

Volume 62, Issue 10
October 2023



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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

Greetings all!

Sitting here and taking it easy – thankfully college football season has started back again...I don't even care who wins these days!

September's membership meeting went very well – many thanks to all of you that attended! I thanked Sheriff Turner for taking the time to talk to us despite his recent loss.

Our next meeting is October 25th – see details on page 13. Our guest speaker will be Mrs. Angie Smith, the Executive Director of Redstone Village. I have spoken to her about who we are, and I, for one, am very interested in what she will have to say about retirement villages in general. This should be a good meeting so get your questions ready. **RSVPs are open!** Please send them to our Programs Chair, John Vanderbleek, at jvbleek78@gmail.com or 256.893.1565.

The annual Scholarship Fund Golf Tournament is complete – just need to finish up some of the financials. We had a record turnout and a record number of sponsors. Again, my deepest thanks to all those that helped with preparations and donations and sponsors! Please see the list of sponsors and donors in this issue.

Don't forget that the RAD is October 19-20. The featured speaker is CAPT Paul Frost from MOAA National. See the flyer attached and the Bulletin I sent previously for more information.

Our annual Christmas Party will be on Saturday, December 2nd. We will have entertainment and door prizes and, of course, a great meal! Please see the flyer on page 16 and send in your RSVPs as soon as possible!

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 October!

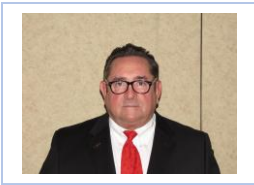
Rick

The next member meeting is on 25 October – the guest speaker is Angelia Smith, Executive Director of Redstone Village

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



Legislative Corner

Lt Col Charles Clements, USAF-Ret

**Take
Action**

→ <http://www.moaa.org/takeaction/>



“All politics is local.”

The fight over whether Alabama’s congressional map complies with the Voting Rights Act (VRA) continues. Early this month Federal judges said that they will draft new congressional lines for Alabama after lawmakers refused to create a second district where Black voters at least came close to comprising a majority, as suggested by the court. In blocking the newly drawn congressional map, the three-judge panel wrote that they are “deeply troubled” that Alabama lawmakers flouted their instruction to create a second majority-Black district or something close to it. The panel directed a court-appointed special master to submit three proposed new maps by September 25. The responsibility for drawing new proposed lines will fall to the appointed special master Richard Allen, who previously worked for several Alabama attorneys general, and cartographer, David R. Ely.

Within a week of the ruling Alabama is pursuing another appeal with the US Supreme Court, hoping for a different result with the most recent GOP version of the map. Alabama asked the justices to stay a ruling issued last week by a three-judge panel that blocked the use of the latest GOP-drawn districts in upcoming elections and directed a court-appointed special master to propose new lines for the state.

The Supreme Court denied Alabama’s emergency request to keep Republican-drawn congressional lines in place and stop a three-judge panel from drawing new lines as the state appeals. The three-judge panel will quickly proceed with the redrawing of new districts for use in the 2024 elections. The panel will hold a Tuesday hearing on three possible replacement plans proposed by a court-appointed special master. The court told plaintiffs and the state to submit any objections to the proposed plans this week. Alabama Attorney General Steve Marshall said the state will continue the legal fight to restore state-drawn lines, but Alabama will face a “court-drawn map for the 2024 election cycle.”

The decision was a loss for the state that had tried to argue the Supreme Court’s June ruling didn’t necessarily require the creation of a second majority-Black district. Marshall accused plaintiffs of prioritizing “racial quotas” over traditional redistricting principle and said the state will “now be encumbered with a racially gerrymandered, court-drawn map for the 2024 election cycle.” “We are confident that the Voting Rights Act does not require, and the Constitution does not allow, ‘separate but equal’ congressional districts,” Marshall said.

The \$2 billion in ARPA funding the state received must be allocated by the end of 2024 and expended by the end of 2026 or risk the U.S Treasury Department taking the money back. Of the more than \$945 million in federal American Rescue Plan Act funds dedicated to water and sewer and broadband infrastructure projects in Alabama this year and last, less than \$20 million has been spent.

Continued on page 9

2023-2024 GOVERNING BOARD

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

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STANDING COMMITTEES

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

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

Chapter Chaplain: Col Dave McKinney, USAF-Ret, 334-467-6860, mckinnewd@gmail.com

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

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brobinso1976@gmail.com

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

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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, fairlambjrf@comcast.net (June 2026)

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

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

Check every day for the Deal of the Day
<http://www.shopmyexchange.com> – major discounts on items you want. Across from the customer service counter check out the “As Seen On TV” items. Coupons, rebates, interactive ads, specialty stores, and super daily specials? Your Exchange has it all at:
<http://www.shopmyexchange.com/savings-center/> If you have a Military Star Card, each time you use it through 31 Dec, you will automatically entered to win getting your Star Card bill paid in full!

