



It is a great time to be a member of MOAA! Summer 2025 will be a very busy time too, along with our usual summer events.

I hope you all enjoyed the June Picnic Meeting at the Hoover Veteran's Park, it was great seeing our fellow members and their spouses and significant others.

For July 2025, remember we will meet not at the Danberry, but at **"First Watch"**, on 280 across from Lee Branch shopping center. Date is 10 July at 1130 hrs., so please mark your calendar.

Our Menu for the Chapter meeting and dinner in July is as follows:

Whatever delicious thing you like off the menu and order to eat.

Thanks to everyone in our chapter for helping make the Birmingham MOAA Chapter a place where all our fellow Officers and spouses feel welcome, and can share comradeship and fellowship.

With your invaluable help, I hope to continue growing our chapter, and making us proud to be part of something bigger than each of us as individuals, an organization such as the Military Officers Association of America, which strives to support and defend our hard-earned benefits, such as Tricare for Life (TFL) and Veteran's benefits.

Feel free to reach out with any ideas and suggested Speakers, topics of interest, or simply things that matter to you.

Thanks for being a member of our Birmingham MOAA Chapter! Stay safe out there!

Harold A. Coghlan
CW4, U.S. Army (Ret)

Officers' Call

President: Harold Coghlan, CW4 USA (Ret)
1st VP: vacant
2nd VP: vacant
Secretary: Margie Argo, LTC, USAR (Ret)
Treasurer: Donna Martin
Membership/
Past Pres: Don Lehman, LTC, USMC (Ret)
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Director: Jeff Newton, BG, ANG (Ret)
Director: Doug Markham, CPT, USN (Ret)
Director: James Oliver LTC, USA (Ret)
Chaplain: Dan Phifer, LTC, USA (Ret)
Board: Mark Rubino, LDCR, USN (Ret)
Personal
Affairs: Anne Hartline
Surviving
Spouse Lynn Phifer
Liaison
Newsletter: Jimmy Langley, 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.



July 10, 2025 MEETING

Location -
First Watch on Hwy 280

11:30

Lunch at your own expense

Reservations requested by noon Monday, July 7, 2025.

We need reservations to reserve TABLES, NO MONEY

<https://july-2025-reservations.cheddarup.com>

or alternate method:

Email / call Donna Martin at contact@moaabirmingham.org or 205-876-6274.

“From Garage to Battlefield: The Rise of Ukraine’s Kamikaze Drones”

On **June 1, 2025**, Ukraine launched its most audacious drone attack to date, targeting **five Russian airbases** as far as **4,500 kilometers** from the front lines. The operation, dubbed *Spider’s Web*, used over **100 drones** smuggled into Russia and hidden in **mobile sheds with retractable roofs**. At the right moment, the roofs opened remotely, unleashing a swarm of drones that struck **Tu-95 and Tu-22M3 bombers, A-50 radar planes, and logistics hubs**.

Ukrainian President Zelenskyy called it “an absolutely brilliant result,” claiming the attack caused **\$7 billion in damage** and destroyed **over a third of Russia’s strategic cruise missile carriers**.



The Rise of the *Liutyi* Drone

Behind these strikes is Ukraine’s homegrown kamikaze drone, the **Liutyi** (“Fierce”). Initially dismissed as too large and visible, it was developed in secret by a small team of engineers who built the first prototypes with their own money. After a rocky start — including a near-disaster where the drone almost flew into its own command center — the Liutyi proved itself by striking a Russian oil depot over **1,000 km away**.

Now mass-produced, the Liutyi has become Ukraine’s long-range answer to Russia’s Shahed drones, capable of hitting deep targets like **refineries, airfields, and electronics factories**.

Russia has responded with massive drone and missile barrages. On **June 10**, it launched **nearly 500 drones** at Ukraine in a single night — the largest such attack of the war. Ukraine’s air defenses intercepted many, but the scale of the assault shows how central drones have become to both sides. Meanwhile, Ukraine continues to strike back. Just days ago, it hit a **Russian electronics factory** that produces parts for Shahed drones, temporarily halting production.

The drone war is no longer just about surveillance or small-scale strikes — it’s reshaping modern warfare.

RECRUITER'S CORNER

MEMBERSHIP INFORMATION

Eligibility: Honorably serving, former, or retired Warrants, Chief Warrants, or commissioned officers of the armed forces (Regular, Reserve, National Guard) as well as current, former, or retired USCG, NOAA, USPHS commissioned officers and surviving spouses from all branches are eligible to join MOAA. If you know of anyone who may qualify to belong to the chapter, have them contact us or better yet, invite them to an upcoming meeting.

Dues: Until it changes, 1-Year dues are still only \$20 (2 Years = \$35). The 3-Year chapter renewal option is the best bargain at \$50.

