date the interest earned is \$167.27. The CD matures on 8 November 2023.

7. The Chapter Operating Funds contains \$3,091.68 in reserved funds donated by various VSOs in support of the RAD Luncheon for the Retirees. This is money unused from previous donations and will be applied to a future RAD luncheon or similar event.

**Scholarship Fund Donations**

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians’ Club, we issue scholarships each year to deserving area students. **Please consider donating.** Contact Rick West, at [rickw675@att.net](mailto:rickw675@att.net) or 256.776.6901 for details.

The Scholarship Fund operates on a calendar year basis. Remember that the fund is fully tax deductible - 501(c)(3). **100% of all donations go toward scholarships.**

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

**Scholarship Fund Donations Received During October 2023**

None

Total received for October:	\$0.00
Total received CY23:	<b>\$940.00</b>





Huntsville Chapter  
 Military Officers Association of America  
 P.O. Box 1301 - Huntsville, AL 35807  
[www.huntsvillemoaa.org](http://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 1<sup>st</sup> 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)

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

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
_____	_____	_____	_____	_____	_____
<b>Mailing Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>		
_____	_____	_____	_____		
<b>Phone Number</b>	<b>E-mail Address</b>	<b>Signature</b>			
_____	_____	_____			

**Attention Annual Members**

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

***Those annual members who need to renew are listed on the following page***

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

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

**The following annual members need to renew their memberships:**

LCDR Chase D Ackerman, USN  
Col Stephen C Baker, USMC  
MAJ Gordon M Brown, USA  
COL Nathanael P Causey, USA  
LTC James L Fairchild, USA  
COL Ronald N Funderburk, USA  
COL Donald B Harmon, ARNG

LTC Norman P Hopkins, USA  
CDR John E Inman, USN  
CDR Paul R Jensen, USN  
Col Donald F Kimminau, USAF  
COL Barton Lawrence Jr, USA  
LTC Eugene A Marchetti, USA  
MAJ Michael C Maynard Jr, USMC  
COL James E Moentmann, USA  
LTC Johanna L Mora, USA  
COL Jeffrey S Ogden, USA  
Col Jon M Owings, USAF  
Mrs. Gwen V Parks  
LTC Audrey Ransom, USA  
CDR Robert P Rolf, USN  
LTC Douglas Schuetz, USA  
LtCol Brian J Smith, USAF  
MAJ William H Steele, USA  
Col Drew R Taylor, USAF  
CDR James O Travis, USN  
LTC Michael K Wegler, USA

LTC Robert Archer, USA  
MAJ Theron Bowman, USA  
LT William G Byrd, USN  
MAJ Lewis M Davidson, USA  
BG Leslie L Fuller, USA  
Mrs. Myrna Griffiths  
LTC Donnie L Henley, USA  
COL William A Holbrook, USA  
MAJ Paul A Horn, USA  
LCDR Charles A Jennings, USN  
LTC Edwin L Kennedy, USA  
COL Thomas J Kunhart, USA  
COL George E Lewis, USA  
COL Roger S Matzkind, USA  
Mrs. Elaine Miner  
LtCol Garry M Moore, USAF  
LTC Mark L O'Brien, USA  
CDR Rudolph M Ohme, USN  
LCDR Neftali Pagan, USN  
MAJ Richard J Quinones, USA  
CW3 Christopher C Ridenour, USA  
CW4 Robert C Savage, USA  
COL Ronald R Sikes, USMC  
CW5 Paul M Steele, USA  
Maj Robert F Stierwalt, USAF  
COL Robert J Thomas, USA  
LCDR Emanuel M Tsikalas, USN  
CDR Milton C Williams, USN





