



Oct/Nov 2019

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.

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**GENERAL MEMBERSHIP MEETING & DINNER**  
**OCTOBER 19 – 1800 HOURS**  
**AT THE LANDING**  
**WE'D LIKE TO SEE YOU AGAIN! COME JOIN US AT OUR NEXT MOAA DINNER AND BRING A FRIEND.**

**GUEST SPEAKERS**  
**REGINALD RHODES & EDWIN COX**  
Magnolia Wealth Management, Alabama Center for Elder Law  
  
For more information, see page 5.

**AGENDA & MENU**  
*Social: 1800*  
*Invocation & Pledge of Allegiance: 1845*  
*Dinner: 1900*  
*> Tossed green salad w/assorted dressings*  
*> Schnitzel w/Jaegar gravy*  
*> German potato salad*  
*> Coleslaw*  
*> Brotchen*  
*> Peach cobbler w/ice-cream*  
*> Unsweet Tea, Water, Coffee*  
**Cost: \$21 per person**

Please make your Reservations by noon Wednesday, October 16th 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 Corner** by Lisa Bailey

As we enjoy the autumn season and its many opportunities for spending time outdoors as the weather cools, we are reminded that winter is just around the corner. Even now we contemplate holiday celebrations with our loved ones and are making plans to enjoy the blessings of the season.

With all of the seasons' festivities, we find that we have many items on hand that while we may have enjoyed them in the past, they may be gathering dust and we can all do with a good cleaning prior to the holidays. Last year we hosted a very successful silent auction whose proceeds supported the MOAA Scholarship Fund as well as local chapter funding for supplies used in commissioning of ROTC cadets at Troy University. We plan to do the same this year and hope that you all can find it in your hearts to provide items for auction.

Many of you have business connections in the community and we would love to have their support for the auction, as well, with donated items. We will provide a letter for you to give to any sponsors, that will provide the information that they need for donation. COL (Ret) Frank Estes has once again offered to take on the task of organizing the auction and he will need to have the items available for catalog and estimation of value well in advance of our December **(continued on page 2)**

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**President's Corner (from page 1)** meeting. Please make an effort to support the chapter this and extremely worthy cause. If you would like to discuss items, methods of donation or anything else relating to this project, please contact me at 334-406-9475.

Our friends in Dothan have disbanded their local MOAA chapter. We are already seeing some of their members join us and would love to have even more. If you know of MOAA members who are seeking a chapter, please have them contact one of the board members, or provide their contact information to LTC (Ret) Othan Gilbert and we will be happy to work with them. There is a lot of information on our award-winning website, to include a membership application. [www.fortruckerMOAA.org](http://www.fortruckerMOAA.org)

We are looking forward to working with Wreaths Across America this season, as well. We have set aside a donation from the chapter to support this wonderful effort. In our next newsletter we will have more information about what each of us can also do as individuals to honor our deceased brothers and sisters in arms. Great information at [www.wreathscrossamerica.org](http://www.wreathscrossamerica.org)

Thank you to all of you for your service and sacrifices as military members, family members and supporters. Thank you for supporting our chapter and our efforts to be involved in the community. If you have a desire to become even more involved, please don't hesitate to let me or anyone on the board know of your wishes.



### Legislative Report by Charlie Wigglesworth

Fall is here! But still feels like summer. I pray all had a safe summer. The following items are being worked by our leadership at the National Headquarters. These important issues require your immediate attention.

Send your elected officials a MOAA-suggested message today.

1. "Military pay and benefits matter. But apparently not to the Congressional Budget Office. On its list of budget options for lawmakers to consider are capping your pay raises and cutting back your BAH. Military families depend on BAH, and it's only right that military pay keep pace with civilian salaries.

2. "Think your health care already costs enough? But jacking up your TRICARE fees and out-of-pocket costs is on the list of budget options for lawmakers to consider. That would ignore the price military retirees and their families have paid up front with their service and sacrifice.

3. "Current federal law requires survivors of deceased military members to forfeit part or all of their purchased Survivor Benefit Plan (SBP) annuity when they are awarded the VA's Dependency and Indemnity Compensation (DIC). This loss of any portion of the SBP annuity is known as the widows tax. For approximately 66,000 military survivors, the widows tax makes SBP the only insurance that you pay into but are legally prohibited from collecting.

4. "Lawmakers are preparing to finalize their work on the FY 2020 National Defense Authorization Act. The bill contains a number of measures tied to MOAA's legislative priorities, including putting a stop to a proposed cut in up to

18,000 medical billets, ending a financial penalty on military survivors known as the widows tax, and more.

