



Greetings Members and Friends,



As I write this message the temperature is hovering at 33 degrees with a steady wind, which I'm sure is driving the wind chill down significantly. Hopefully, this is not a forecast of what's to come as we head into the winter months.

The Veterans Day Ceremony at the Alabama Veterans Memorial Park was a huge success with our Chapter leading the way in volunteer support. I would especially like to thank Mike Conner, Margie Argo, and Donna Martin for their leadership roles and everyone else who gave their time to support the ceremony on November 10th. Our Chapter was also well represented at the National Veterans Award Dinner where LTC Don Lehman, USMCR (Ret) was recognized as the GBC MOAA Veteran of the Year.

December 14<sup>th</sup> is the Annual Wreaths Across America event with wreaths being placed on all veterans' graves at the Alabama National Cemetery in Montevallo. The Support Committee for the cemetery is soliciting help in placing the wreaths. Please support this event by donating a wreath(s) and/or helping to place the wreaths. Information on donating or placing the wreaths can be found on the Support Committee website at [www.scalnc.org](http://www.scalnc.org).

**December's meeting is our annual Christmas Dinner – I'll try and keep the business to a minimum. The Madrigal Singers from Asbury United Methodist Church will provide music. Also, one of our members, LTC Larry Michalove, USAF (Ret), will discuss his award-winning book of stories he wrote and sent to his children while deployed. Larry has graciously donated 3 of his book's to be raffled off! A basket for donations to Toys-for-Tots will also be available at the check-in desk. Please bring a check or toy (unwrapped) for this very worthy cause. Checks should be made out to Toys-for-Tots.**

**And don't forget that it's our Chapter's tradition to wear your service uniform, if you can. Pictures will be taken at the end of the meeting...so come looking sharp!**

Cynthia and I wish you all a very happy holiday season ripe with joy and good times shared with your family and friends, and all the best as we move into 2020!

Our Christmas Meeting is December 12<sup>th</sup>; social hour begins at 6:00pm. Hope to see you all there!

Volume 119 Issue 12 December 2019

## Officers' Call

### Greater Birmingham Chapter Military Officers Association of America

*President* Wes Cox, Col, USA (Ret)

*1<sup>st</sup> VP* Mac Chandler, LTC, USA (Ret)

*2<sup>nd</sup> VP* Don Lehman, LTC, USMC (Ret)

*Treasurer* Doug Markham, CAPT, USN (Ret)

*Secretary* Ginger Branson, LTC, USA (Ret)

*Past Pres.* Thomas Ruffing, LTC, USA (Ret)

*Director* J.D. Crawford, Col, USA (Ret)

*Director* Robert Williams, Maj, USA (Ret)

*Director* Vacant

*Chaplain* Mac Chandler, LTC, USA (Ret)

*TOPS Liaison* Al Wood, LTC, USA (Ret)

*Legislative Affairs* Wes Cox, Col, USA (Ret)

*Personal Affairs* Anne Hartline

*Surviving Spouse Liaison* Donna Martin

*Newsletter* Linda DeMarco, LTC, USA (Ret)

### Statement of Publication

Officer's Call is the newsletter of the Greater Birmingham Chapter—Military Officers Association of America. It is published once each month to inform the membership of issues and activities of interest to all.

GBC MOAA is a non-profit 501(c)19 entity in the state of Alabama organized to represent the membership and to support the activities of the Alabama Council and MOAA National.

MOAA and its affiliated chapters and councils are non-partisan.

Advertising contained in the newsletter is not endorsed by MOAA or its affiliate the Greater Birmingham Chapter, and does not represent any recommendation to the membership. Opinions expressed in articles contained herein are not necessarily those of the membership as a whole or the Chapter. Questions should be directed to [newsletter@moaabirmingham.org](mailto:newsletter@moaabirmingham.org).

