

Volume 60, Issue 9
September 2021



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Greetings Huntsville Chapter Members –

What interesting and tough World times we are living through! Sometimes it is just plain difficult to check the news in the morning.

Well, at least for those of us fans, college football has started. Go Navy!

As a precaution due to COVID, I regret to inform you all that I am cancelling all face-to-face HCMOAA meetings until further notice. The risk in Alabama is clearly very high for everyone and I don't want to unnecessarily expose even a single person during an indoor meeting. I feel the consequences of contracting the virus at any level and in any form is just not worth it – just ask those members who have contracted the virus! I miss the contact meetings and we will resume them as soon as possible.

Our next membership meeting will be **via Zoom on September 29th at 1000** ← Note the time change. We are working to include a guest speaker also via Zoom, so that will be new! **Please reserve the date/time on your calendar now** and try to attend!

We are in the final throes of executing our annual **Scholarship Fund Golf Tournament** on **September 10th**. Thanks to those who served on the Golf Committee – you all did a great job. It will be a very full tourney field and we should do well in the fundraising effort. We are still looking for a little help on tournament day – I will stress that in the email sending out this newsletter.

I have been attending planning meetings for the RAD – scheduled for October 22nd. The format has not been finalized but is leaning towards either virtual or even cancellation. They are also pushing to send out a full bulletin which hasn't been done in a couple of years. I will update you when more is known.

Thanks for bearing with me and PLEASE Stay Safe! I hope to see many of you on Zoom on the 29th!

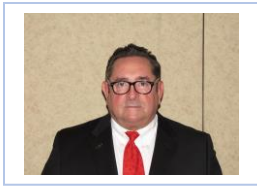
Rick

***Our Member Meeting will be held on 29 September via Zoom.
The guest speaker is TBD.***

In This Issue

| | | | |
|---------------------------|----|------------------------------|-------|
| President's Message | 1 | Save the Date – MCC Gala | 11 |
| Legislative Corner | 2 | Membership Renewal Notice | 12 |
| Concerns | 3 | PX/Commissary (continued) | 13 |
| PX/Commissary | 3 | Surviving Spouse (continued) | 13 |
| Fox Army Health Clinic | 5 | Birthdays | 15 |
| Surviving Spouse Luncheon | 7 | TAPS | 16 |
| Surviving Spouse Corner | 7 | Labor Day | 17&18 |
| Chaplain's Corner | 8 | COVID Variants | 19&20 |
| New Members/Statistics | 8 | Chapter Objectives | 21 |
| Legislative (continued) | 9 | Important Dates | 22 |
| 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/>



Retirees and Disabled Veterans Due for Record Raise Next Year

Military retirees and disabled veterans could see their monthly checks jump by hundreds of dollars each month in 2022, the largest increase since 1983.

The annual inflation-based Cost of Living Adjustment, or COLA, soon will be determined by the government, and all the figures point to an increase of at least 6%, and maybe more, beginning in 2022.

That means that next year, military retirees will see their monthly retirement check increase, with the average monthly check going up by around \$160. Veterans receiving disability compensation from the Department of Veterans Affairs also will see their monthly disability payments increase, with the average monthly amount increasing by nearly \$100.

According to the Defense Department, there are around 1.87 million military retirees, with an annual average retirement payment of \$30,265. The VA says nearly 5.1 million veterans receive disability compensation, with an annual benefit of \$18,549.

The annual COLA increase is based on the Consumer Price Index (CPI), which is measured by the Department of Labor. That agency measures the costs of a select group of goods and services and compares those costs to the previous year. If there is an increase, retirees and many others receiving government benefits see an increase in their monthly payments for the upcoming year. If those costs go down, the government payments will remain the same in the upcoming year.

In 2021, costs for most goods and services have gone up much faster than they have in the past. The most recent data from the Department of Labor is showing a 5.4% increase from last year, and there are two more months left in the current fiscal year, which ends on Sept. 30.

So, unless there is a major turnaround of the economy, with prices dropping dramatically in the next month or so, next year's government payments should see a hefty increase.

The CPI also is used to determine federal employee retirement and social security COLA adjustments as well as other federal benefit programs, so the CPI increase will affect over 50 million Americans.

Next year's COLA is scheduled to be announced in early October. When it is, Military.com will have the latest information, including disability pay rates available to you.

