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The MOAA Airways is the bimonthly newsletter of the Fort Rucker Chapter, MOAA which is an Affiliate of the Military Officers Association of America (MOAA). MOAA and its Affiliates are nonpartisan.

Ft. Rucker Chapter MOAA
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Fort Rucker, Alabama 36322

Website: <http://www.fortruckermoaa.org>
Email: moaa@fortruckermoaa.org

**GENERAL MEMBERSHIP MEETING APRIL 17TH - 6:30 PM,
THE LANDING'S LEGEND BALLROOM, FORT RUCKER, AL**

GUEST SPEAKER

Angela Underwood &
Karen Boyd
Dothan House of Ruth




AGENDA & MENU

Social: 1800
Invocation/Pledge of Allegiance: 1845
Dinner: 1900

- >Garden mixed greens w/Ranch or Italian dressings
- >Chicken Cordon Bleu
- >Green bean casserole
- >Baked potato w/butter, sour cream
- >Rolls & Butter
- >Chocolate mousse
- > Unsweet tea, water, coffee

Cost: \$23 per person




Please make your Reservations by noon Wednesday, April 14th to Mary Rutkowski at (334) 347-4966.

Cash or personal checks only!

Persons not canceling their reservation by noon on the Friday prior to the Dinner Meeting will be responsible to our Chapter Treasurer for full payment of the meals.



President's Message by Ron Kaita



It looks like Spring has sprung for us in the Wiregrass and it is almost safe to say that we are turning the corner on the COVID-19 pandemic with many of us having taken or scheduled to take our COVID vaccinations. Governor Kay Ivey will be making an announcement on 9 April on the status we are to observe as it pertains to masking and mainly interactions with friends/family, and businesses within the state. To make everyone aware of another important annual upcoming event this summer is the Order of the Eagle Rising Society (ERS) held by the Commandant of the U.S. Army Warrant Officer Career College (USAWOCC).

standards of integrity and moral character, display an outstanding degree of professional competency, and serve the Warrant Officer Community with distinction. This award is sponsored by MOAA National and is presented by its President and CEO, Lieutenant General (Retired) Dana Atkins and the USAWOCC Commandant, Colonel Ross Nelson. The event is currently scheduled to be held on 09 July 2021, 1100hr, with the ceremony at the Aviation Museum on Fort Rucker, AL.

The nominee must have been retired for at least five years at the time the nominee is inducted in the Society. A posthumous nominee must have been retirement eligible at the time of death. You can download the nomination form from the USAWOCC webpage located at <https://usacac.army.mil/organizations/cace/wocc>.

Current members of the "ERS" are at URL: <https://warrantofficerhistory.org/EagleRisingSociety.htm>
Nominations are due no later than 1 May 2021.

USAWOCC's Order of the Eagle Rising Society annually recognizes one individual who has contributed significantly over his/her lifetime to the promotion of the Warrant Officer Community in ways that stand out in the eyes of the recipient's seniors, subordinates, and peers. These individuals must also demonstrate the highest



Membership Report

by Othan Gilbert

Our chapter membership count is currently 144.

I am pleased to report the welcome addition of four new chapter members: CPT Edward Williams, WO2 Troy Kaita, CW5 Sam Baker and CW3 Steven Schisler. CPT Williams and his wife, Jennifer, live in Enterprise and he is currently on active duty at Fort Rucker. WO Kaita and his wife, Priscilla, live in Temple, TX and he is the son of our President, Ron Kaita. WO Baker and his wife, Christine, live in Enterprise. WO Schisler and his wife, Pam, live in Ozark and recently opened a new business called The Loose Brick Coffee Shop located on the square in Ozark.

I regret to inform you of the death on 3 February of one of our Air Force chapter members: LTC John Fergus. John lived in Enterprise with his wife, Betty. Our condolences are extended to her and their family.

We all know that there are a lot of retired officers in our area. While many are not members of MOAA National, many are but are **not** members of our chapter. It is hard to understand why some have no interest in joining our chapter, particularly since our chapter dues are so low at \$12 per year. In recent years, our board has maintained a policy that new members get the first year of their chapter dues gratis to encourage joining. In any case, perhaps they need some encouragement from you

to join. It is important that all chapter members are involved in chapter recruitment. Experience has shown that the best candidate for membership into the chapter are those that are already members of MOAA National. When you find someone that wishes to join, have them go to our chapter website, download a chapter application, fill it out and return to our box at the Fort Rucker post office. No check necessary. Remember, we are not a social club and membership with MOAA National is a prerequisite to chapter membership.