Home Depot job buckets on sale at your Exchange \$3.99. The Exchange partners with the Home Depot appliance center offering free delivery, no sales tax, 0% financing with military STAR card for 6 months, Home Depot protection plan, and the lowest exclusive price.

The Subway sandwich shop is closed. Rumor is that maybe a Jimmy Johns may take its place since customers wanted delivery.

Be sure to pass along to military friends that they can shop online at shopmyexchange.com by checking at VetVerify.org. For those without a Star Card – apply and your first days of purchases at the Exchange are at least 10% off – sometime even more! Just in time for Black Friday deals! You may call us at [256-883-6100](tel:256-883-6100).

Shopette

New! St. Christopher wine from Mosel, Germany – Riesling varieties. New at the Markers Mark display – Basil Hayden Toast Kentucky straight bourbon whiskey. Try most items in a small size at the Big Taste small size display near the registers. Christmas displays already starting at the Sip & Savor display. Brandied cherries, Bailey’s loaf cake, whiskey cake, liquor chocolate assortments, gift boxes, and Advent Calendars. Limited time specials of various spiced ciders and egg nogs.

New! Uncle Nearest 1844 small batch whiskey. Also, Crown Royal peach, vanilla, and salted caramel. Sweet Home Campfire whiskey and Pendleton whiskey. For the discerning taste Ron Zacapa XO Grand Reserve rum. Don’t forget to pick up any of the wine or liquor accessories you need.

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

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

Air/Space Force Representative:
Col Edward L. Uher
256-882-6824
bged992K@aol.com

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



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CONTACT:

GERMI CLOUD,
NSSA, CRPC
VICE PRESIDENT, WEALTH ADVISOR
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germie@cloudfinancial.com



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



ANYONE CAN GET VACCINATED!



The CDC recommends that everyone aged 6 months and older should get a COVID-19 vaccine.

Find out where to get your vaccine at www.tricare.mil/COVIDvaccine



New COVID-19 Vaccine Guidance for 2023-24

It is recommended by the Centers for Disease Control and Prevention that everyone 6 months and older get an updated COVID-19 vaccine to protect against the potentially serious outcomes of COVID-19 illness this fall and winter.

Vaccination remains the best protection against COVID-19-related hospitalization and death. Vaccination also reduces your chance of suffering the effects of Long COVID, which can develop during or following acute infection and last for an extended duration. If you have not received a COVID-19 vaccine in the past two months, get an updated COVID-19 vaccine to protect yourself this fall and winter.

Updated COVID-19 vaccines from Pfizer-BioNTech and Moderna will be available starting this month. Check with your Military Treatment Facility or health care provider for availability and appointments to receive your updated 2023-24 COVID-19 vaccine.

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YOU SERVED OUR COUNTRY WELL AND WE WOULD BE HONORED TO SERVE YOU WITH YOUR INSURANCE AND INVESTMENT NEEDS.

Please call our office to set a time for a complimentary one on one meeting with **John D. Stover, LUTCF, Certified Financial Planner™, Certified Kingdom Advisor®**

8 ARCH STREET
HUNTSVILLE, AL 35806
BY APPOINTMENT ONLY

PHONE: 615.591.3937
TOLL-FREE: 888.468.9672
FAX: 615.591.3932

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Edward Jones

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

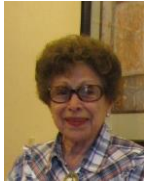
Together, let's create an investment strategy that works for you. Contact us for a complimentary portfolio review.



Dale C Kuehl, AAMS™
Financial Advisor

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

FAP-1966G-A



Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Our next gathering will be on Thursday, 19 October, at the Olive Garden, 3730 University Drive in Huntsville.
Phone: 256-539-1955. We will meet at 11AM. Everyone will be called.

Surviving Spouse Corner: Thrift Savings Plan Considerations

The Thrift Savings Plan (TSP) is a tax-deferred retirement savings and investment plan for members of the uniformed services. When your military spouse dies, you — as the surviving spouse — will need to make many decisions about the TSP's future in your financial planning.

For spouse beneficiaries of deceased participants' TSP accounts with a share of the balance of \$200 or more, TSP will establish a beneficiary participant account (BPA) in your name.

Having a good financial planner, who is particularly familiar with the TSP, is the key. He or she can guide you to the best option for your new investment plan, known now to you as a BPA.

According to [TSP.gov](https://www.tsp.gov), as the owner of a TSP BPA, benefits include:

- a diversified choice of investment options, including individual funds; professionally designed Lifecycle (L) Funds, which mix the individual funds with an eye toward specific target dates; and an option for investing in mutual funds
- tax-deferred earnings on traditional money
- tax-free earnings on Roth money if qualified
- low administrative and investment expenses
- the ability to roll your beneficiary participant account over to an existing civilian or uniformed services TSP account if you have one
- a variety of distribution options

Learn all that you can through hosts of various veteran financial planners' podcasts, websites such as [MOAA.org](https://www.moa.org), and other social platforms. The most vital of all these is the [TSP webpage](https://www.tsp.gov), where you will find a plethora of resources for your perusal.