**NICK'S RISTORANTE**  
 FANTASTIC NORTHERN ITALIAN CUISINE  
 OFFERING FINE DINING IN HUNTSVILLE

**100%**  
 CERTIFIED ANGUS BEEF  
 PREMIUM SEAFOOD

CIGAR-FRIENDLY LOUNGE      SMOKE-FREE DINING

WWW.NICKSRISTORANTE.COM

@NICKSRISTORANTE

**ITEX**  
 CONNECT • TRADE • SAVE  
 251.980.1023  
 gulfshores.itex.com

**256-489-8280**  
 10300 BAILEY COVE ROAD  
 HUNTSVILLE, AL 35803  
 INSIDE CREEKSIDE CORNER  
 5PM- 11PM TUESDAY - SATURDAY  
 HAPPY HOUR DAILY 5PM- 6:30PM



**Happy  
 Thanksgiving**

**Governing Board Vacancies**

The Chapter has several vacancies on the Governing Board that we are looking to fill with volunteers from the membership. They include:

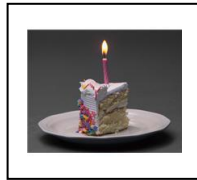
**Surviving Spouse Liaison** – responsible for keeping the surviving spouses of the Chapter informed & look out for their welfare – you do not have to be a surviving spouse to serve

**Membership Chair** – responsible for recruiting and retention of Chapter members – this is a key position

**Webmaster** – responsible for all aspects of the Chapter website – ideally this would be a member's child or grandchild who is website savvy – this is a key position

**Publicity** – responsible for advertising Chapter events – primarily the golf tournament

Contact any board member if you are interested in filling one of these positions, or if you want additional information.



**27 Birthdays in November**

COL George T Shepard, USA  
COL Matthew C Mingus, USA  
COL Darrell L Bright, USA  
Col Lee T Smith, USAF  
LTC Joseph S Minor, USA  
LTC Ruth J Sonak, USA  
MAJ George T Wandler, USA  
CW4 Tommy O Sandner, USA  
LTC Thomas R McLaughlin Jr, USA  
LTC Paul E Williams, USA  
COL William R Pope, USA  
Col Gerald C Maxwell, USAFR  
LTC David C O'Neil, USA  
Lt Col Montgomery S Hand, USAF

Mrs. Clara W Kirsopp  
COL John V Vanderbleek, USA  
CDR Milton C Williams, USN  
MAJ Julius Plucker IV, USA  
CW3 Christopher C Ridenour, USA  
CAPT Timothy W Howell, USN  
Mrs. MaryAnne Woodard  
CW4 Johnie M Keeter, USA  
CW4 Samuel I Whitaker, USA  
CW3 Kenneth J Albrecht, USA  
Col Jon M Owings, USAF  
LTC Jose G Velasquez, USA  
LTC Edwin L Kennedy, USA

If we missed your birthday, it's because we don't have it on file. Please e-mail your birth date to MAJ Bruce Robinson at [brobinso1976@gmail.com](mailto:brobinso1976@gmail.com) so it can be included in future newsletters. Thank you.

*Chaplain's Corner – continued from page 8*

acquaintances. I am also grateful to live in a country that, although seems dysfunctional at times, gives me the freedom to speak my piece and allows me to openly pray.

A theologian I've heard speak and am currently studying, Terry Teykl, calls **prayer** the **welcome mat** for the Holy Spirit. So, let's roll out the welcome mat and start praying, knowing that we don't need to worry about anything, as God is working with us and through us to give grace.

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

Blessings, Dave





**TAPS**

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

None this month

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

*We will miss these outstanding Leaders and Patriots.*



### Chapter Happenings – October Member Meeting

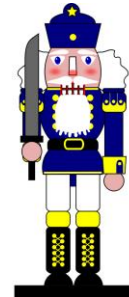


Ms. Angie Smith, Executive Director of Redstone Village, addresses the membership & receives a Certificate of Appreciation from chapter president Rick West

# Huntsville Chapter MOAA Christmas Party

## Holiday Dinner

Sliced honey glazed pitted ham  
Tender oven roasted turkey breast with giblet gravy  
Country Style corn bread dressing with giblet gravy  
Mashed potatoes  
Whole green beans  
Yeast Rolls & Butter  
Ice Water – Coffee  
Sweet or Unsweetened Iced Tea  
Pecan pie