5. "The House version of the annual defense bill contains a provision to end what's commonly referred to as the widows tax.

6. "The readiness and effectiveness of America's armed forces demand a full complement of well-trained medical professionals. But the Defense Department's fiscal 2020 budget would eliminate roughly 20 percent of military medical positions, along with other reorganization measures. This shortsighted "reform" effort could have drastic, even deadly, consequences—on the battlefield and throughout American health care.

7. "When military families face health threats in their homes, it can be harder for servicemembers to focus on their mission. Congress is considering legislation to address health threats in base housing—by remediating environmental hazards, establishing strong tenants' rights procedures, and restoring proper oversight of construction and maintenance contractors.

8. "The Transparency and Effective Accountability Measures (TEAM) for Veteran Caregivers Act improves the veterans caregiver program by ensuring all caregivers are included in the veterans' medical records, establishing a minimum standard of information in downgrade notification letters, and extending benefits for at least 90 days after a termination letter is sent for cases where a veteran is deemed "no longer clinically eligible" for the program.

9. "The Defense Department is moving too fast to merge commissaries and exchanges. Tell Congress to pump the brakes and mandate additional review on how this will impact servicemembers, families, and the MWR fund."

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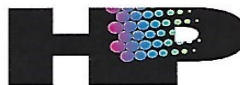
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## Membership Report *by Othan Gilbert*

I am pleased to report a new chapter member: **CW5 (R) Randy Godfrey** of Enterprise and his wife, **Deborah**. I regret to report the death of long-time member **COL (R) Daniel Gust** of Dothan who died 17 August 2019. COL Gust was 100 years old.

You might not know but someone from your board of directors represents MOAA at every warrant officer and flight school graduation on post. Normally there are 2 warrant officer and 2 flight school graduations every month for a total of 4 each month. On behalf of MOAA, distinguished graduates are presented with awards and certificates. No public speaking is involved but, for the men, coat and tie is required since all the graduates are in their blue uniforms. If you would like to support this effort, please contact one of the board members or call Ron Kaita. We could use the "extra hands".

To remind everyone about the upcoming chapter bi-monthly dinner, we send out a recorded message to all members using a calling service company, Calling Post. After recording a message (less than 50 seconds), I generally send it out about a week before the dinner and a few days before the deadline to make a reservation. I try to time the outgoing call about midday, the Saturday before the dinner. So, if you get a call identified as Calling Post, it is a call from us.

Our chapter membership total at the time of this writing is 165. This only includes active members entitled to vote. We also send our bi-monthly newsletter to 29 surviving spouses plus the Fort Rucker Garrison Commander. We also have 9 sponsors/supporters of our newsletter.

The national MOAA website is [moaa.org](http://moaa.org) and our chapter website is [fortruckermoaa.org](http://fortruckermoaa.org). Please check the chapter website from time-to-time as photos from our dinners, minutes from our board meetings, and chapter finance reports are posted there. The phone number for MOAA National is 800-234-6622.



## Retired Officer Wives Association (ROWA) *by Mary Jane Collins*

Greetings to All! The bright beauty of summertime with morning glories -the flower of September, rich greenery, fresh fruits, and garden vegetables have refreshed and nourished us. This season affords us some leisure time, travels, walks by the ocean, and family gatherings. This summer has also seen many farewells and welcomes at Ft. Rucker with varied assignments. We appreciate those in both categories and remember well the moves involved!

New Beginnings categorizes ROWA's overall theme as September prepares us for the coming autumn, cooler temperatures, and azure blue skies along with the reconvening of ROWA which met at the Landing the 10<sup>th</sup>. We were honored to have Command Ladies with us, Mrs. David Francis, Mrs. Dailah Cole, and Mrs. Whitney Gardner who were introduced by President Esse Muskopf.

The table center pieces provided by Donna Davila were delightful arrangements of cotton and peanuts. This luncheon theme was "Celebration with a Bite," in remembrance of the 100<sup>th</sup> year of the world's only insect monument located in Enterprise! Although the history of devastation was somber, better times eventually came which the monument represents. Sadly, we have lost a beloved, faithful ROWA member, our historian Mary Apel. She will long be remembered. It was a joy to welcome new members, Shalene Schmidt and Linda Moser.

May your autumn be a cool blessing! Please note the meeting dates and themes, and consider joining us. Wives or widows of retired military officers are invited to join. Guests are welcome.

