

Hang in there!

Hopefully there is a light at the end of tunnel and it's not a train! We are optimistic that live MOAA meetings can start again at Danberry in January. In the meantime, we will Zoom again in November and are pleased to have Niki Sepsas speak to us again. This time his topic will be:

"Lest We Forget: A History of the Veterans Day Celebration in the U.S.". This should be a great presentation, so please plan to join us. The Zoom link will be sent out soon. Niki is a great speaker and not to be missed!

The GBC chapter and our own Donna Martin were honored in Washington DC recently at the MOAA annual meeting and awards dinner. Donna was presented with the National Chapter Surviving Spouse Excellence Award and the chapter once again received the 5-star LOE (Level of Excellence) award. This was a great honor for Donna, and I appreciate all the support in keeping our chapter thriving and operating effectively during these difficult times. Be sure to look for the write-up on Donna in the December issue of MOAA's The Officer magazine.

There are important events coming up in November around Veterans Day. Tickets are still available for the Veterans award dinner on November 10th, where our past president, Wes Cox, will be honored as our Veteran of the Year. Also, the Veterans Memorial Park brick ceremony will be live on the afternoon of Sunday, November 7th. A few MOAA volunteers are still needed for this event and a separate blast email will be sent out soon for the same. And of course, the first live Veterans Day parade in two years will happen on November 11th! So please plan to attend your favorite Veterans Day event(s) to solemnly remember those who have gone before us and to celebrate the sacrifices that our great armed forces have made for our country.

I look forward to seeing everyone's smiling faces on the November Zoom! Stay safe, be well and see you soon.

Respectfully,
Don

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Officers' Call

President Don Lehman, LTC, USMC (Ret)

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2nd VP Michael Walker, LTC, USA (Ret)

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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.

CHAPLAIN'S CORNER

It's here: NOVEMBER: the eleventh month of the year. Just one more month to finally be able to say good-bye to 2021. There are many special days in this month, starting with the 1st day of November; this day many folks will celebrate All Saint's Day. Check with your local church to see when and what services they will be offering. On the 7th day of the month, our time will change we FALL BACK one hour; remember that this means it will get darker earlier, and so plan your shopping chores accordingly. Be safe with this time change.

November 11th is Veteran's Day. HOWEVER, the Alabama Veteran's Memorial will conduct their Veteran's Day ceremony on Sunday, November 7, at 1:30 PM. usually many of our MOAA members help with this ceremony. Be sure to arrive early so that you can actually spend some time reading some of the plaques of our Alabama Medal of Honor winners.

My second favorite holiday will be on Thursday, November 25. THANKSGIVING. If there was ever a date and time that we should all be giving our thanks to The All Mighty, it is THIS Thanksgiving. We are the most blessed nation on the face of the earth, even though this pandemic, and the shortage of goods on our store shelves, the high cost of gas, and the lack of respect from the rest of the world, the United States of America is still the freest country in the world.

So many times, in the bible King David gave thanks to the Lord: Psalm 92:1-5 says, "...It is good to give thanks to the Lord and to sing praises to Your name, Most High; to declare Your goodness in the morning and Your faithfulness by night, with the ten-stringed lute and with the harp, with resounding music on the lyre. For You, Lord, have made me joyful by what you have done, I will sing for joy over the works of Your hands. How great are Your works, Lord!

This Thanksgiving let us all join the chorus of praise for our Lord, and fervently thank Him for our country, for our proud history of fighting for freedom, for our voluntary military members who serve this country, and are willing to shed their blood to defend our freedom. Let us lift their families in our prayers and give thanks for their sacrifices on behalf of our nation. Let us pray for the elected leaders of our local communities, our state, and our federal government, that they will gain wisdom from You and Your word. May God continue to Bless America.

Mac Chandler
LTC, IN, US Army (Ret)



**MOAA ANNUAL MEETING AND AWARDS
WASHINGTON DC**



President Don Lehman receiving Chapter 5-star LOE
award



Donna Martin receiving National Chapter Surviving
Spouse Excellence Award

NOVEMBER'S SPEAKER NIKI SEPSAS

A pen and a passport have been the tools of the trade for Niki Sepsas for most of his life. He learned at an early age that he had a problem keeping the seat of his pants attached to the seat of a chair. Any chair. After college at West Point and the University of Alabama at Birmingham, Niki served in the army before embarking on a thirty-year travel career that has taken him to more than 120 countries and each of the world's seven continents.