The national MOAA website is moaa.org and our chapter website is fortruckermoaa.org. Please check the chapter website from time-to-time as photos from our past dinners, minutes from our board meetings, and chapter finance reports are posted there. The phone number for MOAA National is 800-234-6622. If you would like to purchase a MOAA National life membership, it is better to do so by calling them direct and speaking with someone. If you do that (vs doing so over the web), they will give you a 10% discount, give you credit for your current premium membership (if applicable) and arrange payments over an extended period.

Remember to patronize the ten sponsors of our newsletter. They help to support the chapter and deserve our consideration.



Legislative Report

by Charlie Wigglesworth

News from the Legislative front. Be safe and vigilant!

Be Vigilant: Phone, Online

Scams May Rise With COVID-19

Relief Legislation. For those who may receive a stimulus check, the bad guys are looking for ways to steal your money!

Bipartisan Legislation Would Repeal

TRICARE Select Enrollment Fee for Some Retirees.

A bipartisan bill would provide a partial fix for the new TRICARE Select enrollment fee, which took effect January 1. The TRICARE Select Restoration Act (S.625) protects the military retiree health care benefit by eliminating the TRICARE Select enrollment fee for those who retired prior to 2018 and their dependents. The new TRICARE Select enrollment fee was passed into law with the FY 2017 National Defense Authorization Act (NDAA) as part of a package of military health system (MHS) reforms. It went into effect January 1, 2021, and has led to a significant number of retirees and their families being disenrolled from

TRICARE coverage for failure to pay the fee. Disenrolled families have until the end of June to request reinstatement of TRICARE coverage. During the FY 2017 NDAA process, MOAA opposed the Select enrollment fee and successfully fought for current servicemembers and retirees to be grandfathered into lower fees -- \$150 individual/\$300 family for grandfathered retirees, instead of \$450 individual/\$900 family for retirees who enter service on or after January 1, 2018.

COVID Relief Legislation Stops VA

Copayments, Cost Shares Through September. The VA will not collect copayments or cost shares until at least October 1 as part of COVID-19 relief legislation signed into law March 11, solidifying a policy already in place at the agency. The VA began pausing such collections, as well as collections on overpayments, in April 2020 as part of its pandemic response efforts.

Are You Ready for Required Minimum Distributions in 2021? Required Minimum Distributions (RMDs) pertain to retirement accounts, except for the Roth IRAs. The RMD is an obligation that starts at specific ages to withdraw a minimum amount from the accounts so you must pay taxes. You can always withdraw more if you wish. **(continued on Page 3)**

(Legislative Report from Page 2) RMDs count as ordinary taxable income in the year withdrawn. The RMD is explained in IRS Pub 590B. The tax code requires us to withdraw money each year in the form of a RMD, and the calculation for the amount required is in the 590B pub. You can find this Pub on the IRS website. If you turned age 70½ in 2019 or earlier, you are currently taking your RMDs. People who turned 70½ in 2020 or later start RMDs at age 72. Your first RMD must be withdrawn by April 1 of the year following the year you turn age 70½ or 72. Subsequent RMDs must be withdrawn by December 31 of each year. In 2020, the COVID-19 virus and the resulting economic and stock market plunges were the catalyst behind a law to waive RMDs for 2020. RMDs return in 2021. Because RMDs were not required in 2020, this may cause some planning confusion for some people new to RMDs. As a result of COVID-19 virus relief legislation in 2020, many

of you either did not take your RMD in 2020, or you took the RMD and put it back when you realized you didn't have to take it. Besides having to take your RMDs this year if you are of age, you might want to prepare by figuring the amount. Last calendar year, the stock markets were up about 16%. From the bottom of the stock market dive in March 2020 to the end of the year, stock markets were up almost 60%. Depending on how you manage your portfolios, your account values at the end of 2020 could be sizable.

This matters because the RMD amount for 2021 is a proportion of your portfolio value as of December 31, 2020.

Be sure to check out the MOAA Webpage for all the details on the above. It is the source I get the info from and there is so much more.



Retired Officer Wives Association (ROWA)

by Mary Jane Collins

Greetings Everyone,

O the memories (from childhood to marriage) of snowflakes suddenly, quietly, surrounding my Alabama home and creating silently a blanket of white! Wrapped warmly, family neighbors gathered, enchanted, and delighted in a winter wonderland with sparkling icicles forming. Then soon there would also be snow cream made. I was certainly present in spirit as the snow came up there this year! Now Winter approaches completion in Alabama and transcends into Spring which is already sharing rising flowers with colors aglow and trees revealing the beginning buds.