Chaplain's Corner
Col Dave McKinney, USAF-Ret

Genesis 2.10:

A river flows out of Eden to water the garden, and from there it divides and becomes four branches.

Ecclesiasticus 46: 26

Do not be ashamed to confess your sins, and do not try to stop the current of a river.

Ecclesiasticus 39.22:

'His blessing covers the dry land like a river and drenches it like a flood.'



I am just starting a book about the history of prayer. The author, Terry Teykl, argues that a prayer is much like a river, actually calling the first chapter "The River of Prayer". Rivers in general are exciting and playful, are life giving, sometimes mysterious, are cleansing, are unpredictable, yet they are also manageable. So too is the river of prayer in our lives.

A friend of mine, who is the director of a community center in Mississippi, is a testament to the power of a river of prayer. When I interviewed her for the position, she was hesitant. After some going back and forth and prayer on both of our parts, she gracefully accepted the position. But she warned me that when she prayed, it poured. So she put on her galoshes and grabbed her umbrella as she started working. I can't say that the community center was going to close down in the next few weeks, but its operations were perilous. Well, she prayed, and the river of prayer poured down, grants came flowing in allowing for major renovations, the community rallied, the daycare center attendance mushroomed, and other ministries that were on-going had to move outside the building to give room for the daycare growth. As the prayers were being answered, it was much like a river, it was exciting and playful as things change, it was life giving, it definitely was mysterious at times (especially as we saw connections happening), was cleansing, it was unpredictable (from day to day the director did not know what was around the corner, yet these were all manageable.

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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: 312
Regular Members: 263
Surviving Spouses: 49

New this month: 2
Deaths this month: 0
Renewals: 0

Welcome New Members to Huntsville Chapter MOAA

**CW4 Johnie Keeter, USA
CAPT Veronica Brecht, USCG**

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

After months of struggling to find agreement on just about anything in a divided Congress, lawmakers are returning to Capitol Hill to try to avert a government shutdown. A short-term funding measure to keep government offices fully functioning will dominate the September agenda, along with emergency funding for Ukraine, federal disaster funds and the Republican-driven probe into Hunter Biden’s overseas business dealings. My prediction is continuing resolution or a short-term shutdown.

Speaker Kevin McCarthy announced Tuesday he is directing the U.S. House to open an impeachment inquiry into President Joe Biden over his family's business dealings, launching historic proceedings ahead of the 2024 election. McCarthy said that House investigations so far "paint a picture of a culture of corruption" around the Biden family as Republicans probe the business dealings of the president's son, Hunter Biden, from before the Democratic president took office.

The Biden administration has cleared the way for the release of five American citizens detained in Iran by issuing a blanket waiver for international banks to transfer \$6 billion in frozen Iranian money from South Korea to Qatar without fear of U.S. sanctions. In addition, as part of the deal, the administration has agreed to release five Iranian citizens held in the United States. Several Republicans sharply criticized the deal. This irresponsible, weak appeasement sends a terrible message across the globe and only incentivizes further hostage taking in the future.

The August 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Sept. 13, was 301.551, 3.3% above the FY 2023 baseline of 291.901. The next CPI-W release is set for Oct. 12.

With just a few weeks before final calculations can be made, the annual cost-of-living allowance (COLA) for military retirees, VA disability recipients, Social Security beneficiaries, and others receiving certain federal payments for 2024 is settling in at a higher-than-expected figure. MOAA predicts the upcoming COLA will be 3.2%, down 5.5 percentage points from last year’s 8.7% increase. It’s the smallest figure in three years, but it’s just the fifth time in 20 years the adjustment has reached 3% or higher. 🏠

PX/Commissary – continued from page 3

Commissary

Lots of Halloween candy to stock up on for all the Trick or Treat goblins. Huge selection in the middle of the store. Some early Christmas candies already appearing near the self-check-out isle.

Football season! Your Commissary has you covered for all the chips, dips, sauces, marinades, steaks, chops, chicken wings and whatever else you might need to make your tail gating party one of the best! Also, mixed nuts, cashews and pistachios! Don’t forget, while entering the Commissary, check out the table of coupons and sales flyers – you will find several coupons covering those football party necessities! Plus, the all organic section on your right just as you enter the commissary. 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.

Click 2 go checkout! Place your order on the website; the commissary selects your items and bags them; and drive to the Redstone Commissary to pick up your items in the special packing space (new drive-in entrance now open just past the Auto Detail Shop). Order online 24/7 up to 6 days ahead - \$4.95 service fee waived!