## HUNTSVILLE CHAPTER MOAA CHRISTMAS PARTY

THE OVERLOOK at THE SUMMIT CLUB  
SATURDAY EVENING, 2 DECEMBER 2023

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

\$25.00 PER PERSON (Members & Family) - \$30.00 PER PERSON (Guests)  
\$12.50 PER PERSON (Children 6 – 10) – No Charge (Children under 6)

RSVP by 20 November 2023 (with check made out to HCMOAA) to:

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





## Social Security 101: Understanding Spousal Benefits and Survivor Benefits

While Social Security is not a military benefit, MOAA's finance and benefit counselors are asked about it often. A recent MOAA webinar on the topic gave an overview of the Social Security program and answered questions from members on many areas of interest – Premium and Life members can access the webinar [at this link](#) (login required), while others can [register here](#) to receive a link to the presentation.

One question that came up in the webinar (and frequently in talking with members) is the difference between spousal benefits and survivor benefits. The short version:

- **Spousal benefits** are available to retired workers' spouses or ex-spouses. They pay up to 50% of a worker's monthly retirement or disability benefit.
- **Survivor benefits** are paid to a surviving spouse or surviving ex-spouse when a Social Security beneficiary dies.

Here's a bit more about each benefit. Need more financial guidance? Visit [MOAA.org/Finance](http://MOAA.org/Finance) for articles, links to member-exclusive publications, and other resources.

### Spousal Benefits

**Eligibility:** A spouse can qualify for spousal benefits once that spouse turns 62 or if they are caring for a child under 16 or a child receiving disability benefits. It's important to note that a spouse can only qualify for benefits if the retired worker is receiving retirement or disability benefits.

Unmarried ex-spouses also qualify starting at age 62 if the marriage lasted 10 or more years. If the divorce occurred more than two years previously, the ex-spouse can collect spousal benefits even if the retired worker has not started receiving benefits. Spousal benefits paid to an ex-spouse do not impact the benefits a current spouse may be eligible for.

**Calculation:** A beneficiary is eligible for up to half of what their spouse would receive at [full retirement age](#) (also called the [primary insurance amount](#), or PIA). But the amount received depends on when spousal benefits are claimed. If a spouse starts taking spousal benefits right at age 62, for example, their benefit is reduced to 32.5% of the retired worker's PIA.

The amount received increases with each year a spouse delays claiming benefits. At their own full retirement age, the spouse can claim the maximum amount – 50% of the PIA. Since spousal benefits can't exceed 50% of the other worker's benefit amount, there is no point in delaying claiming spousal benefits beyond full retirement age.

The Social Security Administration has a helpful [spousal benefit calculator](#) on its website.

*Continued on next page*

*Continued from previous page*

**Dual Eligibility:** If a spouse is eligible for Social Security benefits based on their own record, they need to be careful when filing for spousal benefits. That's because when they file for one benefit, it is treated as an application for *all* benefits. The person receives whichever benefit is higher; you can't activate one benefit while you delay another.

### **Survivor Benefits**

**Eligibility:** Survivor benefits are paid to spouses and eligible dependents of deceased workers who qualified for Social Security retirement benefits.


**Calculation:** The benefit amount is based on how much the deceased person was eligible to collect in benefits at full retirement age. Widow or widower benefits can be claimed any time after age 60, but if benefits are started before the survivor's full retirement age, they will be reduced.

If the retired worker claimed Social Security benefits at full retirement age, their survivor is entitled to 100% of that benefit. If the deceased worker claimed benefits before full retirement age, they reduced their benefits and consequently their survivor's benefits.

**Maximizing Survivor Benefits:** A worker can increase their own (and their survivor's) benefit by delaying the start of the benefit. For each year past full retirement age they [delay taking Social Security](#), their benefit increases by 8%. The benefit increase stops at age 70.