ROWA continues meeting as the months unfold this year. February's luncheon included history with the connection of Mardi Gras, Valentine's Day, and the Lenten season. Significantly, all were Christian based. During February, ROWA members also enjoyed the dinner, fellowship, and program of the MOAA meeting.

In March during Lent, after lunch a Sadder meal was displayed and presented by President Esse Muskopf. The meanings of the Sadder were discussed and samples to taste were given. The connection with the Sadder meal and the Lord's Last Supper was noted in the Christian faith. Interesting thoughts

and discussions were shared. One same important belief in the two faiths was remembrance. How powerful is remembrance that connects, enriches, teaches, and strengthens us in life!

ROWA made two contributions this month which were very helpful, the Wounded Warrior donation, being one. At the Ft. Rucker Community Spouses Club March luncheon, ROWA Liaison Mary Jane and members of ROWA presented a \$500 scholarship donation to FRCSC for the Scholarship Program which enables more funds to benefit students connected with military and DoD families. At the same luncheon Mary Rutkowski was recognized for her 90th birthday, appreciated for her service, and given a birthday cake. O the memories indeed!

As Christ said, "Remember Me." May Easter bless and remind each of you to remember you are a person of value, loved, and appreciated!

>April Luncheon 13, 2021

>May Luncheon 11

Reservations: Mary: 334-347-4966



ROWA Members with FRCSC Scholarship Chair & Grants Chair

2021 Officers & Directors

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TREASURER'S REPORT by LTC (Ret) Loel Ewart



Net Worth of the Fort Rucker Chapter of MOAA as of 03/08/2021 is **\$29,426.44**. These funds are in one checking account, one savings account and one Money Market Account in the *All In Federal Credit Union* (FCU).

Activities Since Last Report: (02/08/21) **Starting balance of;** **\$29,301.93**

DEPOSITS	ACTION	
02/09/21	Annual Dues (MOAA Chapter)	\$15.00
02/22/21	MOAA March dinner (receipts)	617.00
02/28/21	Money Market Interest	11.26
Deposits Total		\$643.26

CHECKS:	EXPENDITURES:	
1908 02/22/21	IMWRF (Feb. MOAA Dinner)	\$518.75
Expenditures Total		\$518.75
Net Increase		\$124.51

(03/08 /21) Current Total Balance of;	\$29,426.44
All In checking	\$5,022.20
All In Savings	\$5.41
All In Money Market	\$24,398.83

Reserve Total: (Minus Reserve);	-\$24,398.83
Life Membership	\$9,390.00
MOAA reserve,	\$15,008.83
Minus Savings:	-\$5.41

***Usable Funds as of March 08, 2021 (Minus reserve/savings) \$5,022.20**

Other News* NO outstanding bills. Scholarship Fund= \$120.00

COVID-19 VACCINES & VETERANS ADMINISTRATION

Who can now get a COVID-19 vaccine at VA? We continue to offer COVID-19 vaccines to Veterans as quickly and safely as we can. We still have a limited amount of vaccines. So, we continue to follow our phased plan based on VA and CDC COVID-19 risk criteria. Our goal is always to do the most good for the most people. **At this time, we can only offer COVID-19 vaccines to these 2 groups when the Veteran is eligible based on VA and CDC risk criteria:**

- ▶ Veterans who currently receive care through VA, and
- ▶ Designated primary and secondary family caregivers who are enrolled in our Program of Comprehensive Assistance for Family Caregivers (PCAFC)

Note: You'll need to wait at least 14 days between getting a COVID-19 vaccine and any other vaccine.

Will VA offer vaccines to more Veterans and family members in the future? Our goal is to offer a COVID-19 vaccine to all Veterans who want one. Legislation is currently going through Congress that if passed, would allow us to offer vaccines to all Veterans, and possibly their caregivers and spouses. Until this legislation passes and becomes public law, we won't know who will be eligible. *(continued on Page 6)*

Important Dates for MOAA Ft Rucker Chapter, Year 2021		
Board of Directors' Meeting	Newsletter Input Suspense	Bi-Monthly Dinner Meeting
12 Apr 21		17 Apr 21
10 May 21	19 May 21	
14 Jun 21		19 Jun 21
12 Jul 21	21 Jul 21	
9 Aug 21		21 Aug 21
13 Sep 21	15 Sep 21	
11 Oct 21		16 Oct 21
8 Nov 21	17 Nov 21	
13 Dec 21		18 Dec 21