Niki began fueling his passion for adventure by signing on to work for companies operating offshore oil drilling rigs in the Arctic Ocean of Alaska, Southeast Asia, the North Sea, and the Middle East. Realizing that he was enjoying climbing the hills as much as he relished discovering what lay on the other side, Niki began working as a freelance tour guide and tour manager for travel groups visiting Europe, Africa, Central/ South America, Antarctica, Asia, and throughout North America. His myriad adventure programs now include Mount Kilimanjaro climbs, hot air balloon trips across the Serengeti, kayaking in Antarctica, paddling canoes through the Amazonian rainforest, hiking the Peruvian Andes to the lost city of Machu Picchu, and other excursions to the world's wild and scenic places.

Niki continues to make his home in Birmingham with his wife, Sherri, and their miniature Schnauzer, Calista. When not on assignment as a speaker onboard cruise ships where he spends about six to eight months each year plying the oceans of the world, Niki can be found enjoying his home, his family and friends, and the neighborhood where Calista walks him regularly.

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



LEGISLATIVE UPDATE

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

Military Retirees, Disabled Veterans to See Largest Pay Raise in Decades for 2022 by Jim Absher (Originally appeared on Military.com)

Military retirees and veterans receiving disability payments from the Department of Veterans Affairs (VA) will see their paychecks go up by 5.9% for 2022, triggered by inflation and an annual adjustment to the federal Cost of Living Allowance (COLA). That annual adjustment has averaged around 1.5% for the last 10 years. For 2022, retired military members will see a \$59 increase for each \$1,000 of military retirement pension they receive each month. Retirees who entered military service on or after Aug. 1, 1986, and opted for the [Career Status Bonus \(CSB/Redux retirement plan\)](#) will have COLA increases reduced by 1%, so they will see a smaller increase at \$49 per \$1,000. Survivors receiving Survivor Benefit Plan payments will see the same increase of \$59 per \$1,000 in their monthly payments. The average VA disability check will go up about \$8.50 per month for those with a 10% rating, and \$85.25 for those rated at 100%. Civil Service retirees and Social Security recipients will also see the 5.9% jump in their monthly checks. For Social Security recipients, the monthly increase will mean an extra \$91 per month for the average beneficiary.

Overhaul Coming for Troubled Student Loan Forgiveness Program by Lila Quintiliani

The Department of Education [has announced](#) it will completely overhaul the [Public Service Loan Forgiveness](#) (PSLF) program, which is supposed to forgive the remaining balance on eligible student loans if a person works in a public service job for at least 10 years. This is potentially good news for the over 176,000 active-duty servicemembers with federal loans eligible for the program. The current application process is complicated and confusing, DoD has not sufficiently publicized the program, and a recent [Government Accountability Office \(GAO\) study](#) found 94% of DoD borrowers who applied for forgiveness were denied and only 124 total military members had ever been approved. The program has been so fraught with issues that fixing it was one of MOAA's top priorities in a [January letter](#) to the incoming Biden administration. These improvements will roll out over the coming months; borrowers should visit StudentAid.gov/PSLFWaiver for the latest details and should make sure that their contact information on file at StudentAid.gov is up to date. Those who have not yet applied for the program should submit their application by Oct. 31, 2022.

NDAA Amendment Could Stop Proposed Arlington Burial Eligibility Changes by Mark Belinsky

A Senate floor amendment to the FY22 National Defense Authorization Act (NDAA) would delay [proposed eligibility changes](#) at Arlington National Cemetery until the completion of a joint DoD-VA report on the location of the next national cemetery to provide full military honors. MOAA supports the language in the Senate amendment and encourages all to show support by contacting lawmakers and urging them to ensure the amendment has a place in the final NDAA. Because time is short on the NDAA, a phone call is warranted: Use MOAA's Capital Hotline – 866-272-MOAA (6622) – a toll-free line to the U.S. Capitol switchboard, to connect with your legislators' offices. You can also visit the MOAA's ["Take Action" website](#) to send a letter. MOAA and The Military Coalition (TMC), a group of 35 military and veteran service organizations (including MOAA) with a combined membership of nearly 5.5 million, are concerned proposed changes are service and mission-discriminatory, and do not account for all-important military honors for those who would be forced to use a different cemetery and a reduced benefit for those currently eligible and in the future -- there are 155 National Cemeteries administered by the VA, but only the DoD-run Arlington National Cemetery affords full military honors.