**Thursday, December 12, 2019 Social 6:00 pm, Dinner at 6:30 pm**

- **Cost:** \$26.00 per person
- Payment for meal is due at the door (checks are preferred).
- **Location:** Danberry at Inverness, 235 Inverness Center Drive, Birmingham, AL 35242.
- **Reservations:** : Contact CAPT Doug Markham, 205-420-2631 or dgmarkham3143@gmail.com **by** Noon on Monday December 9, 2019 to make your reservation. Note: Your reservation is not complete until you have received a confirmation call or email.
- 

**Menu:** Salad: Broccoli salad over spinach with almonds; Appetizer: Mini crab cakes; Entrees: Short ribs, mash potatoes, heirloom carrots, green beans; Dessert: Red Velvet Cake

**Driving Instructions - Danberry at Inverness, 235 Inverness Center Drive, Birmingham, AL 35242**

- **Traveling from I-65** (South or North): Take the I-459 interchange toward Atlanta. Proceed north on I-459 and take Exit 19 onto Highway 280 toward Childersburg. Travel approx. 2.2 miles on Highway 280 and turn right onto Inverness Center Drive (Fresh Market shopping center on right). Travel approx. 1/2 mile and turn left into Danberry at Inverness.
- **Traveling South on I-459:** Take Exit 19 onto Highway 280 toward Childersburg. Travel approx. 2.2 miles on Highway 280 and turn right onto Inverness Center Drive (Fresh Market shopping center on right). Travel approx. 1/2 mile and turn left into Danberry at Inverness.
- **Traveling West on Highway 280:** Turn left onto Inverness Center Drive (Fresh Market shopping center on the left). Travel approx. 1/2 mile and turn left into Danberry at Inverness.

**Application for Membership/Renewal – Greater Birmingham Chapter MOAA (Please print or type)**

First Name      MI      Last Name      Grade      Rank      Preferred Name      Name of Spouse  
Branch of Service: ☐ Army ☐ Air Force ☐ Navy ☐ Marines ☐ Coast Guard ☐ Other: \_\_\_\_\_  
Status: ☐ Active Duty ☐ Retired ☐ National Guard ☐ Reserve ☐ Former Member ☐ Surviving Spouse

Mailing Address      City      State      Zip Code  
Telephone #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Email Address: \_\_\_\_\_  
National MOAA Membership Number: \_\_\_\_\_ National Membership Type: ☐ Basic ☐ Premium ☐ Life  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

☐ Renewal or ☐ New Membership (membership runs by calendar year)  
☐ Regular Membership or ☐ Surviving Spouse: ☐ \$20/year ☐ \$35/2 years ☐ **\$50/3 years**  
☐ Supporting Membership (\$50) or ☐ Sustaining Membership (\$100)  
☐ ROTC Affiliation (electronic communications only – no cost)



Mail this form to Greater Birmingham Chapter MOAA, P.O. Box 530153, Birmingham, AL 35253





## DECEMBER EVENTS

### MOAA Guests for December 2019

We are fortunate to have three programs for our December 12<sup>th</sup> Christmas meeting. First, one of our very own members, Larry Michalove, Lt Col, USAF Ret, will speak to us briefly about the children's book which he authored and published, "The Four Little Children, A Likely Story." His book won the Military Writers Society of America 2005 Distinguished Book Award for Children's Literature. Larry has agreed to let use raffle off three of his books during the evening. Second, our Christmas entertainment will be provided and led by the Madrigal Singers, an exceptionally talented vocal group from Asbury United Methodist Church, located at 6690 Cahaba Valley Road. I am sure that we will all enjoy the evening of songs and music. Third, we are all familiar with the USMCR Toys for Tots campaign. We ask that each member please bring an unwrapped toy, or a check to help ensure that no child goes without a Christmas present.



### CHAPLAIN'S CORNER

HOLIDAY GREETINGS! In a nod to political correctness, I want to wish everyone a Happy Holiday Season, whatever your particular winter holiday may be.

Now I want to also share with all of you a reading that I particularly enjoy in December:

... In the same region there were some shepherds staying out in the fields and keeping watch over their flock by night. And an angel of the Lord suddenly stood before them, and the glory of the Lord shone around them; and they were terribly frightened. But the angel said to them : Do not be afraid; for behold, I bring you good news of great joy which will be for all the people; for today in the city of David there has been born to you a Savior, who is Christ the Lord. This will be a sign for you: you will find a baby wrapped in cloths and lying in a manger." And suddenly there appeared with the angel a multitude of the heavenly host praising God and saying, "Glory to God in the highest, and on earth peace among men with whom he is well pleased."

It is Jesus' birth that we will celebrate on December 25<sup>th</sup>, and HE is the REASON for the Season. May He continue to bless you and your family, those serving on active duty and in harm's way, and this United States of America this CHRISTMAS season, and in the New Year that is to come.