PICTURES FROM FEBRUARY 20th MOAA MEETING & DINNER



Ron Kaita & Stan Smith



Jennifer Williams, Ron Kaita, & Gloria Loser Cutting the MOAA Birthday Cake



Loel Ewart & Mary Rutkowski



Darlene & Russell Smith



Ron Kaita briefing Chapter members



Lark Kaita & Gloria Loser



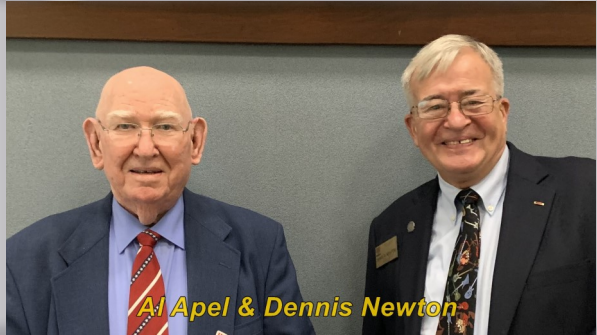
Lisa & Stan Smith



Barbara Ewart & Gale Brogden



Dee Gilbert, Al Apel, & Suzanne Bailey



Al Apel & Dennis Newton



Dennis Newton & Ron Kaita



Othan Gilbert speaking to assembly

PICTURES FROM FEBRUARY 20th MOAA MEETING & DINNER (continued)



Claudia & Charlie Wigglesworth



Charlotte & Cecil Simmons



Dee & Othan Gilbert



Jennifer & Edward Williams



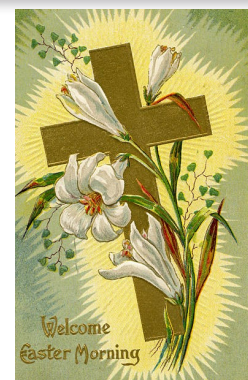
Lisa Bailey & Fred Latremore



Mary Jane & Ray Collins



Lisa Smith & Dee Gilbert



(Covid-19 Vaccines & VA from Page 4) We also won't know how quickly we can get enough vaccines to offer one to Veterans and family members who aren't receiving care at VA.

If you'd like to get regular updates about COVID-19 vaccines at VA, sign up to stay informed. Your employer, pharmacy, or local public health officials may offer you a COVID-19 vaccine. We encourage you to take the first opportunity you have to get a vaccine at the most convenient location for you.

How we'll contact you when we have a COVID-19 vaccine for you? Different VA health facilities are at different phases of our plan. Your local facility will contact you when your risk group is eligible for a

vaccine. Designated caregivers are eligible for a vaccine when the Veteran they care for is eligible. Your facility may invite you to a large vaccination event (like a drive-thru clinic). Or they may ask you to schedule a vaccine appointment. You may receive an invite by phone, email, or text message:

- ▶ Text messages will always come from **53079**.
- ▶ Emails will always come from a **va.gov** email address.

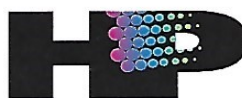
To learn about your facility's current plan, go to the facility's website. Once you're on the site, go to **Health care services**, then **COVID-19** in the menu. **(Extracted from www.va.gov)**



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MOAA Membership Application

Fort Rucker Chapter

Fort Rucker Chapter
Military Officers Association of America (MOAA)
PO Box 620075
Fort Rucker, AL 36362-0075

Enclosed is my check, in accordance with the schedule below, for membership in the Fort Rucker Chapter of the *Military Officers Association of America (MOAA)*.

Individual joining: 1 Dec – 28 Feb \$12.00; 1 Mar – 31 May \$9.00; 1 Jun – 31 August \$6.00; Membership 1 Sep – 30 Nov \$3.00.

NAME: _____ RANK: _____
 BRANCH OF SERVICE: _____ ADDRESS: _____
 CITY: _____ STATE: _____ ZIP: _____
 DATE OF BIRTH: _____ PHONE: _____
 SPOUSE'S NAME: _____
 E-MAIL ADDRESS: _____

NATIONAL MOAA MEMBERSHIP #__ National Life Member? _____

Membership **in the National MOAA is required for membership in our local Chapter. If you are a member of National and do not know your membership number so indicate and we will obtain it from National.**

Make checks payable to Fort Rucker Chapter MOAA Thank you for your support!

Web address: www.FortRuckerMOAA.org