

The Next Stage

VOLUME 29, ISSUE 2

Newsletter of The Huntsville Division Alumni Association

MAY 15, 2024

Next Board Mtg:

(2nd Thu each quarter)
Jul 11, Oct 10, 2024.

2:30 pm Faith
Presbyterian Church,
SE corner of
Whitesburg/Airport,
5003 Whitesburg Dr.
Huntsville, AL

Dates to Remember:

2024

Summer Picnic: Sat.,
6/1, Green Mtn Trail.

Fall Lunch: TBD
Chair, Bill Barnes

Christmas Party: Sat.,
12/7, Magnolia Trace

Details provided closer
to date of event!

Will keep you posted!

Want to volunteer to
serve on the Board?

Contact a Board
member. Easy/fun!

Consider it for 2
reasons: Camaraderie
with friends; and, help
to maintain HDAA
solvency! Thanks.

Contact appropriate
person if interested in
attending one of these
gatherings!

1st Wed: If
interested in Ladies
Luncheons, email
PattiKat5332

@gmail.com. Large
group or small, let's
not lose touch!
Rosie's S Pkwy?!?

3rd Wed: Lunch @
Logan's/Balmoral Dr.
Email Jim Gasaway
@ djgas@att.net if
interested! Not just
engineering, all
invited! Just let Jim
know you're coming.



PICNIC ON GREEN MOUNTAIN!

If you missed last year's picnic, please plan to attend this year's picnic on **June 1st**. Ron Clements, Committee Chair, has been working diligently to make it another successful event. And, he's pleading his case for cool, sunny weather! Rain or shine, however, we've got a covered pavilion with ceiling fans and lots of huge shade trees to keep us cool and protected.

We have the pavilion from **9:00 a.m. to 3:00 p.m.**, which gives plenty of time for picnic setup, time for a walk along the Green Mountain Nature Trail, and time to enjoy a little camaraderie before **lunch is served ~noon**. Lunch is again provided by Lawler's: BBQ, buns, slaw, potato salad, baked beans, and our hallmark cookies and beverages! Thanks to Ron/Alice and All for hard work.

Cost for our delicious fare this year will be **\$9.50/person**, and **reservations need to be submitted to Charlie Thomas by Thursday, May 29, to HDAA P.O. Box 4185, Huntsville, AL 35815-4185.**

This particular event is always one of our favorites, and it's nice to linger and visit to get "caught up" with good friends. If the trail isn't too wet, bring some comfortable hiking shoes and enjoy the nature trail for a renewed spirit!

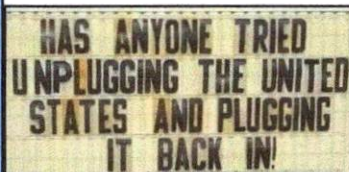
3 NEW RULES RETIREES NEED TO KNOW ABOUT RMD's IN 2024

When saving your money for retirement in an IRA or 401(k), you can defer your taxes, waiting to pay them in retirement. That gives you more money to invest today. But! The government eventually comes asking for its tax revenue in the form of Required Minimum Distributions. If you fail to take these RMD's, it can result in stiff penalties, often as much as 25% of your RMD amount, and you still need to make the RMD withdrawal. So, here are 3 New rules for 2024 we all need to know:

1) Under the SECURE Act 2.0, the new RMD age is 73 for anyone who turned 1973 in 2023. You get 3 extra months to make your first distribution, which is due April 1 the year after you turn 73. However, your second distribution must be by Dec. 31 of that same year. That double RMD the year after you turn 73 could result in an extra-large tax bill. Exception: You don't have to take RMDs from a defined contribution plan like a 401(k) until after you retire (if your plan allows for it), which only applies to your current employer's 401(k) plan. The first RMD is due the year after you retire instead of the year after you turn 73.

(Excerpt from *The Motley Fool*, 5/11/2024)

(Continued on Page 2)



If only it was that simple

3 New 2024 RMD Rules *(Continued from Page 1)*

2) RMDs no longer apply to Roth 401(k)s. This rule went into effect at the start of 2024, and it puts the 401(k) on par with the Roth IRA, which also doesn't have RMDs.