Visit <http://www.commissaries.com> or sign up at Facebook, Twitter @YourCommissary, Pinterest, Instagram, or YouTube for all the commissary information! Also visit <https://commissaryconnection.dodlive.mil/> for all services information. 🏠



HCMOAA Treasurer's Report August 2023

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

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

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$17,690.99	\$ 1,702.43
Income	\$ 3,188.10	\$.22
Expenses	\$ 252.12	\$ 0.00
Ending Balance	\$20,626.97	\$ 1,702.65

3. Notable income: Golf proceeds (bankcard income), membership meeting meals, Sentinel advertising, petty cash, dues and a LMT buy-in.

4. Notable expenses: Petty cash, a LMT buy-in and office supplies.

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 \$110.70. 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 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 September 2023

Anonymous (2)
Corporate Donation - WalMart

Total received for September:	\$390.00
Total received CY23:	\$940.00





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



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

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

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

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

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

_____ MOAA National Membership Number

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

Attention Annual Members

It is 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

You can't get a decent lunch for \$10 these days!

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

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

IRS Announced Significant Inflation Adjustments for Tax Year 2023

With inflation rates being the highest in several decades, the Internal Revenue Service announced inflation adjustments for tax year 2023. These inflation adjustments are some of the biggest adjustments made in history that will change individual income tax brackets and increase some key tax deductions and credits for tax year 2023.

The IRS announces incremental adjustments to tax benefits every year tied to inflation. But after a year of the highest inflation growth in four decades, the adjustments announced this year are more significant than in previous years. The most noteworthy increases are about 7% for standard deduction amounts, income tax brackets, and the Earned Income Tax Credit for tax year 2023.

The standard deduction is a specific deduction that the IRS allows instead of itemizing deductions. The standard deduction is based on filing status, and you can get an additional amount if you are 65+ or blind. For single taxpayers (and those married filing separately) the standard deduction rises to \$13,850 for 2023. The 2023 standard deduction for couples married filing jointly is \$27,700. For those filing head-of-household the standard deduction will be \$20,800 for tax year 2023.

For taxpayers who are blind or at least age 65, you can claim an additional standard deduction of \$1,500 per person for 2023 or \$1,850 if they are unmarried and not a surviving spouse. If you are both 65 or older and blind, the additional deduction amount is doubled (totaling \$3,000 for 2023).

Beginning in tax year 2023, if you can be claimed as a dependent on another person's tax return, your standard deduction is limited to the greater of \$1,250 or your earned income plus \$400.

For tax year 2023, the top marginal tax rate will remain at 37% for individual single taxpayers with incomes greater than \$578,125 (\$693,750 for married couples filing jointly).

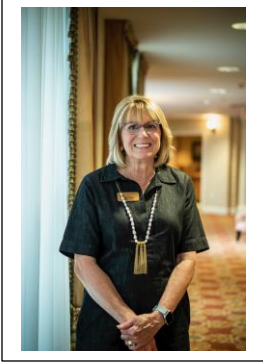
The other marginal rates are:

- 35% for single taxpayers with incomes over \$231,250 (\$462,500 for married couples filing jointly)
- 32% for single taxpayers with incomes over \$182,100 (\$364,200 for married couples filing jointly)
- 24% for single taxpayers with incomes over \$95,375 (\$190,750 for married couples filing jointly)
- 22% for single taxpayers with incomes over \$44,725 (\$89,450 for married couples filing jointly)
- 12% for single taxpayers with incomes over \$11,000 (\$22,000 for married couples filing jointly)
- 10% for single taxpayers with incomes of \$11,000 or less (\$22,000 for married couples filing jointly).

Generally, capital gains are profits you made from a sale of assets and investments – think stocks, bonds, cryptocurrency, real estate. Depending on how long you have held the asset (short term vs long term) will determine how it is taxed. Most net capital gain is no higher than 15% for most people and some or all net capital gains may be taxed at 0% depending on your income.

For tax year 2023, a capital gains rate of 15% applies if your taxable income is more than \$44,625 but less than or equal to \$492,300 for a single filer (or more than \$89,250 up to \$553,850 for those married filing joint returns).

The top rate of 20% will not apply until single filers income is more than \$492,300 or more than \$553,850 for married filing joint filers.



Membership Meeting
25 October 2023
1100 – Summit Club

Guest Speaker: Ms. Angelia (Angie) Smith
Executive Director, Redstone Village

Angie started her career in subsidized housing for the elderly. During her time with senior housing the opportunity to move to a Continuing Care Retirement Community (CCRC) located in Rainbow City was offered by the sponsors. Angelia was hired as Executive Director in 2002 and was licensed as a Category II administrator with the State of Alabama in 2003.

She has held positions as Director of Health and Wellness Services with Somerby of St. Vincent 119 in Hoover and Regional Director of Operations with Greenbrier Senior Living in Birmingham, being responsible for communities in multiple states. Angie was appointed by the Governor to serve on the BOEALA (Board of Examiners of Assisted Living Administrators) in 2014 until 2020. She was elected Chair twice during her appointment.