Continued on page 9

2021-2022 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

1st Vice President: Vacant

2nd Vice President: LTC Gary R. Young, USA-Ret, 256-722-2134, youngbikers@att.net

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, mbaron468@gmail.com

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

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

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

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

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

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

STANDING COMMITTEES

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

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

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

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

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

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, chbwig@gmail.com

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

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

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

ROTC/JROTC: LTC Gary R. Young, USA-Ret, 256-722-2134, youngbikers@att.net

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

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

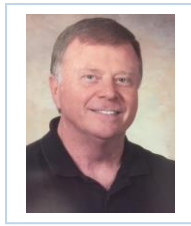
Webmaster: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

LIFE MEMBERSHIP TRUST

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

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

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

Remember to bring your mask when going anywhere at Redstone. Check out the big screen TV's selection—now is the time to get your gear for all the college games!

The exchange gun shop continues to have no ammunition of the popular calibers. I asked the manager and due to shortages everywhere, it is unknown when they will again have stock. Your best source will be at on-line ammo dealers for now.

For those without an Exchange STAR card – apply and your first days of purchases at the Exchange are 10% off! Apply and make a list for upcoming Black Friday Deals! Plus, daily specials! As always shop early for best selection.

The Exchange values your opinion! Please take a moment to tell them how they are doing. The link information is on your receipt or go to <https://surveymonkey.com/s/MyExchSurvey>.

Shopette

Every month a new Limited Time Special and Spirit of the Month—both have many special prices on your favorites! Gluhwein is coming soon. Stock up for the holidays while supplies last. This is a fast seller! New! Ole Smoky Tennessee peach whiskey, salty watermelon, and mango habanero. Check out the FIVE different kinds of peanut butter whiskey. For the discerning palate - Cincoro Reposado 750ml tequila at \$95.20. Check out the end cap liquor specials – unique and unusual! Check out the monthly promotions and save!!

Also, don't forget--Rug Doctor and Red Box is available at the Redstone Express. Download the Red Box app for specials and visit the Rug Doctor web site for coupons.

Commissary

New! 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. Order online 24/7 up to 6 days ahead - \$4.95 service fee waived! Check out the latest at <https://www.commissaries.com/>

Still a limit of 2 packs of fresh chicken wings per family. National Honey month promo, Hispanic Heritage month promo. Visit the International Isle and select from German, Italian, Hispanic, and some other countries cuisine.

PX/Commissary – continued on page 13

Need Addresses

None this Month

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

Concerns

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

None this Month

Persons to contact are:

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

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

Air Force Representative:
Col Edward L. Uher
256-882-6824,
biced992K@aol.com

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





CONDITIONED AIR SOLUTIONS

heating • cooling

Commercial & Residential

Proudly recognized
as a Patriotic Employer

Office of the Secretary of Defense
EMPLOYER SUPPORT OF THE GUARD AND RESERVE

RECOGNIZES

Paul Snowden
Conditioned Air Solutions

AS A

PATRIOTIC EMPLOYER


FOR CONTRIBUTING TO NATIONAL SECURITY AND PROTECTING
LIBERTY AND FREEDOM BY SUPPORTING EMPLOYEE PARTICIPATION
IN AMERICA'S NATIONAL GUARD AND RESERVE FORCE

Paul Snowden
NATIONAL CHAIR
EMPLOYER SUPPORT OF THE GUARD AND RESERVE

[Signature]
EXECUTIVE DIRECTOR
EMPLOYER SUPPORT OF THE GUARD AND RESERVE



24-hour Service Available
256-428-1983
ConditionedAirSolutions.com
HVAC AL #08093 REF AL #52466





HELPING GOVERNMENT EMPLOYEES NAVIGATE RETIREMENT

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

CONTACT:

GERMI CLOUD,
NSSA, CRPC
FINANCIAL PLANNER
256-715-0094
germi@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



TRICARE Resources for Those Struggling with the Events in Afghanistan

The news out of Afghanistan has affected many in our community. We know this may cause stress to some service members, military retirees, and their families. If you think you or a family member could benefit from mental health services, you're covered with TRICARE.

"Departure of U.S. forces from Afghanistan stirred emotions from many people, particularly those who served in Afghanistan, their families, and their coworkers," said Army Lt. Gen. Ronald J. Place, director of the Defense Health Agency. "Helplessness, anger, and frustration are all normal feelings, but know that you are not alone. Lean on each other, friends, family, chaplains, and others to talk it through. And know that the Military Health System is here for you if you need assistance."