Recruiter's Corner

Chapter Membership Report

November is upon us and the 2022 GBC chapter membership renewal season continues.

Never stop serving!

The goal is 100% renewal of current members.

Current members can expect to receive a courtesy email reminder if coming due for 2022 and haven't already renewed by now. The 3-Year chapter dues renewal option is the best value **(SAVES OVER 20%!!)**.

Thank you for your continued support. Chapter members can and do lend a voice to the greater cause of protecting the hard earned benefits of service members and their families.

Never stop serving!

Remember: You can renew chapter membership dues two different ways. Mail a paper check to:

Greater Birmingham Chapter MOAA
P.O. Box 530153
Birmingham, Alabama 35253

The easiest way to renew chapter membership dues is <https://chapterdues.moaa.org/Membership.aspx>

Dues Options

The Greater Birmingham Chapter of MOAA offers 3 chapter dues options:

- 1 Year chapter dues are \$20
- 2 Year chapter dues are \$35 (save \$5)
- 3 Year chapter dues are \$50 and is the best renewal bargain (save \$10)

As you are taking care of 2022 chapter dues, it's time to pay any annual national dues for Premium members and an opportunity to upgrade national MOAA membership, if not done so already.

Thank you to those who have shown continued support to the Greater Birmingham Chapter and to MOAA's mission.
Never stop serving!

Michael A. Walker
LTC(Ret), USA
GBC MOAA 2VP/Membership Chair
zxywalk@gmail.com
contact@MOAABirmingham.org



Join MOAA's Surviving Spouse Virtual Chapter

MOAA's Surviving Spouse Virtual Chapter is an affinity group whose members share information and ideas with others in a virtual environment. After starting the virtual meetings through quarterly teleconferences, the Surviving Spouse Virtual Chapter now meets monthly through Zoom. Almost 40 states are represented in the membership. This chapter is intended to be an enhancement to, rather than take the place of, geographic chapters, and there are no dues.

Several weeks in advance of each meeting, members receive an email alerting them to the date and time of the gathering; a follow-on email with instructions for joining is sent several days prior to each meeting. The session is kept to an hour and a half and members can log on or off according to their schedule. Topics of discussion and presentations have included Survivor Benefit Plan-Dependency and Indemnity Compensation offset updates, financial information, and updates from MOAA national as well as other items of interest.

Members participate to the extent they are able. While the chapter is geared toward surviving spouses and surviving spouse liaisons, any MOAA spouse is welcome for membership. MOAA's mantra "Never Stop Serving" is espoused to make a difference locally, statewide, and nationally.

Download a membership application [at this link](#). It can also be obtained by sending a request to mssvc02@gmail.com.

GREATER BIRMINGHAM CHAPTER INFORMATION

HAPPY BIRTHDAY

Mike Robinson
Ben Arellano
Ike Martin
Martha Killian
Mark Melanson
Monica Deason
Anne Hartline
Russ Frazer
Bill Aderholt
Joe Garner
Patricia Lehman
Bob Shinpaugh
Charlie Marvin
Ginny Lusk
Pat Fiol
Charles Knight

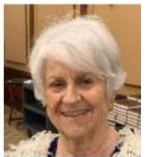
MOAA on-line photo directory

Below is a sample of our chapter on-line photo directory, available via a private link to our members only on our website. It can be found at: <http://moaabirmingham.org/#>. You will need to request a log-in/join if you gave not already in order to access the "Members Only" page. If you and or your spouse do not have and would like to have your photo(s) in the directory, please send a selfie or photo to Donna Martin at: donnamaemartin@aol.com.



Killian, III, Sam P.
4545 Magnolia Drive
Birmingham, AL 35242
Email: spkiii@bellsouth.net
Spouse: Martha T. Killian
marthak36@gmail.com

USN Ret CDR Life
205-408-7721 (h)
205-903-6638 (c)
BD: 8/28
BD: 11/10



Lehman, Donald D. (Don)
1204 Greystone Parc Drive
Birmingham, AL 35242
Email: don.lehman1@gmail.com
Spouse: Patricia A. Lehman
islandmomma1@gmail.com

USMC Ret LTCOL Life
404-441-3882 (c)
BD: 7/10
BD: 11/20
404-725-7152 (c)



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Website



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



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

205-879-3401 RidoutsValleyChapel.com

Donald Lehman

LtCol USMCR (retired)

Consulting Petroleum Geologist

AAPG CPG #4560

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