



March 2019



Presentation: Wreaths Across America By: Major James Fogal

Major James Fogal is the coordinator for the Wreaths Across America at the Ft. Mitchell National Cemetery. He has served in national, state and local leadership roles for the Civil Air Patrol – the civilian auxiliary of the US Air Force.

Professionally, James has been a financial planner since 2003. He operates an independent financial planning practice in Auburn, AL and does gift planning work with the American Bible Society. He is a Certified Financial Planner™ (CFP®) professional, a Chartered Financial Consultant (ChFC®), a Chartered Life Underwriter (CLU®), a Certified Kingdom Advisor® (CKA®) and an Accredited Tax Advisor (ATA). For five years, he was a Senior Tax Advisor with H&R Block providing estate, gift and income tax advice to high net-worth clients. James started the financial planning education program at Columbus State University – obtaining accreditation approval for the program from the CFP Board of Standards – and served as part-time program director for several years.

He has worked as a paramedic since 1991, has been a volunteer fire fighter, and has been an instructor with the Lee County Emergency Management Agency for the FEMA CERT program (preparing citizens for disasters). He has taught paramedic and EMT classes at Southern Union Community College and at CVCC, and is a certified Fire/EMS instructor with the Alabama Fire College.

James earned a bachelor’s degree from Asbury University, a master’s degree in philanthropic studies from Indiana University, another master’s degree in theological studies (historical theology) and a Master of Divinity degree in military chaplaincy from the School of Divinity at Liberty University. He is currently a Ph.D. student at Auburn University studying Career and Technical Education, and is pursuing a fellowship with the Academy of Wilderness Medicine.

In addition to his volunteer duties with CAP, he is a chaplain and assistant scoutmaster with a local Boy Scout troop. He has lead merit badge classes for boy scouts and serves as lead medical for the regional National Youth Leadership Training program. James is Wood Badge trained with Boy Scouts of America.

Next Lunch Meeting 1100-1300 –Saturday–16 March 2019

The location for the meeting this month is at the
Saugahatchee Country Club

3800 Bent Creek Road Opelika, AL 36804

Take Bent Creek Parkway which is Exit 57 off I-85. Go the opposite direction of the Sam’s Club/Sports Academy stores and through the residential section.

Saugahatchee Country Club is on the left before Hamilton Road.

Please RSVP at 334-826-1107 or by email to bohler1107@charter.net by Thursday, 14 March 2019 by 2100.

<p>Cost: \$20 per person</p> <p>Time: 1100--Social 1130--Lunch 1215-- Program</p>	<p>Date: March 16, 2019</p> <p>Place: Saugahatchee Country Club</p> <p>If you need a ride or have any questions call Judy at 334-826-1107.</p>	<p>Menu</p> <p>Salad Bar</p> <p>Chicken Pasta</p> <p>Baked Salmon with dill sauce</p> <p>Mixed Vegetables</p> <p>Pinto Beans</p> <p>Rice</p> <p>Key Lime Pie</p> <p>Tea/Coffee/Water</p>
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March Meeting Minutes

- Pledge by Caleb Pipes
- Prayer by Mike Horsefield
- Dinner
- Gary DeMars welcomed new member, Jack Brown, to our chapter. His wife, Short, couldn't attend, but hopefully we will meet her soon.
- Gary DeMars introduced Jamie Popwell with Flags For Vets.
 - He was born and raised in Opelika, AL
 - Joined the military at the Pepperell Pkwy recruitment center. Marine Corp in 1984.
 - Law enforcement, and then contractor in Afghanistan with diplomatic security
 - 2017 unemployed—let go two days before Christmas
 - 25 foot flag pole in yard, flag/ Marine Corp
 - **Then Dad's, then friend's**
 - Started Flag For Vets in Jan 2017.
 - Incorporated, 200 flag poles in the beginning in 16 states
 - Still traveling-12 Medal of Honor recipients have received flags
 - 80 veterans on waiting list
 - Veterans Outreach for Lee County— part-time job— benefits discussions
 - Goal 400 veterans this year — at 90 so far
 - Everything for the erection of the flag poles/ flags are USA made.
- Gary DeMars presented Jamie Popwell a MOAA mug.
- Marilyn Horsefield, Surviving Spouse Liaison, gave an update on booklets and information to have prepared.
 - Education and SBP
 - Benefits with surviving spouse
 - Ft Benning and Maxwell can do wills free with an appointment
 - Need to know where the DD214 form is!
 - Prepare a cheat sheet for financials.
 - Ft. Mitchell is getting 1st columbarium in June 2019.
- Mike Horsefield presented his template of the challenge coin for our chapter. One side has the National MOAA logo and the other side has the ECAC— MOAA logo of a hound dog on an Alabama flag. Judy Bohler motioned to purchase 500 coins with this logo at \$1500 to hand out to ROTC cadets at banquets, new members, etc. Second motion made by John Hughes. Voted and passed.
- Bill Broome gave update on the ROTC Banquet on April 16th. All school units have been notified and waiting for them to return forms. Everything is on track for the awards ceremony.
- Bill Broome has several ideas for advertising for our MOAA Chapter. There is a Gold Tournament for veterans and the Tee Box is advertising for \$100. Our MOAA chapter could purchase a spot **on the Tee Box. Mayor's Memorial Day Breakfast is another time for advertisement by purchasing tables with our logo on them and selling the tickets to our membership.** Items tabled for next month discussion.
- Judy Bohler gave membership update: Betty Gruver and Kay Pickett are having health issues. A past guest speaker, Benny Adkins, lost his wife, Mary Adkins.
- Raffle winners are Bob and Kay Recknor.