It's important to note that there are resources that the Military Health System offers that you and your family can turn to.

If you want to speak with a TRICARE-authorized provider, you can reach out to your primary care manager or primary care provider. They can provide an initial assessment and possibly treatment. And they can refer you to an appropriate mental health care provider, if necessary.

You can also visit a mental health care provider. If you need help finding a network provider that's right for you, call your TRICARE contractor. Keep in mind, some providers may offer telehealth options, which will allow you to use your phone, tablet, or computer to talk to a health care provider.

Remember, how you get non-emergency mental health care depends on the level of care you need, your health plan, and your sponsor status.

If you or a loved one needs immediate help, you are not alone. You can call the Military Crisis Line at 1-800-273-TALK (8255) and choose option 1, text 838255, or chat online. The crisis line is available to you 24/7.

The Psychological Health Resource Center is another 24/7 resource if you want help getting information or resources in your area. Call 1-866-966-1020. If you prefer to chat online with someone who can help you, you can also start a live chat.

The Military Health System has additional mental health resources that you can use. Find one that works for you.

Learn more about covered mental health services. You can also download the [*TRICARE Mental Health and Substance Use Disorder Services Fact Sheet*](#) for more on your options for getting help.

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.

ASEA®

Paul & Patsy Morin
Independent Associates

Cell: 256-738-0389

Email: paulmorin3018@comcast.net

Website: paulmorin.teamasea.com
Huntsville, AL





Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Unfortunately, we had to cancel last month's luncheon.
Our next luncheon will be on Thursday 16 September, 11AM at
Cheddars Casual Café, 6125 University Drive in Huntsville. Phone: 256-971-2000.
Reservations are required. Everyone will be called.

Surviving Spouse Corner: Financial Considerations for Spouses and Survivors

You are never prepared for the loss of your spouse. That is true emotionally, and sometimes financially. Even if you do all the work of setting legal instruments in place, often something is overlooked or neglected, or some circumstance has changed that requires an update or adjustment.

To prepare, compile papers (especially DD Form 214 and Disability Claims) and determine your financial standing. Calculate the income of each spouse if the other dies. The reality might surprise you. Curtailing your lifestyle, downsizing, saving more, or buying insurance products are options that can avert financial chaos. Give these options some serious thought.

Keep in mind these additional considerations:

- **Credit cards.** Each spouse should have a credit card in their name — alone — as well as some jointly held cards. Be careful that automatic recurring charges, a monthly newspaper subscription, for example, are not billed to a card solely owned by one spouse. If that spouse dies, it takes more effort to have that card cancelled.
- **Pensions.** When you are retired, determining your income seems pretty straightforward. Pensions don't change much. But what if that pension does not transfer to the surviving spouse? If you have the Survivor Benefit Plan, what percentage of the pension continues? Has it been assigned to the spouse or a special-needs child or to a spouse from a previous marriage? Will the spouse receive the veteran's Dependency and Indemnity Compensation?
- **Social Security.** Decisions made about when to start taking Social Security are really difficult. Do what you must, but if there is flexibility, plan a strategy that will support you best and longest. Most people I talk to feel they started withdrawal too soon. Consider delaying Social Security withdrawals from the higher-incomed spouse. Statistically, women might face 20 years or more of widowhood. Each year that you postpone drawing Social Security creates a larger long-term benefit. Do the math. Ask for advice.
- **Investments.** If you have IRAs, you must start withdrawing at a certain age (currently 72). If you have land investments or precious metals or own a small business, converting them to cash requires market timing. These conversions should be discussed with a sales professional specializing in that niche.

Continued on page 13



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

Education in the United States of America

"The fear of God is the beginning of knowledge...Proverbs 1:7

"The Father of American Education," Noah Webster, believed that the purpose of schools was to advance the Christian faith. In 1836 Mr. Webster said: "In my view, the Christian religion is the most important and one of the first things in which all children, under a free government ought to be instructed... The Christian religions must be the basis of any government intended to secure the rights and privileges of a free people."

Reflect on the philosophical shift that took place in the United States. John Dewey, the twentieth-century "Architect of Modern Education," said: "There is no God, and there is no soul. Hence there are no needs for the props of traditional religion."