It used to be possible to avoid RMDs from a Roth 401(k) by rolling over funds to a Roth IRA. However, the process could result in investors losing access to certain investment options they liked in their old plan.

What's more, rolling over a Roth 401(k) into a Roth IRA could pose a problem for retirees who never opened a Roth IRA before: they'll be subject to the 5-year rule, which prevents you from withdrawing earnings on your investments in a Roth IRA within 5 years of opening an account. That could end up giving retirees less access to their own retirement savings than they might need.

The New Rule solves that issue and puts the Roth 401(k) on equal footing with a Roth IRA.

3) Charitable gifts can now lower your RMD by up to \$105,000 per year. If you have more money in your retirement accounts than you need to fund your retirement spending plans, you may be looking for ways to get around RMDs. Being forced to withdraw funds in excess of your spending results in a hefty

tax bill. You can avoid those taxes by using a special distribution called a qualified charitable distribution.

Distributing funds directly from your IRA to a qualified non-profit counts toward your RMD. (This rule only applies to IRAs; defined contribution plans like a 401(k) don't get the same treatment.) In 2024 you can distribute up to \$105,000 (up from 100,000 previously) from your IRA to qualified charities. That's an individual cap, so a married couple could distribute up to \$210,000.

Distributing funds to a charity directly from an IRA never impacts your gross income. This effectively takes what would be an itemized tax deduction (charitable contributions) and make it an above-the-line deduction. This can result in lower taxes on Social Security income, lower Medicare premiums, and the option to take the standard deduction instead of itemizing, further lowering your tax bill.

You can start making qualified charitable distributions at age 70 1/2, well before RMDs start. They may still be a great tool for those charitably-inclined retirees with big IRA balances. Even if you donate much less than the new \$105,000 limit, it can be a great way to reduce your tax bill.

(Excerpt from The Motley Fool, 5/11/2024)

Spring Breakfast Synopsis

If you missed the Spring Breakfast this year, you missed a real treat! It was held in the Trinity United Methodist Church Mission Wing, which has a small kitchen. Tom Bryant and Ron Clements were the primary chefs cooking scrambled eggs, bacon, sausage, biscuits and gravy. There was fresh fruit, juice, coffee...and many assistant chefs who helped with Everything. And, Lauds to Carole Bryant for her outstanding hash-brown casserole. It was devoured! Wonder if she shares recipes? 🍌 And, everyone helped to clean up. This was Truly a family effort! Fun morning, great event.

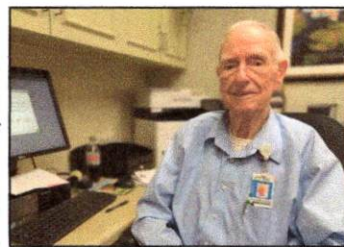
Unfortunately, we had such fun visiting and eating we all forgot about photographs. So, this is one event that will go unrecorded with great pix. If any attendees happened to take a few snapshots, perhaps they could be posted to the HDAA FB page. We'd appreciate it!

Thanks to Bill/Amma Barnes for trying so diligently to find a venue and providing table decorations for our event. It truly takes a village to keep things rolling with our HDAA family.

Thanks to all for a great time!

Friends In The News...

In case you missed the Huntsville Hospital article on the HDAA FB page, it showed one of HH's many volunteers, our own Fouts McCauley, as he was busily in-



putting data from the survey cards a Lot of patients submit during or after a hospital stay.

Fouts started working at HH about 12 years ago, working on the Front Information Desk, until COVID replaced volunteers in that position with security guards. Now he is responsible for getting the survey card data in a more readable format for staff and committee members to review to help ensure HH and staff stay a "cut above" to better serve Huntsville and the surrounding areas.



FYI, Angele McCauley volunteered at HH for more than 40 years! So, they are both well known and respected throughout the entire medical community.

Thanks to each for your dedication!