In Memory Of...

Wanda "Madelyn" Tillery Pate passed away peacefully on February 25, 2019 in her own home in Beauregard, Alabama. She was 98 years of age and was **the wife of Col. Ernest Wilburn "Bill" Pate for 64 years.** During his military career, Madelyn and Bill traveled the world and lived in many places including Newfoundland, Japan, The Philippines, and Hawaii. She enjoyed the military life and participated in many military spousal clubs. She was a member of the Distaff Club for many years and continued to be a surviving spouse member of the East Central Alabama Chapter of MOAA after Bill passed in December 2015. Bill was a member of the MOAA group back when it was called **The Retired Officers' Association (TROA).** Please have the family in your thoughts and prayers.



Above Left: Jamie Popwell giving a presentation on Flags for Vets for the February chapter meeting.

Above Right: Marilyn Horsefield updates the chapter members on having will and financial information ready for a surviving spouse. A table with booklets was to the right of her for members to take home.

Surviving Spouse Liaison: Marilyn Horsefield

Get a copy of the following publications:

Personal Affairs Guide "A Personal Inventory for Peace of Mind"

Help Your Survivors - Now "A Guide to Planning Ahead"

Estate Planning "Transferring Property to Your Heirs"

Turning the Corner "Surviving the Loss of a Loved One"



MOAA Celebrates 90 Years of Advocacy by: MOAA Staff

This President's Message originally was sent to MOAA Premium and Life members by Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA's President and CEO, in celebration of MOAA's 90th anniversary.

On Feb. 23, 1929, when Col. Arthur T. Marix, USMC (Ret), and 62 other officers gathered to start The Retired Officers Association (later evolving into the Military Officers Association of America in 2003), they couldn't have imagined how their legacy would enrich the lives of millions of servicemembers and veterans, and their families.

Birthdays are an ideal time to reflect on the milestones of past achievements - like 1985, when MOAA joined 15 military associations to form The Military Coalition; or 2001, when we helped establish TRICARE for Life; or 2017, when we won a 2.4-percent pay raise for active duty troops and helped extend the Special Survivor Indemnity Allowance.

We also take this opportunity to look to our future. This April, MOAA looks forward to mobilizing our members to achieve more wins for the military and veteran community; we'll "Storm the Hill" and educate lawmakers on why we need to eliminate the Survivor Benefit Plan-Dependency and Indemnity Compensation offset (also known as the widows tax), stabilize TRICARE fees, and maintain compensation for currently serving troops.

There's no need for any Hallmark cards poking fun at getting older - with more than nine decades of advocacy experience now under our collective belt, we can proudly say youth is overrated.

Thank you for helping to make the past 90 years so successful. Here's to the next 90!

Next year our chapter— East Central Alabama Chapter— will be celebrating 50 years. It started as The Retired Officers Association and in 2003 became the Military Officers Association of America. Mike Golden will be the Chairman for the celebration for this milestone. Please let him know if you would like to be on this committee.

A large, stylized graphic of the number "50th" in a bold, yellow, 3D font with a slight shadow, indicating a 50th anniversary.

Announcing the 2019 Community Outreach Online Giving Campaign

For the months of February and March, 100 percent of all donations made online through the MOAA Foundation website will be used to provide community outreach grants to MOAA councils and chapters helping military and veterans families in their local communities.

That's right, 100 percent! For example, if we raise \$10,000 total through your online donations to this campaign in February and March, the MOAA Foundation will disburse at least \$10,000 to MOAA councils and chapters qualifying for the community outreach grants to help local military and veteran families in need.

In 2018, 19 MOAA councils/chapters received grants of up to \$5,000 to support their participation in a wide **range of community outreach programs. These included the establishment of a veterans' court in Montana, refurbishment of Camp Hometown Heroes for the children of fallen first-responders, including active duty military parents, in Wisconsin; and adaptive snow sports program in Maine; and six different military and veteran outreach programs in Florida.**

Please help us support these wonderful MOAA council/chapter community outreach programs by donating online at the MOAA Foundation website. www.moaa.org/foundation

For those who wish to make a general donation to the MOAA Foundation and support all MOAA Foundation activities, call MOAA at (800) 234-6622 or mail your tax-deductible check to:

The MOAA Foundation
P.O. Box 1555
Merrifield, VA 22116-9942

Thanks so much for your generous support as together, we never stop serving!