The loss of these props, and therefore, of moral standards has opened the door to teen pregnancies, abortions, drug abuse, alcoholism, violence, suicide, undisciplined youth, etc.

Could America fail simply because she loses it religious foundation? America needs to reclaim her Christian educational heritage! The excuse is often made - "You cannot legislate morality." That is true but educated teachers can educate morals. Our failure to education is opening the doors for anarchy.

But Jesus said, "Let the little children come to Me, and do not forbid them; for of such is the kingdom of heaven." (Matthew 19:14, NKJV)



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: 335
Regular Members: 282
Surviving Spouses: 53

New this month: 4
Deaths this month: 1
Renewals: 0

Welcome New Members to Huntsville Chapter MOAA

COL Darrell Bright, USA
COL Matthew Tedesco, USA
Lt Col Brian Smith, USAF
MAJ Ray Springsteen, USA

Recruiting

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

COLA Watch

The July 2021 CPI is 267.789, 5.7 percent above the FY 2021 COLA baseline. The Consumer Price Index for August is scheduled to be released Sept. 14. The CPI baseline for FY 2021 is 253.412.

Alabama Legislature accomplished much during 2021 regular session

The 2021 regular session of the Alabama Legislature was quite productive. The work accomplished will benefit Alabamians for years to come.

Coming off the COVID-shortened 2020 session and not knowing if we would endure an outbreak in the Statehouse made for an interesting start to the session. With proper protocols and the decline in the virus, we were fortunate to complete the full 105 calendar day session with only a handful of COVID cases and no significant illness.

The House, Senate, and governor agreed on three priority bills and a plan to meet for two weeks, complete these priority bills, and break for a week to adjust our COVID protocols if necessary. Those bills were:

- Exclude federal COVID stimulus payments from state income tax.
- Reauthorize our economic development act that expired during 2020.
- Protect businesses, churches, and individuals from frivolous COVID related lawsuits.

All three bills were debated and approved in the minimum of five legislative days which are required for passage. Governor Ivey signed the three bills into law.

After the planned break, and without significant COVID issues, we returned and began work on the more than one thousand bills which were introduced during the session. Three hundred and fifty-eight were passed by both chambers and sent to the governor for her signature.


The Legislature fulfilled its primary constitutional duty in passing balanced budgets for the General Fund and Education Trust Fund. These budgets were financially sound during very volatile times due to past legislative action including the ETF Rolling Reserve, the Simplified Sellers Use Tax on Internet sales, and conservative budgeting in prior years.

Most states are not in as strong a financial position – reports that list Alabama in the top 10 states in the nation for a sound financial position and outlook. This did not happen easily, or without a great deal of planning, and is evidenced by the fact that we have gone a full decade without proration in either budget even through the Great Recession and COVID. This follows decades of proration every other year, or so, in one or both budgets.

Significant legislation that was passed and enacted include:

- Prohibition of government vaccine passports
- Package of bills to strengthen voter security including a curbside voting ban
- Alabama to remain on daylight savings time, as allowed by Congress
- Signs to notify drivers that by law the left lane is for passing only
- A package of bills to retain, safeguard and improve the military in Alabama
- A bill to increase broadband access across the state especially in rural areas
- Constitutional Amendment to fund capital improvements at our State Parks

Other bills that were enacted include: the Historic Tax Credit reauthorization, medical marijuana, sports participation by birth gender, electronic signature authorization for municipalities, and a 2% pay raise for education and state employees.

Notable proposals that did not pass include a constitutional amendment that would allow the legislature to call itself into session during a pandemic, gambling, and changes to the hiring of the state health officer. 



HCMOAA Treasurer's Report July 2021

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

1. The June 2021 Treasurer's Report is presented herein. It was virtually reviewed by the Governing Board and forwarded for membership approval at the next membership meeting.

2. Monthly Summary:

| | Operating Funds | Savings |
|------------------|-----------------|-------------|
| Starting Balance | \$13,788.08 | \$16,521.89 |
| Income | \$ 0.00 | \$ 0.14 |
| Expenses | \$ 1,092.26 | \$ 0.00 |
| Ending Balance | \$12,695.82 | \$16,522.03 |

3. Notable income: None.

4. Notable expenses: Payments for the membership luncheon in June, the Chapter's share of the HCMOASF printer's ink and paper, and postage and materials for the JROTC awards program for 2021.