To join or renew, please complete the application below or join/renew online at:

<https://www.moaabirmingham.org/membership/>

CHAPLAIN'S CORNER



An Airbus 380 is on its way across the Atlantic. It flies consistently at 800 km/h at 30,000 feet, when suddenly a Eurofighter with a Tempo Mach 2 appears. The pilot of the fighter jet slows down, flies alongside the Airbus and greets the pilot of the passenger plane by radio: *"Airbus, boring flight isn't it? Now have a look here!"* He rolls his jet on its back, accelerates, breaks through the sound barrier, rises rapidly to a dizzying height, and then swoops down almost to sea level in a breathtaking dive. He loops back next to the Airbus and asks: *"Well, how was that?"* The Airbus pilot answers: *"Very impressive but watch this!"* The jet pilot watches the Airbus, but nothing happens. It continues to fly straight at the same speed. After 15 minutes, the Airbus pilot radios, *"Well, how was that?"* Confused, the jet pilot asks, *"What did you do?"* The Airbus pilot laughs and says: *"I got up, stretched my legs, walked to the back of the aircraft to use the washroom, then got a cup of coffee and a chocolate fudge pastry."*

The moral of the story is: When you're young, speed and adrenaline seem to be great. But as you get older and wiser, you learn that comfort and peace are more important. This is called S.O.S.: Slower, Older and Smarter. Dedicated to all my senior friends ~ it's time to slow down and enjoy the rest of the trip. *Author Unknown!*

Blessings,

Dan Phifer

Chaplain (LTC-Retired) US Army

LEGISLATIVE UPDATE

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

From the House draft of the FY 2026 defense budget, as reported by MOAA:

- **Pay Raise:** A proposed 3.8% *pay increase* for all servicemembers, aligning with the administration's request, especially benefiting junior enlisted personnel.
- **Permanent Change of Station (PCS) Cuts:** A \$660 million cut to PCS travel funding may restrict military moves and impact career progression. A required report will assess how this affects readiness and quality of life.
- **TRICARE Oversight:** Congress is pushing for more *accountability in the TRICARE T-5 transition*, with mandated briefings on patient and provider concerns.
- **Military and Civilian Pay Continuity:** Ensures continued pay during *government funding gaps (continuing resolutions)* through 2028.
- **Healthcare Staffing:** The bill demands regular updates on *military health care staffing shortfalls*, addressing ongoing concerns around access to care.
- **Family-Focused Initiatives:**
 - *Food security:* Encouraging expansion of on-base food pantries.
 - *Military spouse employment:* Improving labor market data and representation for military spouses.
 - *Maternal health:* Promoting education, screening, and expanding scholarships for OB-GYNs and midwives.
 -

The bill's next steps include reconciliation with the Senate's version later this summer, though broader budget challenges could cause delays. MOAA will continue advocacy efforts as legislation progresses.

Want to dive deeper into any specific area—like TRICARE changes or pay raise impacts? I'm here for it.

Legislative Action



Four ways to get there:

Direct link: MOAA.quorum.us

Text "MOAA" to 1-855-547-6921

Go to: MOAA.org > Advocacy > Legislative Action Center

Or scan the QR code to the left with your phone:



MILITARY SPOUSE'S CORNER

This article by Kimberly Langford appeared in the April 2025 issue of MOAA magazine.

Here are five key steps surviving spouses should take after their service member dies.

1. Contact the Defense Finance and Accounting Service (DFAS) soon after the death so it can suspend retired pay, then send the death certificate as soon as it is available to receive additional benefits. You can notify DFAS online. If you are eligible for Survivor Benefits plan (SBP). You will need to fill out more forms to start the annuity payments.
2. Update the Defense Enrollment Eligibility Reporting System (DEERS). Go to the DEERS ID card site with a copy of the death certificate. You will get a new card that will continue to give you access to the commissary, exchange, and other resources of military bases. Updating the DEERS system updates TRICARE for your military health benefits. You can also mail the death certificate to DEERS. It is also recommended that you directly contact TRICARE to update their system and find out how bills will be paid, especially if you are not receiving the SBP.
3. The VA is the source of many benefits for surviving spouses, such as Dependency and Indemnity Compensation, Military burials and Veteran's Group Life (VGLI). Contact directly or get help from the veteran's service organization. The VA's office of Survivors can give more assistance.
4. MOAA Premium and Life members may be eligible for overlooked benefits contact MOAA through your local organization or online.
5. Each branch of service offers different resources to support surviving spouses of military retirees. Visit Military OneSource to find resources for your service.

Cynthia Cox
Military Spouse
CBC MOAA

GREATER BIRMINGHAM CHAPTER INFORMATION

HAPPY BIRTHDAY

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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 have 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.