MERRY CHRISTMAS EVERYONE.

Mac Chandler, LTC, USA RET



## 2019 VETERAN OF THE YEAR



## VESTAVIA HILLS SALUTE TO VETERANS



Seated Col Stan Sims and Col Carl Cooper, age 99, GBC MOAA



(visit Legislative Action at <http://www.moaa.org>)

### **NDAAs Update**

As I write this month's legislative update, the government continues to operate under a Continuing Resolution until November 21<sup>st</sup> with no Congressional agreement on the 2020 National Defense Authorization Act (NDAA).

Sen. Jim Inhofe (R-Okla.) introduced a "skinny NDAA" Oct. 29 to ensure essential defense programs continue uninterrupted.

While the new, \$738 billion bill authorizes next year's 3.1% military pay raise, extends bonus and incentive pays, provides for quality-of-life programs for military families, and includes funding for military construction and acquisition programs, it leaves out several MOAA-supported issues that are addressed in either the House or Senate NDAA versions, or in both. This includes language that would:

- Prevent the elimination of 18,000 military medical billets.
- End the "widows tax."
- Require comprehensive military housing reform.
- Stop changes and consolidations planned for the commissary and exchange system.
- Fund necessary improvements to military spouse employment and education resources.

Inhofe said he introduced a skinny NDAA "to preserve all options" to continue Congress's 58-year streak of passing an annual defense bill.

### **Other items of Interest**

#### **Open Season for FEDVIP**

Open season for the Federal Employees Dental and Vision Program (FEDVIP) runs through Dec. 9. If you're eligible for FEDVIP this marks the one time you can change your 2020 coverage without undergoing a qualifying life event.

Remember: If you want to keep the plan you're on, no action is required during open season.

While you can request contact information from 1-877-888-FEDS, you can also contact carriers directly:

- **Aetna Dental:** 1-800-554-2042
- **Delta Dental:** 1-855-410-3255
- **FEP BlueDental:** 1-855-504-2583
- **GEHA Connection Dental Federal:** 1-877-434-2336
- **MetLife Dental Plan:** 1-888-865-6854

## LEGISLATIVE UPDATE CONTINUED

### 2020 Medicare Part B Premium

The standard Medicare Part B premium will rise about \$9 a month beginning Jan. 1, 2020, but beneficiaries in higher income brackets will see a larger increase.

Individuals whose 2018 modified adjusted gross income (MAGI), as reported on their federal tax return, was \$87,000 or less, or was \$174,000 in a joint return, will pay \$144.60 a month in premium costs, up from \$135.50 in 2019.

Beneficiaries in five higher income brackets pay an extra charge, known as an Income Related Monthly Adjustment Amount (IRMAA), which also goes up at the start of the new year:

- If your individual tax income was above \$87,000 to \$109,000, or your joint income was above \$174,000 up to \$218,000, you'll pay **\$202.40 per month**.
- From \$109,000 to \$136,000 individual or \$218,000 to \$272,000 joint, you'll pay **\$289.20 per month**.
- From \$136,000 to \$163,000 individual or \$272,000 to \$326,000 joint, you'll pay **\$376 per month**.
- From \$163,000 to \$500,000 individual or \$326,000 to \$750,000 joint, you'll pay **\$462.70 per month**. If you are married but file a separate tax return with income above \$87,000 but less than \$413,000, you'll also pay this rate.
- Above \$500,000 individual or above \$750,000 joint, you'll pay **\$491.60 per month**. If you are married but file a separate tax return with income above \$413,000, you'll also pay this rate.







**Armed Forces Spouse Club  
December 12  
American Village, Montevallo, Al**

For reservations  
Contact  
Jane Galik  
ladyg8r74@gmail.com  
205-664-8163

The purpose of this organization is to foster friendship among the spouses of active, retired alive and deceased military personnel of the Armed Forces.

**Surviving Spouse Corner: Making the Best of the Holidays After Loss**

*This article originally appeared in MOAA's Council and Chapter News update, which is delivered monthly in [The MOAA Newsletter](#). Read the latest Council and Chapter News [here](#).)*

**By Cindy Bondi, Surviving Spouse Advisory Committee member**

Holidays come around at their own pace, whether we're ready for them or not. Personally, I've always enjoyed the season, which starts around Halloween and really doesn't end until the New Year.