5. Chapter saving account activity included interest.

6. The Chapter Operating Funds contains \$1,403.07 in reserved funds donated by various VSOs in support of the 2019 RAD Luncheon for the Retirees. This is money unused from 2019 donations and will be applied to a future RAD luncheon or similar event.

Scholarship Fund Donations

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving students. Please consider donating to our program. Contact the HCMOAA Scholarship Fund Treasurer, Rick West, at rickw675@att.net or 256.776.6901 for details.

The 2020-2021 Merit Awards / HCMOAA Scholarship fund drive has finished. **Many thanks** to those who donated and enabled the Chapter to provide \$8000 in scholarships for 2021! **Of course, donations are now being accepted for the 2021-2022 scholarship drive!**

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

| | |
|------------------------------|--------|
| Total received for August: | \$0 |
| Total received FY21 to date: | \$7510 |



*Tickets
Now
On Sale*

*Save
the Date*



The Redstone Arsenal Military & Civilians' Club Presents

*Masquerade Gala
in the Garden*



October 22
2021

6:00 pm - 10:00 pm

Huntsville
Botanical Gardens

Benefiting the RSAMCC Community Assistance Grants
& Merit Scholarship Awards



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 brucer76@knology.net.

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

Surviving Spouse Corner – continued from page 7

- **Gifts and inheritances.** If your wealthy Uncle Harry sends you and your spouse each a check for \$15,000 yearly, soon that gift is thought of as spendable income. But if one spouse dies, Uncle Harry can only send one check for \$15,000 without causing himself tax consequences. Besides, other family members won't think it's fair if you get \$30,000 and they each only get \$15,000. Be grateful, but consider this check a gift, not a reliable source of income. If you own part of an income producing property that is supporting you in retirement, make sure the property is titled correctly and the deed transfer upon death achieves the result you need for that income. Take the example of owning a rental house in partnership with your father, and you and your spouse use half of that rental income for living expenses. You expect to inherit this property upon your father's death. But if you predecease your father and the property is not correctly titled, your spouse could be denied the half share of future income.
- **Taxes on investments.** Losses on the sale of an investment owned by your spouse are not carried over after the year of the spouse's death. Offset that capital loss by selling an asset that produced a comparable gain. Don't procrastinate. Do this during the year of death to receive the full benefit of the write-off. When a spouse dies and there are no dependents, the survivor pays taxes at the rate of a single person, not married or head of household. Examine the tax table; the single rate is much higher. It can happen that a survivor will have less income and still pay more income taxes. And if the survivor has a modified adjusted gross income exceeding \$88,000 a year, Medicare premiums will also be increased.
- **Secrets.** That diamond ring from a former beau, stamp collection, or Bitcoin is not valuable if your spouse doesn't know the ID number or the bank deposit box where it is located. Be sure you discuss all your assets and debts with your spouse. ||||

PX/Commissary – continued from page 3

Be sure to check out the organic section on your right as you enter the commissary! Also check out the discount beef and pork on your right in the small freezers by the meat area, along with the discounted items in the alcove between the bread and the ice cream.

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 (limited quantities per family)! 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!

For the holidays – your commissary bakery and deli can create meat and cheese trays or/and sandwich trays. Please call 256.876.3517 and provide a two-hour notice.

Don't forget, you can connect with your commissary via, Facebook, Twitter, Pinterest, and YouTube. You can also use your Military STAR card as one of the many ways to pay at your commissary! ||||



There's no time like now to plan your future.



Dale C Kuehl
Financial Advisor

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

Edward Jones
Member of FINRA
edwardjones.com

HKT-000K-A

Scholarship Golf Tournament

Our annual fundraising golf tournament for 2021 is scheduled for September 10th at the Links at Redstone.

The Chapter's Golf Committee will hold its final planning meeting on Friday, 3 September, at 1200. It will take place at the Links restaurant over lunch.

The Golf Committee needs volunteers to make the tournament a success. You don't need to know anything about golf to help out.

Areas where you can help include:

- Corporate sponsorships
- Soliciting items for the silent auction & door prizes
- Soliciting rounds of golf from local courses
- Advertising the tournament
- Signing up golfers
- Helping staff the tournament – registration, silent auction, photography, manning prize holes, placing hole signs, and more

If you would like to join the Committee, or just find out more, contact Bruce Robinson at 256-425-0525 or brucer76@knology.net

Hope to see you on the Links!