Currently, Angie is serving as Executive Director of Redstone Village.

Angie and her husband Don have a blended family - son Charlie Galliher and his wife Jennifer, grandson Jake and granddaughter Isabella and a daughter Cristal Owens and grandson Mitchell. Angie and Don live on a cattle farm in Springville, Alabama.

Menu: Chicken Schnitzel (with Jaeger sauce), Bratwurst, Red Cabbage, German Pan-Fried Potatoes, German Chocolate Layer Cake, Cucumber Salad, Broetchen with Butter, Assorted Beverages.

Cost: \$20 for Chapter members and families; \$25 for non-members / guests – pay at the door – cash or check only. **Exact change is appreciated.**

RSVP: COL John Vanderbleek, jvbleek78@gmail.com or (256) 893-1565, NLT 20 October 2023.



21 Birthdays in October

Col Donald R Brewer, USAF
CPT Sean R Sterling, USA
CW4 Edward J Banville, USA
LTC Russell L Dunford, USA
MAJ Lance C Granger, USA
BG Daniel L Montgomery, USA
COL Barton Lawrence Jr, USA
CAPT Richard C West, USN
Lt Col Brian J Smith, USAF
LTC James A Cox, USA
Col Drew R Taylor, USAF

Col Edward L Uher, USAF
CW2 Edward C Baltz, USA
MAJ Curtis Smith, USA
CPT Gary M Rose, USA
Capt Howard Sanderford, USMC
Col Adrian A Ritchie Jr, USAF
LTC Robert W Hearon, USA
COL Melvin J McLemore, USA
LTC Harold E Walden, USA
MAJ Marcus H Sachs, USA

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

Chaplain's Corner – continued from page 8

Remember the adage, be careful what you pray for. Well, this community center has received all that grace that has poured out from the river of prayer of many and the future is looking very good for them.

Take time to pray and watch the river of prayer unfold in your life. In closing, John wrote, "Whoever believes in me, as Scripture has said, rivers of living water will flow from within".

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

Blessings, Dave





TAPS

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

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 – September Member Meeting

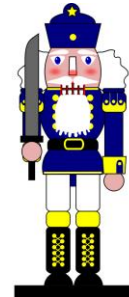


Kevin H. Turner, Madison County Sheriff, addresses the membership & receives a certificate of appreciation from chapter President Rick West

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)

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



TRICARE For Life and Your Family

For many families, staying healthy is a big priority. If you'll be eligible for [TRICARE For Life](#) (TFL) soon, you might be wondering how this affects your family's health care coverage.

“Your TFL eligibility is based in part on your eligibility for Medicare,” said Anne Breslin, TRICARE For Life program manager at the Defense Health Agency. “When you become eligible for Medicare, your family members who aren't yet eligible for Medicare may stay in their current TRICARE plans.”

Keep reading to learn how your family's TRICARE coverage works when one family member becomes eligible for Medicare.

Q: Who's eligible for TFL?

A: TFL is for military retirees and their eligible family members who are entitled to TRICARE and have Medicare Part A and Medicare Part B, regardless of age, as outlined in the [TRICARE For Life Handbook](#). TFL coverage is automatic once:

- You have both Medicare Part A and Part B
- You show as TRICARE-eligible in the [Defense Enrollment Eligibility Reporting System](#)

Q: I've heard that TFL is an individual entitlement. What does this mean, and how does it affect my family?

A: This means that TFL only covers the person who has Medicare Part A and Part B. Your family members who aren't eligible for Medicare may stay in their current TRICARE health plan as long as they're eligible.

Q: Is becoming eligible for Medicare a TRICARE Qualifying Life Event?

A: If you become eligible for Medicare at age 65, you won't have a [Qualifying Life Event](#), but your TRICARE-eligible family members under age 65 will. These family members can make eligible changes to their TRICARE health plan within 90 days of the Medicare-eligible family member's Medicare effective date.

Learn more at [Becoming Medicare-Eligible](#).

Q: I didn't sign up for Medicare Part B during my Initial Enrollment Period. How does this affect my family members' TRICARE coverage?

A: It doesn't. Family members who aren't eligible for Medicare may stay in their current health plan as long as they're TRICARE-eligible.

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Remember, if you're eligible for Medicare, you must have Medicare Part A and Part B to have TFL coverage. This includes people who live overseas and people with employer-sponsored health plans.

If you have employer-sponsored health coverage, you can delay Medicare Part B and sign up during a [Special Enrollment Period](#). If you choose to rely solely on employer-sponsored coverage, sign up for Medicare Part B the month before you retire or lose employer-sponsored coverage. This ensures your Medicare Part B and TRICARE coverage under TFL starts as soon as your other coverage ends.

If you don't sign up for Medicare Part B during your [Initial Enrollment Period](#) and you aren't eligible for a Special Enrollment Period, you can also sign up during the Medicare [General Enrollment Period](#).