After the loss of my husband, that first set of holidays was a whirlwind. My blended family came around with little planning, as they made sure I wasn't alone or sad. They were grieving too, and it seemed natural to be together.

The years since that first set of holidays after my husband's death have not been as traditional. I'm ready to set a new tradition, but I find it difficult because the circumstances in my life have changed, as has my growing and changing family.

Last year, all the kids decided to coordinate spending every other year with their in-laws, and so it was the first year that I would have to find another way to spend Christmas without them. My sister invited me to spend Christmas Eve and day with her and her husband and her two grown kids. I accepted, but I had not expected it to be much fun.

It turned out to be one of the best times I'd had in years. We opened presents one by one, and it literally took six hours! It reminded me of the way my sister and I opened presents in our family when we were kids. Our dad always examined every gift and made a big deal out of the smallest things.

I left her house with a new perspective. I will try to keep an open mind about the holidays and remind myself the following:

- I am not alone.
- I'm thankful for even the smallest things
- I know there are people who care and want to help. I need to learn to accept help.
- I try not to worry or let fear take over. It's usually a waste of time.
- It becomes more evident that everyone who I have crossed paths with has been there for a reason.

As I move into the 2019 holiday season, I know there will be some struggles, but there also will be joys along the way.

[Find past Surviving Spouse Corner articles on MOAA.org.](#)

## GREATER BIRMINGHAM CHAPTER INFORMATION

## RECRUITER'S CORNER

### HAPPY BIRTHDAY

Roma Bounds	5
Wade Humphries	9
Esther Merriam	9
Lisa Phillips	12
Kathleen Ladner	14
Gigi McGraw	16
Sandy McEwen	18
Greg Vitalis	20
Stella Gamble	21
GM Stripling	21
Joy Toffel	21
Arde Kohn	22
Margie Jeffries	24
Al Lassiter	25
Ida Pack	26
Marilyn Bassett	27
Ann Langley	27
Joan Bailey	31
Mamie Flynn	31
Lin Musgrove	31

### Recruiter's Corner

#### Chapter dues renewals:

Chapter dues renewals are in full swing and going well. A lot of our members are renewing online; it is fast, easy and secure, through the National MOAA web link below:

<https://chapterdues.moaa.org/Membership.aspx>

A reminder will be sent soon to those who have not yet renewed. Our Chapter dues are separate from national MOAA dues and runs on a calendar year (\$20, \$35 and \$50 for one, two and three years respectively). Thanks to all for supporting our local chapter. Our chapter membership is thriving due to all of you!

#### Website

Changes have been made to our website. Be sure to check it out and let us know what you think.

[www.MOABirmingham.org](http://www.MOABirmingham.org)

Semper Fi,  
Don Lehman, LTC, USMCR (retired)  
Membership Chair  
don.lehman1@gmail.com

### Greater Birmingham MOAA Coins

The new Greater Birmingham Chapter MOAA Challenge Coins are now available to order for only \$10 per coin! This coin will make a wonderful gift and must-have for any challenge coin collection. You can also order coins by contacting:

LTC (ret) Don Lehman at  
[don.lehman1@gmail.com](mailto:don.lehman1@gmail.com).

Display cases are available for \$1 each, and orders to be mailed should add \$1 per coin.

### Personalized MOAA Nametags

MOAA nametags with white lettering on white, approximately the size of a business card with magnetic backs are available for \$8.50 each through J.D. Crawford.

Mail your name, rank and branch of service (or other information as applicable, i.e. surviving spouse, etc.) along with \$8.50 for each nametag ordered to James D. Crawford, 3076 Brookhill Drive, Birmingham, AL 35242.

Make checks payable to James D. Crawford.





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Lt. Col. (Ret) Mac Chandler, Family Service Counselor

205-879-3401 [RidoutsValleyChapel.com](http://RidoutsValleyChapel.com)



## Donald Lehman

LtCol USMCR (retired)



### Consulting Petroleum Geologist

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[AlabamaMarine.org](http://AlabamaMarine.org)

[VVA.org](http://VVA.org) - [DAV.org](http://DAV.org)

Cell: (404) 441-3882  
[don.lehman1@gmail.com](mailto:don.lehman1@gmail.com)



Still serving veterans – Once a Marine always a Marine



Our upcoming dinner meetings will be 12 December 2019 and 09 January 2020 at 6:00 pm