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



256-489-8280

10300 BAILEY COVE ROAD
HUNTSVILLE, AL 35803
INSIDE CREEKSIDE CORNER

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



23 Birthdays in September

MAJ James L Stanley, USMC
MAJ Mary L Shaw, USA
MAJ Joe H Williams, USA
Mrs. Ursula Spicer
Col Donald F Kimminau, USAF
CAPT Scott W Witt, USN
CPT Richard J Pella, USA
CW4 James E Keirstead, USA
LTC Andre M Cota-Robles, USA
Mrs. Ann Eittreim
LTC Robert E Ciccolella, USA
Mrs. Marilyn T Setlow

COL Robert M O'Donnell, USA
MAJ Larry N Levaas, USA
LTC Peter D Schofield, USA
COL Robert S Troth, USA
LTC John C Franks, USA
LTC Keith A Barshinger, USA
Maj Leroy Huntington, USAF
Maj James M Tynan, USAF
COL Steven S Debusk, USA
Lt Col Claude R Baldwin Jr, USMC
Capt Steven E Lavender, USAF

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

Governing Board Vacancies

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

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

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

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

Publicity: Helps to advertise chapter events with local media & the Redstone Rocket. The main event is our fundraising golf tournament.

Historian: This position has not been filled for many years. The historian would be responsible for establishing a digital archival system for storing relevant chapter documents. You can be as creative as you want.



TAPS

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

Mrs. Stella Anne Rowe Myers - of Thomaston, GA, died July 30, 2021, at her home. Mrs. Myers was a native of Hagerstown, MD and graduated from Hagerstown High School in 1943. She lived in Huntsville, AL from 1956 until March 2005. She was a retired civil service employee, retiring from Redstone Arsenal in Alabama.

Mrs. Myers was preceded in death by her husband, Gerald W. Myers, her parents, Julia Prudence Shank Rowe and Ira Walter Rowe, a brother, D. Lloyd Rowe (Neddie) and sisters, J. Louise Schnebly (Roy), Leila R. Shank (Lewis), Mary R. Couchman (John), I. Winifred Guch (Steve), M. Lethean Rowe, and Helen R. Rawls (Richard). She is survived by three nieces and three nephews.

It was Mrs. Myers' wish to be cremated and no services are planned. Memorial donations may be made to: Parkinson's Foundation, www.parkinson.org, 200 SE 1st Street, Suite 800, Miami, FL 33131. Moody-Daniel Funeral Home in Zebulon, GA is assisting the family with arrangements.

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

We will miss these outstanding Leaders and Patriots.



North Alabama Veterans and Fraternal Organizations Coalition's Founders' Day Lunch

When: October 6, 2021 (1030-1400)

Guest Speaker: LTG/Ret Bill Phillips

Where: The Summit on Redstone Arsenal

RSVP by: October 1, 2021, to: seccoalition@gmail.com

Attire: Military-Duty Uniform/Civilian-Business Casual

Cost: \$15

Please join us as we will celebrate the 20th anniversary of the Veterans Coalition and show our appreciation for the founders and those who have served through the years. Our member organizations will display information and share their missions.

History of Labor Day

Observed the first Monday in September, Labor Day is an annual celebration of the social and economic achievements of American workers. The holiday is rooted in the late nineteenth century, when labor activists pushed for a federal holiday to recognize the many contributions workers have made to America's strength, prosperity, and well-being.

Early Adopters

Before it was a federal holiday, Labor Day was recognized by labor activists and individual states. After municipal ordinances were passed in 1885 and 1886, a movement developed to secure state legislation. New York was the first state to introduce a bill, but Oregon was the first to pass a law recognizing Labor Day, on February 21, 1887. During 1887, four more states – Colorado, Massachusetts, New Jersey and New York – passed laws creating a Labor Day holiday. By the end of the decade Connecticut, Nebraska and Pennsylvania had followed suit. By 1894, 23 more states had adopted the holiday, and on June 28, 1894, Congress passed an act making the first Monday in September of each year a legal holiday.

McGuire v. Maguire: Who Founded Labor Day?

Who first proposed the holiday for workers? It's not entirely clear, but two workers can make a solid claim to the Founder of Labor Day title.

Some records show that in 1882, Peter J. McGuire, general secretary of the Brotherhood of Carpenters and Joiners and a co-founder of the American Federation of Labor, suggested setting aside a day for a "general holiday for the laboring classes" to honor those "who from rude nature have delved and carved all the grandeur we behold."

