

## DANBERRY, THURSDAY, 5 MARCH 2026 1800 HR. FOR SOCIAL HOUR

### Niki Sepsas , "Greenland: 51st Star in the American flag? "

A journey to one of the least visited places on the planet whose geography is part of North America, but its politics are in Europe. **Don't miss it.**

Niki is a world traveler, author, adventurer, excursion guide, speaker and finally, an Army veteran. He spends 6-8 months a year aboard cruise ships as a tour guide and speaker, where he has visited 120 countries and 7 continents. He has written over 1,000 articles, published in local as well as in national venues and has a novel to his name, "Song of the Gypsy". Also, two dozen coffee table books, personal memoirs, and a history book of Greek immigration to the US. When not cruising the world, Niki is at home here in Birmingham with his wife Sherri and miniature schnauzer, Calista.

Niki's full bio and website are located here: <http://www.nikiwrites.com/biography.html>



Coming in April, Miss America 1999  
Nicole Johnson





Have a wonderful year 2026, It is a great time to be a member of MOAA!

I hope you all enjoyed the February meeting. We had a very interesting and poignant talk by Peter Kirchikov, a survivor of Communism in the “old Russia” days prior to the collapse of the Russian government in 1991. It surely makes us glad and thankful to live in such a free and wonderful country as our good old United States.

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

It’s not too early to renew your Birmingham MOAA membership, via the Cheddar Up link, as sent by the Chapter on a recent email.

With your invaluable help, we hope to continue growing our chapter, and making us proud to be part of something bigger than each of us as individuals. Feel free to reach out with any ideas and suggested Speakers, topics of interest, or simply things that matter to you.

By the way, I wanted to thank all of the folks that stood up and wrote notes, emails, and letters of concern to your elected officials when the VA recently (mid-February) published a rule change for VA rating evaluations without asking any feedback from Veteran organizations, and without following the normal rulemaking protocol (basically not asking anyone, just publishing a final rule). Apparently, the elected officials received such a massive quantity of messages, as well as the Secretary of the VA, that he announced 48 hours later that the VA would not be executing those changes. Way to be advocates! The best way to preserve your hard-earned benefits from military service, is willing to stand up and advocate.

I would be remiss if I did not share that our Birmingham MOAA Chapter was recently awarded not one, but TWO “Colonel Marvin J. Harris Communications Award” from the MOAA National Headquarters for the 2024 Chapter Newsletter and 2024 Chapter Website, both signed by Lt Gen Brian T. Kelly, USAF (Ret), president of MOAA. These awards are a testament to the hard work performed by our Past Chapter President, Lt Col USMC (Ret) Don Lehman, and our Newsletter writer and producer, Lt Col USA (Ret) Jim Langley. Congratulations on a job well done!

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

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

Volume 129 Issue 3 March 2026

## Greater Birmingham Chapter Military Officers Association of America

*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)

*Director:* Mark Melanson, Col USA (Ret)

*Director:* Jeff Newton, BG, ANG (Ret)

*Director:* Doug Markham, CPT, USN (Ret)

*Director:* James Oliver LTC, USA (Ret)

*Director:* Mark Rubino, LDCR, USN (Ret)

*Chaplain:* Dan Phifer, LTC, USA (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](mailto:newsletter@moaabirmingham.org).



**Get together**  
**March 5, 2026 MEETING**

**Danberry at Inverness**  
**235 Inverness Center Drive**  
**Birmingham, Al 35242**  
**205-443-9500**

**Social 6:00 pm, Dinner 6:30 pm**

**MENU**

**Grilled Pork Chops**  
**Grilled Mixed Vegetables**  
**Garden Salad**  
**Rolls**  
**Chocolate Cake**

**Dinner cost will be \$25 per person.**  
**Reservations must be made by noon Monday, February 2**

**Preferred method: RSVP and pay by credit/debit card at:**  
**(NO CREDIT CARD FEES!)**

<https://march-2026-reservation-and-payment.cheddarup.com/>

**or alternate method:**

**Email / call Donna Martin at [contact@moaabirmingham.org](mailto:contact@moaabirmingham.org)**  
**or 205-876-6274.**

## RECRUITER'S CORNER

**2026-chapter renewal notifications have been sent out via email and letter!**

Your continued support is much appreciated and allows us to support veteran initiatives and issues at the local, state, and national levels. You may pay your GBC chapter dues via debit/credit card at: <https://my.cheddarup.com/c/moaa-gbc-renewal/items?cart> with NO credit card fees!