To learn more about signing up for Medicare Part B, check the [TRICARE For Life Handbook](#).

Q: Will my family's TRICARE annual enrollment fee change when I become eligible for Medicare?

A: TFL doesn't have an annual enrollment fee. But if you have family members enrolled in a [TRICARE Prime](#) or [TRICARE Select](#) plan, your family's enrollment fee may change:

- The fee changes to the single rate if you have only one family member enrolled in TRICARE Prime or TRICARE Select.
- Your enrollment fee will stay the at the family rate if you have two or more family members enrolled in TRICARE Prime or TRICARE Select.


To learn more about enrollment fees, use the [Compare Costs](#) tool. You can also call your [TRICARE contractor](#).

Q: If my sponsor passes away, does this affect my eligibility for TFL?

A: If a sponsor dies after they retired from active duty, their spouse stays eligible for TRICARE unless they remarry (unless the new spouse is a retired service member). When the surviving spouse has Medicare Part A and Part B, they'll have TFL.

Q: How can I learn more about TFL?

A: There are many resources to help you learn about TFL. Here are a few places to get started:

- Check out the [TRICARE For Life Handbook](#), [TRICARE and Medicare Turning Age 65 Brochure](#), and [TRICARE and Medicare Under Age 65 Brochure](#).
- Watch the latest [TFL webinar](#).
- Listen to the "TRICARE For Life 101" series of the [TRICARE podcast](#). 

Copayments, Cost-Shares, and Other TRICARE Costs You Should Know

When it comes to health care costs, “copayment,” “cost-share,” and “deductible” are terms you might hear a lot. But what do these terms mean, and how might they affect you?

Copayments, cost-shares, and annual deductibles are types of out-of-pocket costs you may pay to get covered health services and prescription drugs.

- A **copayment** is a fixed dollar amount you pay for a health care service or drug.
- A **cost-share** is the percentage of the total cost of a health care service or drug that you pay. Cost-shares typically apply when you use a TRICARE-authorized non-network provider or a [non-network pharmacy](#) and you’ve met your annual deductible.
- An **annual deductible** is the amount you pay for health services and drugs each calendar year before cost-sharing starts.

Your copayments, cost-shares, and annual deductible depend on a few factors:

- Your [TRICARE plan](#)
- Your [beneficiary category](#)
- Your [beneficiary group](#)
- The [type of service](#) you get
- [Who provides the service](#)

“Knowing how these factors affect what you’ll pay can help you choose the most cost-effective option for getting care,” said Shane Pham, program analyst with TRICARE Health Plan’s Policy and Programs Section at the Defense Health Agency. “And if you’re eligible to enroll in or change your health plan during [TRICARE Open Season](#) or after a [Qualifying Life Event](#), understanding costs can help you choose the best plan for your needs.”

Generally, you’ll have lower out-of-pocket costs when:

- You follow [your plan’s rules for getting care](#).
- You see a TRICARE [network provider](#) instead of a [non-network provider](#) when you get civilian care.

Read on to learn more about your plan’s copayments, cost-shares, and deductible and how out-of-pocket costs work for prescriptions.

TRICARE Prime options

Active duty service members (ADSMs) don’t pay copayments and cost-shares for covered health services. Neither do active duty family members and transitional survivors enrolled in a [TRICARE Prime](#) option.

Retirees, their family members, and all others enrolled in TRICARE Prime pay copayments for covered health care visits.

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TRICARE Prime plans don't have annual deductibles. But if you use the [point-of-service \(POS\) option](#), you'll have an annual POS deductible. The POS option refers to nonemergency care you get without a [referral](#). When you use this option, you'll pay the full cost of care until you meet your POS deductible, as outlined in the [TRICARE Costs and Fees Fact Sheet](#). After that, you'll pay 50% of the [TRICARE-allowable charge](#) when you use the POS option.

TRICARE Select and TRICARE premium-based plans

You have an annual deductible if you're enrolled in any of these plans:

- [TRICARE Select](#)
- [TRICARE Select Overseas](#)
- [TRICARE Reserve Select](#)
- [TRICARE Retired Reserve](#)
- [TRICARE Young Adult Select](#)
- [Continued Health Care Benefit Program](#)

If you're enrolled in one of these plans, copayments and cost-shares are based on the type of provider you see:

- When you see a TRICARE-authorized network provider, you'll pay a copayment.
- If you see a TRICARE-authorized non-network provider, you'll pay a cost-share after you meet your annual deductible.

TRICARE For Life

If you have [TRICARE For Life](#), you have a TRICARE deductible and cost-shares if you get services not covered by Medicare. To learn more, check out "[Have TRICARE For Life Costs Questions? Find Answers Here.](#)"


TRICARE Pharmacy Program

Copayments and cost-shares for prescription drugs are based on who you are and where you fill your prescription. ADSMs pay nothing out of pocket for prescription drugs. All other beneficiary types pay copayments for drugs from [TRICARE Pharmacy Home Delivery](#) and [TRICARE retail network pharmacies](#). There are no copayments for prescriptions filled at [military pharmacies](#).