But Peter McGuire's place in Labor Day history has not gone unchallenged. Many believe that machinist Matthew Maguire, not Peter McGuire, founded the holiday.

Recent research seems to support the contention that Matthew Maguire, later the secretary of Local 344 of the International Association of Machinists in Paterson, New Jersey, proposed the holiday in 1882 while serving as secretary of the Central Labor Union in New York.

According to the New Jersey Historical Society, after President Cleveland signed the law creating a national Labor Day, the *Paterson Morning Call* published an opinion piece stating that "the souvenir pen should go to Alderman Matthew Maguire of this city, who is the undisputed author of Labor Day as a holiday." Both Maguire and McGuire attended the country's first Labor Day parade in New York City that year.

The First Labor Day

The first Labor Day holiday was celebrated on Tuesday, September 5, 1882, in New York City, in accordance with the plans of the Central Labor Union. The Central Labor Union held its second Labor Day holiday just a year later, on September 5, 1883.

Continued on next page

Continued from previous page

By 1894, 23 more states had adopted the holiday, and on June 28, 1894, President Grover Cleveland signed a law making the first Monday in September of each year a national holiday.

A Nationwide Holiday

Many Americans celebrate Labor Day with parades, picnics and parties – festivities very similar to those outlined by the first proposal for a holiday, which suggested that the day should be observed with – a street parade to exhibit "the strength and esprit de corps of the trade and labor organizations" of the community, followed by a festival for the recreation and amusement of the workers and their families. This became the pattern for the celebrations of Labor Day.

Speeches by prominent men and women were introduced later, as more emphasis was placed upon the economic and civic significance of the holiday. Still later, by a resolution of the American Federation of Labor convention of 1909, the Sunday preceding Labor Day was adopted as Labor Sunday and dedicated to the spiritual and educational aspects of the labor movement.

American labor has raised the nation's standard of living and contributed to the greatest production the world has ever known and the labor movement has brought us closer to the realization of our traditional ideals of economic and political democracy. It is appropriate, therefore, that the nation pays tribute on Labor Day to the creator of so much of the nation's strength, freedom, and leadership – the American worker. ||||



Protect Yourself from COVID-19 Variants

As scientists and health experts work to learn more about COVID-19, they're urging you to keep your guard up. The virus that causes COVID-19 continues to change through mutation, which has caused new variants of the virus to appear in many places around the world. The variant of most concern right now in the U.S. is the Delta variant.

"What we're learning about the Delta variant is that it's more contagious and causes a more severe illness than other coronavirus variants," said Donna Hoffman, a nurse practitioner at the Defense Health Agency (DHA) Immunization Health Care Division. "This variant may increase the risk of hospitalization or death among those who aren't vaccinated. So, it's critical that you continue to take precautions to protect yourself and your family."

Do your part by getting vaccinated

Getting the COVID-19 vaccine remains one of the best measures you can take to protect your health during the pandemic. According to the Centers for Disease Control and Prevention (CDC), the COVID-19 vaccines are effective against severe disease and death from variants. This includes the Delta variant, and its further evidence that the COVID-19 vaccines work.

"If you haven't gotten vaccinated yet, we encourage you to do so," said Ann Morse, a family nurse practitioner at DHA North Atlantic Region Vaccine Safety Hub. "We've known for a while now that the vaccines greatly reduce your risk of severe illness from COVID-19, even if you experience a breakthrough infection. But now there's new evidence that fully vaccinated people who get the virus may be infectious for less time than those who haven't been fully vaccinated."

The vaccines are also safe. None of the COVID-19 vaccines authorized and recommended by the Food and Drug Administration contain the live virus that causes COVID-19. This means you can't get sick with COVID-19 from the vaccine. The side effects that you may experience after getting the shot are normal signs that your body is building protection against infection. The chance of having complications from the COVID-19 vaccines remain very rare. Experts say the risk of getting sick from COVID-19 is far greater than the risk of rare complications from the vaccine. Visit [Understanding How COVID-19 Vaccines Work](#) to learn more about the different types of vaccines and how they're monitored for safety.