Reservations: Mary 334-347-4966 by Friday noon beforehand

**Oct. 8**—Ingrid's, Daleville—Notoriety  
Alabama's 100 Foods List

**Nov. 12**—The Landing—Legacies and Legends,  
Honoring our Veterans

**Dec. 10**—The Landing—200<sup>th</sup> Christmas in Alabama  
The Heart of Dixie and Ornament Exchange



*(L to R) Mrs. Kenneth Cole, Mrs. Whitney Gardner, Mrs. David Francis, Mrs. Esse Muskopf*



*ROWA Members & Guests*

**TREASURER'S REPORT** by *Loel Ewart*



**Please support our sponsors.  
Let them know we care  
about them.**

The Dothan MOAA Chapter has disbanded. There are a number of their former members who might want to join the Fort Rucker Chapter MOAA. If you know someone from that chapter, please invite them to join us at our next dinner.



**Retired chaplain shares experiences**  
Retired Army chaplain Col. Dennis Newton, left, was keynote speaker at the dinner meeting of the Fort Rucker Chapter of the Military Officers Association of America Aug. 17. Newton discussed his experiences and showed slides from walking the Appalachian and Benton Mackay hiking trails and serving as a chaplain to fellow hikers. Newton is thanked by MOAA Chapter President retired Maj. Lisa Bailey, right. (Courtesy photo)

**Monday, 9 September, 2019**

Net Worth of the Fort Rucker Chapter of MOAA as of 09/09/2019 is, **\$30,584.99**. These funds are in one checking account, one savings account and one Money Market Account in the All In Federal Credit Union (All In FCU).

**Activities Since Last Report:** (08/12/19) **Starting balance of; \$30,693.16**

DEPOSITS	ACTION	
08/27/19	MOAA August Dinner receipts	\$503.00
08/30/19	Money Market interest	10.27
<b>Deposits Total</b>		<b><u>\$513.27</u></b>

CHECKS: EXPENDITURES:		
1855	08/17/19	USPS (Stamps for MOAA) \$110.00
1856	08/17/19	Barbara Ewart (copy paper for MOAA) 45.00
1857	08/27/19	IMWRF (August MOAA Dinner) 466.44
<b>Expenditures Total</b>		<b><u>\$621.44</u></b>
<b>09/09/19) Current Total Balance of;</b>		<b><u>\$30,584.99</u></b>

All In checking	\$6,394.07
All In Savings	\$5.41
All In Money Market	\$24,185.51
<b>Reserve Total: (Minus Reserve);</b>	<b>-\$24,185.51</b>
Life Membership	\$10,340.00
MOAA reserve,	\$13,845.51
<b>Minus Savings:</b>	<b>\$5.41 - \$5.41</b>

**\*\*\*\*Usable Funds as September 9, 2019 (Minus reserve/savings) \$6,394.07**

**Other News** \*No outstanding bills. Scholarship Fund= \$303.00

Important Dates for MOAA - Fort Rucker Chapter, Calendar Year 2019-2020		
Board of Directors' Meeting	Newsletter Input Suspend	Bi-Monthly Dinner Meeting
7 Oct 2019		19 Oct 2019
4 Nov 2019	13 Nov 2019	
9 Dec 2019		14 Dec 2019
13 Jan 2020	15 Jan 2020	
10 Feb 2020		22 Feb 2020
9 Mar 2020	18 Mar 2020	
13 Apr 2020		18 Apr 2020
11 May 2020	20 May 2020	
8 Jun 2020		20 Jun 2020
13 Jul 2020	15 Jul 2020	
10 Aug 2020		15 Aug 2020
14 Sep 2020	16 Sep 2020	
12 Oct 2020		17 Oct 2020
9 Nov 2020	18 Nov 2020	
14 Dec 2020		19 Dec 2020

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<b>SUPERSTAR</b> THE SONGS & STORIES OF THE CARPENTERS "CLOSE TO YOU" "WE'VE ONLY JUST BEGUN"	Sep 26, 2019 7:00 pm	Enterprise High School
<b>STREET CORNER SYMPHONY</b> A Men's A Cappella Group	Oct 22, 2019 7:00 pm	Enterprise High School
<b>MASTERS OF SOUL</b> A Motown Review Temptations, Marvin Gaye, Supremes & More	Jan 16, 2020 7:00 pm	Enterprise High School
<b>YOU'RE A GOOD MAN CHARLIE BROWN</b> A Musical	Feb 18, 2020 7:00 pm	Enterprise High School
<b>PINEY WOODS ARTS FESTIVAL</b> A Juried Arts & Crafts Show	Apr 4 & 5 2020	Enterprise State Community College

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**GUEST SPEAKERS**



Our guest speakers for October are **Reginald Rhodes** and **Edwin Cox**. Together they will provide insights into planning for our estates and opportunities in wealth management.