If you get a prescription from a [non-network pharmacy](#), you'll pay the full cost of the drug up front. Then you can file a claim for reimbursement. Applicable copayments, cost-shares, and deductibles may apply.

How to find out-of-pocket costs

Copayments, cost-shares, and deductibles are subject to change each plan year. To find costs for the current year, check the [Compare Costs](#) tool and the [TRICARE Costs and Fees Fact Sheet](#).

To learn more about out-of-pocket costs, go to [TRICARE Cost Terms](#). And if you have questions, reach out to your [TRICARE regional contractor](#). 

History of Halloween

Ancient Origins of Halloween

Halloween's origins date back to the ancient Celtic festival of [Samhain](#) (pronounced sow-in). The [Celts](#), who lived 2,000 years ago, mostly in the area that is now Ireland, the United Kingdom and northern France, celebrated their new year on November 1.

This day marked the end of summer and the harvest and the beginning of the dark, cold winter, a time of year that was often associated with human death. Celts believed that on the night before the new year, the boundary between the worlds of the living and the dead became blurred. On the night of October 31 they celebrated Samhain, when it was believed that the ghosts of the dead returned to earth.

In addition to causing trouble and damaging crops, Celts thought that the presence of the otherworldly spirits made it easier for the Druids, or Celtic priests, to make predictions about the future. For a people entirely dependent on the volatile natural world, these prophecies were an important source of comfort during the long, dark winter.

To commemorate the event, Druids built huge sacred bonfires, where the people gathered to burn crops and animals as sacrifices to the Celtic deities. During the celebration, the Celts wore costumes, typically consisting of animal heads and skins, and attempted to tell each other's fortunes.

When the celebration was over, they re-lit their hearth fires, which they had extinguished earlier that evening, from the sacred bonfire to help protect them during the coming winter.

By A.D. 43, the [Roman Empire](#) had conquered the majority of Celtic territory. In the course of the 400 years that they ruled the Celtic lands, two festivals of Roman origin were combined with the traditional Celtic celebration of Samhain.

The first was Feralia, a day in late October when the Romans traditionally commemorated the passing of the dead. The second was a day to honor Pomona, the Roman goddess of fruit and trees. The symbol of Pomona is the apple, and the incorporation of this celebration into Samhain probably explains the tradition of bobbing for apples that is practiced today on Halloween.

All Saints' Day

On May 13, A.D. 609, Pope Boniface IV dedicated the [Pantheon](#) in Rome in honor of all Christian martyrs, and the Catholic feast of All Martyrs Day was established in the Western church. Pope Gregory III later expanded the festival to include all saints as well as all martyrs, and moved the observance from May 13 to November 1.

By the 9th century, the influence of [Christianity](#) had spread into Celtic lands, where it gradually blended with and supplanted older [Celtic](#) rites. In A.D. 1000, the church made November 2 All Souls' Day, a day to honor the dead. It's widely believed today that the church was attempting to replace the Celtic festival of the dead with a related, church-sanctioned holiday.

All Souls' Day was celebrated similarly to Samhain, with big bonfires, parades and dressing up in costumes as saints, angels and [devils](#). The All Saints' Day celebration was also called All-hallows or All-hallowmas (from Middle English *Alholowmesse* meaning All Saints' Day) and the night before it, the traditional night of Samhain in the Celtic religion, began to be called All-Hallows Eve and, eventually, Halloween.

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Halloween Comes to America

The celebration of Halloween was extremely limited in [colonial New England](#) because of the rigid Protestant belief systems there. Halloween was much more common in [Maryland](#) and the southern colonies.

As the beliefs and customs of different European ethnic groups and the American Indians meshed, a distinctly American version of Halloween began to emerge. The first celebrations included “play parties,” which were public events held to celebrate the harvest. Neighbors would share stories of the dead, tell each other’s fortunes, dance and sing.

Colonial Halloween festivities also featured the telling of ghost stories and mischief-making of all kinds. By the middle of the 19th century, annual autumn festivities were common, but Halloween was not yet celebrated everywhere in the country.

In the second half of the 19th century, America was [flooded with new immigrants](#). These new immigrants, especially the millions of Irish fleeing the [Irish Potato Famine](#), helped to popularize the celebration of Halloween nationally.

History of Trick-or-Treating

Borrowing from European traditions, Americans began to dress up in costumes and go house to house asking for food or money, a practice that eventually became today’s “trick-or-treat” tradition. Young women believed that on Halloween they could divine the name or appearance of their future husband by doing tricks with yarn, apple parings or mirrors.