Continue to follow the latest mask guidance

Since the start of the pandemic, face masks have been another important tool in slowing the

Continued on next page

Continued from previous page

spread of COVID-19. Masks act as a barrier to prevent respiratory droplets from spreading when you sneeze or cough. And they remain crucial with the emergence of the Delta variant. As stated by the CDC, “To maximize protection from the Delta variant and prevent possibly spreading it to others, wear a mask indoors in public if you are in an area of substantial or high transmission.”

In response, many businesses and workplaces, including the Department of Defense (DoD), have updated their mask policy. In a July 28 memo signed by Deputy Secretary of Defense Kathleen Hicks, the DoD announced that anyone at a DoD installation must wear a mask when indoors, regardless of their vaccination status. Those who aren’t vaccinated should continue to social distance as recommended by CDC and DoD Force Health Protection guidance.


Make sure you wear your mask properly

Have you been wearing your mask over your nose and mouth? If not, make sure you start. Masks that don’t fully cover your nose and mouth aren’t effective at slowing the spread of COVID-19. When choosing a mask, make sure it:

- Has two or more layers of washable, breathable fabric
- Completely covers your nose and mouth
- Fits snugly against sides of your face and doesn’t have gaps
- Has a nose wire to prevent air from leaking out of the top of the mask

Visit [Your Guide to Masks](#) for more tips on how to properly wear and wash masks.

Remember, the Delta variant is highly transmissible. So, do your part to protect yourself and others. Wear a mask, wash your hands, avoid crowds and poorly ventilated spaces, and get vaccinated. Even if you’ve already had COVID-19 before, the CDC still recommends you get vaccinated. This may provide you with additional protection against reinfection.

For more on Delta and other COVID-19 variants, go to the [CDC website](#). Ready to get your COVID-19 vaccine? Visit the [TRICARE website](#) for links to [Department of Defense vaccination sites](#) and other options for where you can get the vaccine. 

Huntsville Chapter Objectives

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

Benefits of Membership

We are the largest of the 13 chapters in Alabama and have over 330 members. We have been recognized by National MOAA for the last four years with Level of Excellence awards. We provide grassroots support for issues that affect us and are active in both the Redstone Arsenal and Madison County communities. Why should you join our chapter? This is what we do, and what's in it for you:

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

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

Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our 350+ members each month. All they can say is “no”.

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is brucer76@knology.net or 256-426-0525.

Important Dates in September



- 1 September – Hitler invaded Poland, starting World War II (1939)
- 2 September – The Great Fire of London destroyed over 13,000 homes (1666)
- 2 September – US Treasury established (1789)
- 2 September – General Sherman captured Atlanta (1864)
- 2 September - Formal Japanese surrender aboard the *USS Missouri* in Tokyo Bay (1945)
- 3 September - Great Britain and France declared war on Nazi Germany (1939)
- 4 September - The island of Manhattan was discovered by navigator Henry Hudson (1609)
- 4 September – Football season kick-off - Alabama vs. Miami
- 6 September – Labor Day
- 6 September - Leningrad was renamed Saint Petersburg (1991)
- 7 September - Brazil declared its independence from Portugal (1822)
- 8 September - The Northern Pacific Railroad across the U.S. was completed (1883)
- 9 September - The Democratic People's Republic of Korea was established (1948)
- 10 September – Annual Scholarship Golf Tournament – 0800 at The Links**
- 11 September – Monthly Breakfast – 0900 at the City Diner Cafe**
- 11 September - The worst terrorist attack in U.S. history (2001)
- 12 September - John F. Kennedy, 36, married Jacqueline Bouvier, 24 (1953)
- 13 September – Francis Scott Key wrote the National Anthem (1814)
- 14 September - Eight days after being shot, President William McKinley died (1901)
- 14 September - Princess Grace of Monaco died in a car accident (1982)
- 15 September - Tanks were first used in combat (1916)
- 16 September – Monthly Board Meeting – 1000 via Zoom**
- 16 September - The *Mayflower* departed from England with 102 passengers (1620)
- 16 September – General Motors was founded (1908)
- 18 September - The U.S. Air Force was established (1947)
- 21 September - The People's Republic of China was established (1949)
- 23 September – First day of Autumn
- 25 September - Spanish explorer Vasco Nunez de Balboa first sighted the Pacific Ocean (1513)
- 26 September - The first-ever televised presidential debate (1960)
- 29 September – US Army established (1789)
- 29 September – Monthly Member Meeting – 1000 via Zoom**
- 30 September - The Berlin Airlift concluded after 277,264 flights (1949)