### **More Resources**

The Social Security website [has a calculator](#) that can help you plan a benefit claiming strategy. The site also has many articles and blog posts, and if you create a [my Social Security](#) account, you can receive a personalized retirement benefit estimate, get estimates for spouse benefits, check application status, and even request a replacement Social Security card.

While MOAA offers webinars and other tools to help answer general Social Security benefit questions, issues related to your personal benefit situation are best directed to the SSA or your [local field office](#). 



## Medicare Scams

Medicare scams are common and typically peak during open enrollment period from October 15 through December 7. In most cases, a scammer will reach out pretending to be a Medicare, health, or life insurance agent. To ward off Medicare scams, never provide your Medicare ID, Social Security number, or health insurance plan information to a stranger.

If you're 65 or older — or if you care for a loved one who is — Medicare open enrollment is likely on your radar this time of year. It's also, unfortunately, on the radar of many identity thieves and scammers, who prey on the fact that roughly 20 percent of the U.S. population relies on Medicare.

With more than 65 million Americans enrolled in Medicare, identity thieves try to cash in on the service's wide scope of influence. [Senior Medicare Patrol](#) estimates that around \$60 billion is lost annually to Medicare fraud, scams, and errors. And they tend to hit hard this time of year in particular. According to the [Federal Communications Commission \(FCC\)](#), rates of Medicare-related scams spike during open enrollment.

### Know the signs of a Medicare Scam

Medicare scams come in all shapes and sizes. In some cases, a scammer pretends to be a Medicare, health, or life insurance agent reaching out with a question — or even a discount for — a Medicare plan.

In other ploys, the fraudster claims that you're eligible for "free" health services, such as genetic screening for certain chronic diseases or health equipment like braces or a wheelchair.

Whatever the ruse, the "agent" asks for a Medicare number and/or Social Security number for account verification.

Once provided, the scammer may submit false claims to Medicare under your name (a crime called [medical identity theft](#)), or commit other [types of identity theft](#) and fraud, such as taking out credit or loans under their name.

Sometimes scammers may even gather information about their victims beforehand. For example, they may know your age, healthcare provider, or that you have a chronic condition. Scammers can also use spoofing technology, which allows them to fake an identity on caller ID so that their call looks to be coming from "Medicare" or another trusted organization.

The four common types of Medicare scams to look out for, especially during open enrollment, are:

- **Plan discounts or upgrades scams:** A friendly caller from "Medicare" or "Blue Cross Blue Shield" says that you're eligible for a health care plan that covers more and costs less than your current plan, and that — even better! — they can help enroll you immediately over the phone if you provide your Medicare ID and Social Security numbers.
- **New card scams:** You receive a text or email from a "Medicare agent" who says that your card will expire at the end of the year. They say they will issue you a new chip card if you can confirm your Medicare number.
- **Free genetics testing scams:** A health insurance provider calls to say that you're eligible for a free genetics test that can screen for certain cancers and chronic conditions. They can book an appointment for you over the phone or send you a convenient at-home testing kit if you provide your Social Security and Medicare numbers.
- **Medicare eligibility scams:** You receive urgent, non-stop calls from "Medicare" warning that your current plan is about to be canceled or that you'll no longer be eligible if you do not confirm your identity immediately.

### Highlight on Medical Equipment Scams

While Medicare makes it easy for beneficiaries to receive medical equipment like braces, wheelchairs, and walkers, which can help people overcome injuries and improve their health and lifestyle, scammers are known for taking advantage of this system.

*Continued on next page*

*Continued from previous page.*

They may reach a victim through an online ad, an unsolicited call or email, or even a fake storefront and use sales tactics to pressure victims into ordering equipment (typically without a doctor's prescription). In many cases, the scammer gathers your personal information and then bills Medicare for the unnecessary equipment.