If you have any questions about your dues renewal or membership, please email us at [contact@moaabirmingham.org](mailto:contact@moaabirmingham.org). Please note, chapter dues are separate from national MOAA dues! GBC Chapter dues are: 1-Year \$20, 2-Years \$35, 3-Years \$50

**MOAA eligibility:** All honorably serving, former, or retired warrant/commissioned officers of the armed forces (Regular, Reserve, National Guard), as well as USCG, Space Force, NOAA, and USPHS. Surviving spouses are also eligible to join MOAA and our chapter. If you know of someone interested in MOAA and our chapter, have them contact us at [contact@moaabirmingham.org](mailto:contact@moaabirmingham.org) or better yet, invite or bring them to a meeting. Note, you must be a National MOAA member, at least the FREE Basic membership, to belong to the local chapter.

To join or renew your MOAA membership, you may also print, complete, and return the paper application below to the address on the form. You may also join/renew online at: <https://www.moaabirmingham.org/membership/>

## CHAPLAIN'S CORNER

Once there was a small jazz club in New Orleans. In the corner of the club sat an old dilapidated piano. All the jazz artists complained about this "antiquated" instrument. The piano players dreaded playing it. The vocalist dreaded singing with it. All the combos that played the club wished that they could bring in their own piano - just like they could a saxophone or a trumpet.

Finally, after years of listening to the jazz musicians complain about the piano, the owner of the club decided to do something about it.

So, he had the *piano painted*.

As people who attend services at some church and maybe are members of a congregation we simply nod our heads in agreement with what is said there but never allow the Good News to penetrate our lives. We are satisfied to simply *paint the old piano*. We never take the necessary steps to make the changes we really need.

Our strength and faith come from God. We cannot forever put Him off. It is time for us to surrender to the power of His Love for us.

Blessings,  
Chaplain Dan Phifer  
LTC-Retired  
US Army

## LEGISLATIVE UPDATE

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

### **MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), testifies before House and Senate Veterans' Affairs Committee members during a joint hearing Feb. 24 in Washington, D.C. (Mike Morones/MOAA)**

#### **By MOAA Staff**

Lawmakers have the opportunity to provide sorely needed support for veteran caregivers, protect service-earned benefits from for-profit “claim sharks,” and shore up critical transition-assistance programs for those leaving service by passing three bipartisan bills already moving through Congress, MOAA’s president and CEO told a joint committee hearing Feb. 24 on Capitol Hill.

Lt. Gen. Brian T. Kelly, USAF (Ret), testified alongside fellow veterans advocates before House and Senate Veterans’ Affairs Committee members in Washington, D.C., using his remarks to stress the importance of three bills on MOAA’s priority list: The Veteran Caregiver Reeducation, Reemployment, and Retirement Act, which offers financial guidance along with career and retirement support that “helps family members avoid choosing between caring for a veteran and securing their own future,” Kelly told lawmakers.

The Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act, which provides tools to stop unregulated companies from charging veterans for help with disability claims and “restores accountability without restricting access to lawful, accredited assistance,” Kelly said.

The TAP Promotion Act, which allows groups like MOAA to play a more important role in the transition process and “ensures servicemembers and their family members receive timely, accurate information before separation, not after problems arise,” Kelly said. Understanding trusted sources of this information allows veterans to find “the right places to follow up to make sure they can get access to all their benefits,” the CEO added in response to a question from Rep. Nancy Mace (R-S.C.), who chaired the hearing.