Reginald A. (Reggie) Rhodes has been practicing law in Dothan since 1993 and is a well-known estate, retirement planning, elder law, real estate and tax attorney. He has concentrated his estate and financial practice on helping clients arrange their legal and financial matters to avoid mistakes with their assets and money to protect their capital from taxes and nursing home confinement and increase their income. He has made numerous presentations on estate planning, retirement planning, probate law, real estate and other topics to other attorney's, CPAs, financial planners and law students.

- >He is the founder of the Alabama Center for Elder Law, LLC.
- >He was recently named "Top 10" Estate Planning Attorneys for client satisfaction in the State of Alabama for 2018.
- >He received a B.S. degree from Auburn University in Finance in 1987.
- >He received his Juris Doctorate from Jones School of Law in 1992.
- >He later received his Master's degree in Tax Law (LL.M.) from the University of Alabama School of Law in 2005.
- >He is a member of the National Association of Elder Law Attorneys, Elder Counsel, Wealth Counsel and Wealth Counsel Advisors.
- >He is also an accredited attorney with the Department of Veteran Affairs and is rated A+ by the Better Business Bureau.

Ed is the founder of Magnolia Wealth Management an independent financial services firm in Dothan. He has experience in the fields of retirement income, wealth preservation and long-term care. He has a strategic partnership with an attorney for estate planning services. He has discussed retirement issues with hundreds of people and helped many improve their retirement plan.

- >Founder of Magnolia Wealth Management.
- >Over 16 years of experience in wealth management and strategies.
- >Financial Commentator on Top of the Morning with Charlie Platt on WDHN 18.
- >Co-creator of the Lifetime Income Process.
- >Business Administration degree from the University of Florida, specializing in Finance and Economics Investment Adviser Representative.



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*PICTURES FROM AUGUST 17th MOAA MEETING & DINNER*



*Dennis Newton & Lisa Bailey*



*Carmyn Wooley, Randy Godfrey, Dee Gilbert*



*Charlotte & Cecil Simmons, Faye Swinchart*



*Fred Latremore & Lisa Bailey*



*Mark & Nancy Jankoski*



*Mary Rutkowski & Audren Ellis*



*Dot & Ken Bedsole*



*Nancy Jankoski, Al Apel, Dee Gilbert*



*Randy Godfrey & Ben McKee*



## Military Officers Association of America

Fort Rucker Chapter

P.O. Box 620075

Fort Rucker, AL 36362-0075

The Fort Rucker Chapter of Military Officers Association of America (MOAA) is soliciting donations of items, products or services for a silent auction. The auction will be held at our December 14, 2019 chapter meeting. Proceeds from the auction will benefit the MOAA Scholarship Fund and our local chapter support for the commissioning of ROTC cadets at Troy University.

The MOAA Scholarship Fund was established in 1948 to provide educational assistance for the children of military families. The fund supports one of the association's founding principles: *education is the cornerstone of a strong democracy*. It is funded by donations from MOAA members, Councils and Chapters, corporations, and others with a desire to help military families.

Through 2017, the **MOAA Scholarship Fund** has provided more than \$140 million in educational assistance to more than 14,000 students. The majority of support to families is provided through interest-free loans. This allows us to reuse the donations over and over again.

The **MOAA Scholarship Fund** is a public, non-profit, charitable organization incorporated in Virginia and declared tax-exempt by the Internal Revenue Service under §501(c)(3) of the Internal Revenue Code. Its tax identification number is 54-1659039. We are committed to demonstrating the highest standards of public accountability and stewardship of donors' gifts.

Locally, the Fort Rucker MOAA chapter sends representatives to present gifts of rank insignia to ROTC Cadets, both United States Army and United States Air Force. These cadets designated by their professors of military science for exceptional performance.

Thank you for your support of our project. Please let us know if you would like to join us for the auction and share a meal and Christmas musical entertainment.

Please contact Lisa Bailey (334) 588-0512 ..... for more information.

Sincerely,

*Lisa Bailey*

Lisa Bailey,  
President

Now and Always  
We'll be There.



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**MOAA, Ft. Rucker Chapter**  
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**Ft. Rucker, AL 36362-0075**

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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.

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 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](http://www.FortRuckerMOAA.org)**