In the late 1800s, there was a move in America to mold Halloween into a holiday more about community and neighborly get-togethers than about ghosts, pranks and [witchcraft](#). At the turn of the century, Halloween parties for both children and adults became the most common way to celebrate the day. Parties focused on games, foods of the season and festive costumes.

Parents were encouraged by newspapers and community leaders to take anything “frightening” or “grotesque” out of Halloween celebrations. Because of these efforts, Halloween lost most of its superstitious and religious overtones by the beginning of the twentieth century.

Halloween Parties

By the 1920s and 1930s, Halloween had become a secular but community-centered holiday, with parades and town-wide Halloween parties as the featured entertainment. Despite the best efforts of many schools and communities, [vandalism began to plague](#) some celebrations in many communities during this time.

By the 1950s, town leaders had successfully limited vandalism and Halloween had evolved into a holiday directed mainly at the young. Due to the high numbers of young children during the fifties baby boom, parties moved from town civic centers into the classroom or home, where they could be more easily accommodated.

Between 1920 and 1950, the centuries-old practice of trick-or-treating was also revived. Trick-or-treating was a relatively inexpensive way for an entire community to share the Halloween celebration. In theory, families could also prevent tricks being played on them by providing the neighborhood children with small treats.

Thus, a new American tradition was born, and it has continued to grow. Today, Americans spend an estimated \$6 billion annually on Halloween, making it the country’s second largest commercial holiday after [Christmas](#). IIII

The following Sponsors / Donors were very generous in supporting our Tournament. Please support them with your patronage!

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Terri Pines CC	Golf Superstore	Harbor Freight
Cherokee Ridge CC	COSTCO	Valley Hill CC
Metro Diner	Trash Pandas	The Ledges
Sunset Landing GC	Nick’s Ristorante	Taziki’s
Point Mallard GC	Chuy’s	Steak-Out
Connors Steak	Surin of Thailand	Phil Sandoval’s
El Monte Restaurant	The Casual Pint	Lake Guntersville G.C.
Walton’s Southern Table		Hampton Cove RTJ GC

*****All the generous “booze” donors at our August lunch with Rep. Strong!*****

Your 2023 Golf Committee

Bruce Robinson – Chair

Marty Ohme	Charles Clements	Rick West
Laurie Kubik	Carrie Hightower	Gary Young
Sean Sterling	Lara Sterling	Don Kimminau
Melinda Dellert	Kristina DeBusk	Katie Miceli
Ken Lawing	Tim Howell	John Vanderbleek

Huntsville Chapter Objectives

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

Benefits of Membership

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

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

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

Attention Members

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

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is brobinso1976@gmail.com or 256-426-0525.

Important Dates in October

- 1 October – Henry Ford’s Model T went on sale for the first time (1908)
- 1 October – Peoples Republic of China founded (1949)
- 1 October – Panama Cana Zone returned to Panama (1979)
- 2 October – Thurgood Marshall sworn in as first African American justice of the Supreme Court (1967)
- 3 October – East & West Germany reunited (1990)
- 3 October – President Lincoln established Thanksgiving Day as the 4th Sunday in November (1863)
- 4 October – Russians launched the first satellite – Sputnik I - into orbit (1957)
- 4 October – Pope Paul VI became the first Pope to visit the US (1965)
- 6 October – The first "talkie" opened in New York - *The Jazz Singer* starring Al Jolson (1927)
- 6 October – Egyptian President Anwar Sadat was assassinated in Cairo (1981)
- 8 October – Great Chicago Fire (1871)
- 8 October – Sergeant Alvin York single-handedly took out a German machine-gun battalion (1918)
- 10 October – Spiro Agnew resigned as Vice President (1973)
- 11 October – Columbus Day
- 12 October – Monthly Board Meeting – Java Café – 1100**
- 12 October - Brazil became independent of Portugal (1822)
- 13 October – US Navy established (1775)
- 13 October - The cornerstone of the White House was laid by George Washington (1792)
- 14 October – Monthly Breakfast – City Café Diner – 0900**
- 14 October - Chuck Yeager became the first man to break the sound barrier (1947)
- 15 October – Napoleon Bonaparte exiled on the Island of St. Helena (1815)
- 15 October – US Senate confirmed Clarence Thomas to the Supreme Court (1991)
- 18 October – The Nuremberg War Crimes Trial began (1945)
- 19 October - "Black Monday" occurred on Wall Street as stocks plunged 22.6% (1987)
- 20 October - General Douglas MacArthur “returned” to the Philippines (1944)
- 20 October - Jacqueline Kennedy married Greek businessman Aristotle Onassis (1968)
- 21 October - Thomas Edison successfully tested an electric incandescent lamp (1879)
- 20 October – Retiree Appreciation Day**
- 22 October – Cuban Missile Crisis began (1962)
- 24 October – United Nations founded (1945)
- 25 October – Monthly Member Meeting - Summit Club – 1100**
- 26 October - The shoot-out at the O.K. Corral (1881)
- 31 October - Halloween