Kelly linked the need for streamlined provision of service-earned veterans benefits with the strength of the all-volunteer force, noting MOAA’s work on behalf of those in and out of uniform, including the development of the people-focused TotalForce+ event.

“From first salute to final honors, how we care for those who serve and those who stand beside them directly impacts who is willing to serve next,” Kelly said.

## Legislative Action



Four ways to get there:

**Direct link:** [MOAA.quorum.us](http://MOAA.quorum.us)

**Text** “MOAA” to 1-855-547-6921

**Go to:** [MOAA.org](http://MOAA.org) > Advocacy > Legislative Action Center

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



## MILITARY SPOUSE'S CORNER

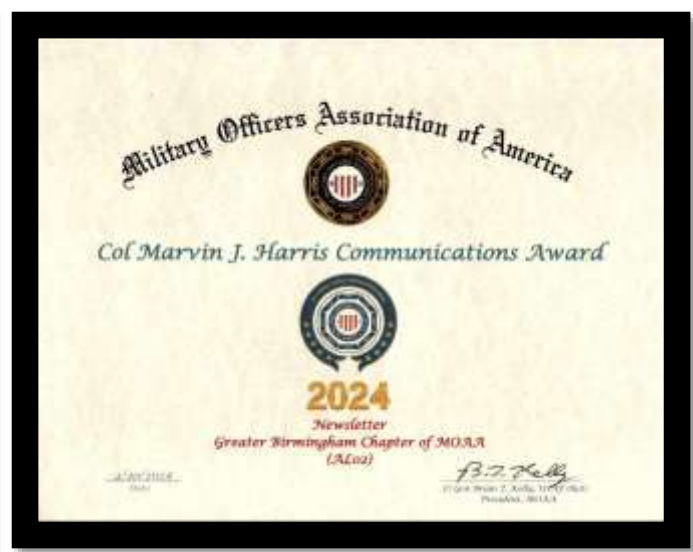
A financial advisor can help you understand financial decisions often unique to service members and military retirees, such as assessing benefits when transitioning from a military to civilian career, adjusting tax withholding from military retirement pay, coordinating GI Bill benefits and 529 education savings plans, and interpreting the nuances of disability ratings.

One way to find advisors who understand these needs is through the Military Financial Advisors Association ([www.militaryfinancialadvisors.org](http://www.militaryfinancialadvisors.org)), a group of fee-only advisors who specialize in helping military families. They understand the complexities of military compensation, benefits, and transitions.

A summary taken from the article "What can a Financial Advisor Do For You?"

By Kimberly Langford  
MOAA magazine January 2026

Cynthia Cox  
Military Spouse  
GBC MOAA



## GREATER BIRMINGHAM CHAPTER INFORMATION

### HAPPY BIRTH DAY – MARCH

|                    |    |
|--------------------|----|
| Deb Parker         | 9  |
| Glenn Nivens       | 15 |
| Nancy Todd         | 21 |
| Chris Phillips     | 23 |
| Wally Womack       | 25 |
| Ruth Walker        | 25 |
| Josephine Lassiter | 29 |

### 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: [donnaemartin@aol.com](mailto:donnaemartin@aol.com).

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

### 2026 mtg dates, speakers & topic:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Mar 5 - Dinner mtg.</li> <li>• Apr 2 - Dinner mtg.</li> <li>• May 7 - Dinner mtg.</li> <li>• Jun 2 - Lunch mtg at local restaurant.</li> <li>• Jul 2 - Lunch mtg at local restaurant.</li> <li>• Aug 6 - Lunch mtg at local restaurant.</li> </ul> | <p>Niki Sepsas , "Greenland: 51st Star in the American flag? "</p> <p>Nicole Johnson, Miss America 1999</p> <p>Spouse/SS recognition.</p> <p>Det. Austin Rosenow, Hoover Police Department</p> <p>Annual picnic and BBQ at Veterans Park on Valleydale Rd.</p> <p>BYO.</p> <p>BYO.</p> |
|---|--|





APPLICATION FOR MEMBERSHIP

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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 |

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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!**



PO Box 530153, Birmingham, AL 35253-0153