ECAC-MOAA's 2019 Calendar of Meetings

Jan 15 th	Tuesday	6 PM	Saugahatchee
Feb 19 th	Tuesday	6 PM	Saugahatchee
March 16 th	Saturday	11 AM- 1 PM	Saugahatchee
April 16 th	Tuesday	6 PM	Saugahatchee
May 21 st	Tuesday	6 PM	Saugahatchee
June	None		
July	None		
Aug 17 th	Saturday	4 PM- 8 PM	Grove Hill Clubhouse
Sept 17 th	Tuesday	6 PM	Saugahatchee
Oct 15 th	Tuesday	6 PM	Saugahatchee
Nov 19 th	Tuesday	6 PM	Saugahatchee
Dec 14 th	Saturday	11 AM- 1 PM	Saugahatchee

New Member:

David Moynihan and his wife, Tannia



The worst of the flu season is ahead. Flu Shots are available to the military veteran at Walgreens.

MOAA Legislative Goals for 2019

- ✦ Prevent disproportional TRICARE fee increases.
- ✦ Ensure any TRICARE reform sustains access to top-quality care.
- ✦ Sustain military pay comparability with the private sector.
- ✦ Stop erosion of compensation and non-pay quality-of-life benefits.
- ✦ End financial penalties for military survivors.
- ✦ End concurrent receipt penalties for military retirees.
- ✦ Achieve equity of benefits for Guard and Reserve members with their active duty counterparts.
- ✦ Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans.
- ✦ Ensure timely access to service-earned VA benefits.
- ✦ Protect military and veteran family support programs and policies.

MOAA Vacations is hosting a Signature Cruise through Alaska aboard Norwegian Cruise Line's *Norwegian Bliss* that promises to be an unforgettable, once-in-a-lifetime adventure. Join fellow MOAA members on an exquisite 7-day cruise embarking from Seattle and traveling through Juneau, Glacier Bay, Ketchikan, and more on September 1-8, 2019 .

Plan Your Trip with MOAA: Contact the experts at MOAA Vacations for the lowest price, free onboard amenities, and excellent service. They provide service on every cruise line and every ship. Call toll-free at (800) 211-5107 or email mail@moaavacations.com. Be sure to ask about MOAA group departures like the Signature Cruise above.

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MOAA Backs Senate Bill That Would End "Widows Tax"

By: James F. Naughton, Jr. From: National MOAA Website Newsletter

Sen. Doug Jones (D-Ala.) introduced legislation Feb. 28 to end the deduction of Survivor Benefit Plan (SBP) annuities from Dependency and Indemnity Compensation (DIC) paid to survivors of fallen servicemembers, also known as the "widows tax."

MOAA has long supported repeal of the widows tax, backing similar legislation from House Rep. Joe Wilson (R-S.C.) and others. The change would mean that in cases where military service led to the death of a servicemember, DIC would be paid in addition to the SBP annuity.

About 67,000 military survivors would benefit from this legislation, with the current offset costing them about \$12,000 annually.

"The SBP-DIC offset remains grossly unfair to the members of the military community who deserve our support the most," said Lt. Gen. Dana T. Atkins, USAF (Ret), President and CEO of MOAA. "We thank Sen. Jones for his leadership on this issue, and we encourage their fellow legislators to join the fight.

"The need to solve this inequity is uniformly agreed-upon throughout Congress, but they haven't found the political will to resolve it," Atkins said. "The 116th Congress has an opportunity to be known for getting this done."

Jones' new legislation -- S. 622, the Military Widows Tax Elimination Act - already has 31 Senate co-sponsors from both sides of the aisle as of March 5, including 28 original cosponsors.

Wilson and Rep. John Yarmuth (D-Ky.) introduced a similar bill, H.R. 553, in the House earlier this year.

In April, as part of its annual Storming the Hill event, MOAA plans to bring in chapter leaders from across the country to meet with lawmakers to find a permanent end to the widows tax.

While previous efforts to eliminate the widows tax have generated support from lawmakers, most civilian constituents remain unaware of the financial penalty. MOAA encourages its members to share this information with civilians in their communities, both geographical and online.

Act now to send your elected officials a MOAA-suggested message urging them to end the widows tax.

Next meeting is April 16, 2019 the third Tuesday
at 6:00 PM at Saugahatchee Country Club.
ROTC Banquet for MOAA Award Winners

Some of the articles on these pages are gathered online from various MOAA websites and newsletters. They are attributable to their reporters and personnel. Contact the club secretary with any questions.

ECAC-MOAA
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