To avoid medical equipment scams:

- Do not order medical equipment unless it's prescribed by your physician
- Only order medical equipment through vetted suppliers recommended by a trusted source (like your doctor or insurance provider)
- Do not accept medical equipment that's offered out of the blue

### **The Do's and Don'ts of Avoiding Medicare Scams**

First and foremost, know that Medicare will not call, text, or email you unprompted. Like other government agencies, Medicare's standard mode of communication is a letter sent via USPS. If a call or message comes through from a "Medicare agent," do not answer or engage with it.

In addition, keep these do's and don'ts in mind to stay safe this Medicare open enrollment season:

- **DO** keep your Medicare and Social Security numbers and cards secure and in a safe place.
- **DO** use the official government website ([medicare.gov](https://www.medicare.gov)) to research and learn about what Medicare coverage entails.
- **DO** call 1-800-MEDICARE (1-800-633-4227) with any questions or concerns regarding your Medicare coverage.
- **DO** review all healthcare-related documents carefully and thoroughly including health bills, explanation of benefits (EOB), and Medicare Summary Notices (MSN). Make sure that they match the healthcare services and medications that you actually received. If they don't reach out to your healthcare and insurance providers immediately.
- **DON'T** give your Medicare number or Social Security number to a stranger, including anyone over the phone, via text, via email, or online.
- **DON'T** answer calls or texts from "Medicare" or an unknown number.
- **DON'T** panic if someone calls threatening to cancel your Medicare coverage or says that your card is expired. Hang up immediately and call 1-800-MEDICARE and/or your health insurance provider to ask about your plan.
- **DON'T** accept any "free" medical equipment, testing, or healthcare service, especially in exchange for your Medicare number or Social Security Number.
- **DON'T** discuss your insurance plan or healthcare information with anyone except for your trusted physicians, your health insurance provider, or your [State Health Insurance Assistance Program \(SHIP\)](#) officer.

### **I've been scammed — now what?**

If you or a loved one has fallen victim to a Medicare scam, don't panic. Scammers are persuasive professionals and you are certainly not the first to fall for the ruse. But also, don't delay in reporting the crime.

If you've divulged your Medicare number to a stranger, receive a bill for a health service you didn't receive, or suspect any type of Medicare fraud, you can also do any one of the following to report the crime:

- Call 1-800-MEDICARE (1-800-633-4227)
- Call the fraud center of the Department of Health and Human Services Office of the Inspector General at 1-800-HHS-TIPS (1-800-447-8477)
- Visit [tips.oig.hhs.gov](https://tips.oig.hhs.gov) to report the crime online 



## History of Daylight Savings Time

Benjamin Franklin.

Kaiser Wilhelm II.

Winston Churchill.

Lyndon Johnson.

They're towering figures in world history ... and, despite their many differences, there was one idea on which they all agreed.

And, in retrospect, it seems mildly psychotic.

Oh, also, the idea came from a bug collector and the great-great grandfather of the dude from Coldplay.

It's complicated — we'll explain.

The 20th century may have been the most audacious era in human history. For the first time ever, our species took to the sky ... and then to space. We created weapons with the power to destroy our very world. We created technology that put the entirety of human knowledge at our fingertips.

Also — and this one's a little weirder — we decided we could outsmart time.

It was in the 20th century that we started changing our clocks twice a year, adopting what we now know as Daylight Saving Time. Which, understandably enough, confused the hell out of people.

In fact, one of the objections when the proposal was first hatched was that “calling the hours different would not make any difference in the time” (which is pretty hard to argue with).

So where did this idea come from? And why are we still doing it?

Benjamin Franklin is often credited with the idea for Daylight Savings. But it's not really true. While living in France, Franklin merely wrote a satirical essay suggesting that it would make more sense for the locals to get up earlier and do more during daylight hours. In fact, the article was mainly an excuse for him to accuse the French of not getting out of bed before noon.

In reality, the person who got the ball rolling was a late 19th century New Zealand postal worker named George Hudson — who wanted more daylight hours for his after-work hobby ... of bug collecting.