	<p>Killian, III, Sam P. 4545 Magnolia Drive Birmingham, AL 35242 Email: spkiii@bellsouth.net Spouse: Martha T. Killian marthak36@gmail.com</p>	<p>USN Ret CDR Life 205-408-7721 (h) 205-903-6638 (c) BD: 8/28 BD: 11/10</p>	
	<p>Lehman, Donald D. (Don) 1204 Greystone Parc Drive Birmingham, AL 35242 Email: don.lehman1@gmail.com Spouse: Patricia A. Lehman islandmomma1@gmail.com</p>	<p>USMC Ret LTCOL Life 404-441-3882 (c) BD: 7/10 BD: 11/20 404-725-7152 (c)</p>	

MOAA program & speakers for remainder of 2025:

Also available on our website at <https://www.moaabirmingham.org/meeting-dates/>

- July 10 – Casual lunch, no program, BYO, First Watch on Hwy 280
- August 7 – Casual lunch, no program, BYO, First Watch on Hwy 280
- August 22-24 – MOAA Alabama Council of Chapters State meeting, Birmingham, hosted by GBC Birmingham
- September 4 – No meeting in September
- October 22 - Ladies Luncheon at Hoover Country Club.



Potential impact of war with Iran AI

A war between Iran and another nation, particularly Israel, would have significant and far-reaching consequences, according to a number of sources. Here are some potential outcomes:

1. Regional Destabilization and Escalation:

- **Risk of wider conflict:** A military conflict between Iran and another power could easily escalate into a wider regional war, drawing in various players like the United States and other Middle Eastern countries.
- **Increased anti-American sentiment:** US military involvement could worsen anti-American sentiment and potentially lead to attacks on Western targets in the region.
- **Destabilization of the Iranian regime:** While a military strike could target Iran's nuclear program and potentially destabilize the regime, the outcomes of such efforts are uncertain and could lead to chaos and a humanitarian crisis.
- **Nuclear proliferation:** A conflict could compel Iran to accelerate its nuclear program, or prompt other regional actors to seek nuclear capabilities, potentially leading to a nuclearized Middle East.

2. Economic Impacts:

- **Higher oil prices:** The conflict could disrupt energy markets and trade routes, particularly the Strait of Hormuz, through which a significant portion of the world's oil supply passes. This could lead to a sharp increase in oil prices, impacting global economies.
- **Inflation and slower economic growth:** Higher oil prices and potential supply chain disruptions could lead to increased inflation and hinder economic growth globally.
- **Impact on markets:** The conflict could cause market volatility, with potential declines in stock markets and shifts towards safe-haven assets like gold.
- **Fiscal strain:** Israel's ongoing military actions are already straining its resources, with high daily military costs and a downward revision of its economic growth forecast.

3. Humanitarian Consequences:

- **Civilian casualties and displacement:** Conflict could result in a significant number of civilian casualties and widespread displacement, particularly within Iran and Israel.
- **Humanitarian crisis:** The conflict could lead to a humanitarian crisis, especially if it results in the collapse of the Iranian regime.

4. Potential for Diplomatic Solutions:

- **Limited prospects for diplomacy:** Recent events have damaged trust between Iran and the US, making diplomatic solutions more difficult.
- **International efforts for de-escalation:** Despite the challenges, countries like Russia and Turkey have expressed willingness to mediate the crisis, and European actors favor diplomacy and arms control.

It's important to note that the situation is constantly evolving, and the extent and nature of the consequences would depend on various factors, including the intensity and duration of the conflict, and the involvement of other regional and international actors.



APPLICATION FOR MEMBERSHIP

First Name (Preferred name) MI Last Name Rank / Grade Spouse

Member of National MOAA? Yes No Mem # (if known) _____

Branch of Service		Status	
<input type="checkbox"/> Army	<input type="checkbox"/> Marines	<input type="checkbox"/> Active Duty	<input type="checkbox"/> National Guard
<input type="checkbox"/> Air Force	<input type="checkbox"/> Navy	<input type="checkbox"/> Retired	<input type="checkbox"/> Former Member
<input type="checkbox"/> Coast Guard	<input type="checkbox"/> Other	<input type="checkbox"/> Reserve	<input type="checkbox"/> Surviving Spouse

Postal Address City State Zip Code Home Phone #:

Date of Birth Cell phone # Email Address

Member: _____

Spouse _____

Signature: _____ Date: _____

Local Membership (Greater Birmingham Chapter) runs by calendar year.

The remainder of your first calendar membership year is complimentary.

Following yearly membership dues: \$20/year \$35/2 years \$50/3 years)

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

Thank you for your support!



Meeting JULY 10, 2025