A few years later, the idea was taken up by William Willett, an English homebuilder who was disappointed in his countryman for not getting up earlier. Willett, by the way, was the great-great grandfather of Coldplay's Chris Martin, setting up an enduring scholarly debate about which was his greater crime against humanity.

While some members of the British Parliament, including Churchill, supported the idea of Daylight Savings, nothing came of it until World War I — when the Kaiser's Germany implemented it as a wartime measure to conserve energy. Shortly thereafter, the United States adopted it too ... and then got rid of it as soon as the war was over.

*Continued on next page*

*Continued from previous page*

Then we brought it back during World War II...and got rid of it as soon as the war was over.

The reason it eventually became permanent. Because when it went away at the national level, state and local governments were free to decide the time for themselves. The result? Chaos. In the mid-1960s, one bus route traveling the 35 miles between Steubenville, Ohio and Moundsville, West Virginia — went through seven different time zones. To stem the confusion, in 1966, Lyndon Johnson signed the bill making Daylight Savings national and we never looked back.

Or at least we were never supposed to look back.

Hawaii and Arizona opted out of changing their clocks, keeping the same time all year round.vi And now 19 other states have petitioned the federal government to do the same.

One reason: As we all rediscover twice a year, **THE HUMAN BODY IS NOT DESIGNED TO RESET ITS INTERNAL CLOCK!**

Our health is deeply tied to our circadian rhythms, the cues our body takes from time. And fiddling with that system is asking for trouble.

Heart attacks spike by around 25% when the clocks spring forward. There are more fatal car accidents. And if you find yourself in the ER — you should know that healthcare workers tend to make more errors after the time change too.


Virtually any health problem is made worse by poor sleep, which is why, in 2020, the American Academy of Sleep Medicine officially called for the country to have one year-round standard for time.

The rationale that Daylight Saving Time conserves energy doesn't hold up to scrutiny either. Research from the U.S. Department of Energy found that electricity use barely declines at all with longer daylight hours.xii Some studies even suggest that the decrease in people using lights is more than offset by the increase in people using air conditioning or heating.

But while there are a lot of reasons to object to changing the clocks twice a year, it's worth remembering that Daylight Saving Time is intended to address a real problem. The amount of sunlight varies dramatically throughout the year, especially as you get farther away from the equator. In northern cities like Seattle and Minneapolis, the shortest winter days can have around seven fewer hours of daylight than the longest summer ones. Alaska basically turns into "The Purge" for a few months.

So, is there a way to deal with this problem without the headache of changing the clocks? Actually, it's pretty simple. Just allow businesses, schools, and other institutions to adopt seasonal hours. In fact, that was exactly what was happening in Britain before they made compulsory time changes the law.

Americans are flexible, creative people. We've learned how to live with blistering heat and bitter cold. We've made deserts bloom and dammed mighty rivers. Surely we can find a more efficient way to deal with a little less daylight.

Having one year-round standard would be easier for society, better for our health, and, most importantly ... would really stick it to Coldplay. 

## **Huntsville Chapter Objectives**

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

## **Benefits of Membership**

We are the largest of the 13 chapters in Alabama and have over 320 members. We have been recognized by National MOAA for the last four years with Level of Excellence awards. We provide grassroots support for issues that affect us and are active in both the Redstone Arsenal and Madison County communities. Why should you join our chapter? This is what we do, and what's in it for you:

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

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

## Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our 320+ members each month. All they can say is “no”.

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is [brobinso1976@gmail.com](mailto:brobinso1976@gmail.com) 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 - 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)
- 4 November – Monthly Breakfast – City Café Diner – 0900**
- 5 November – Daylight Savings Time ends
- 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)
- 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)
- 23 November – Thanksgiving Day
- 24 November – Black Friday
- 25 November – Iron Bowl
- 25 November - Ireland voted to legalize divorce (1995)
- 26 November – The first Thanksgiving holiday – proclaimed by George Washington (1789)
- 28 November – Hanukkah begins