Spotting Suspicious Moles

Although most moles aren't harmful, some can become cancerous. This article may help you recognize signs of possible cancers, including melanoma, says Mayo Clinic dermatologist Catherine Degesys, M.D. Think A, B, C, D, and E. See below.

A, Asymmetry: Typical moles are round instead of oddly shaped. Put a mirror right in the middle of the mole, and you should see an equal image on both sides.

B, Border: Your mole should have a crisp, clean border instead of a scalloped or ill-defined border.

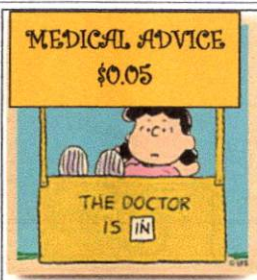
C, Color: A mole should be only one color, not multiple colors like blue, black, red and brown. Multiple moles overall should look similar to one another. A different color/shaped mole should be evaluated.

D, Diameter: Keep an eye on large moles. Any mole with a diameter large than a pencil eraser should be checked out.

E, Evolution: With moles, change is not a good thing. If increasing in size or evolving in any way (i.e., color, size, shape, or showing new symptoms), it should be examined by your primary care team or a dermatologist for evaluation.

(Excerpt from May 2024 Mayo Clinic Health Letter)

Remember when we were kids how we Baked in the sun? Wish we knew Then what we know Now. Aging is such an adventure, isn't it? Just keep on smiling.....Life is good!



OLIVE OIL FOR DEMENTIA?

Great news! Researchers have found another reason to dip bread in olive oil instead of using margarine or mayonnaise. Olive oil has long been thought to promote heart health. Now, research suggests it may also support brain health.

A 2023 study reported at the annual American Society for Nutrition meeting studied food frequency questionnaires from more than 90,000 Americans over three decades. It was found that people who reported consuming half a tablespoon of olive oil or more a day lowered their odds of developing dementia by 28% when compared with people who rarely had olive oil. Researchers also found that swapping even a teaspoon of margarine or mayonnaise for olive oil each day reduced the risk of dying of dementia.

Mayo Clinic experts say that healthy fats are linked to a reduction in rates of cognitive decline and dementia. Healthy monounsaturated and polyunsaturated fats are found in olive oil, fish, nuts and avocado. Spreads such as butter and mayonnaise are made up of saturated fats.

Past studies found consuming monounsaturated and polyunsaturated fats can help protect the blood-brain barrier, which is a layer of cells that regulates what can get into the brain. Leaks in this barrier may be an early mechanism of memory impairment.

The current study expands on previous research that indicated that following a Mediterranean diet could improve cognitive function and slow the progression of Alzheimer's disease. Olive oil is a key ingredient in the Mediterranean diet along with fish, fruits, vegetables and nuts. It appears that either extra-virgin olive oil or refined olive oil might help improve memory and slow the breakdown of the blood-brain barrier even without other diet components.

(Excerpt from May 2024 Mayo Clinic Health Letter)

Higher grocery bills keeping you from eating out? That may be a blessing, as shown at right!



Lyme Disease Puts the Ick in Tick!

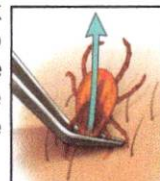
(Excerpt from May 2024 Mayo Clinic Health Letter)

Lyme disease is a common condition caused by ticks, transmitted by the small black-legged deer tick. Cases are most common in the upper Midwestern and northeastern regions of the U.S., but can occur elsewhere. 476,000 Americans are estimated to get infected with Lyme disease yearly. An estimated 14% of the world's population will get it at some point.

A bull's-eye rash at the bite site is the classic, characteristic sign of early Lyme disease, but it's not always present. The infection can cause headache, fever, joint pain, and other flu-like symptoms. If you have any combination of those symptoms that linger and you've been in woods or tall grass or brush; or, if you see a tick attached to your skin, check in with your healthcare team. Deer ticks are tiny, but they can expand dramatically in size once latched on!

Blood tests may be used to identify antibodies to the Lyme-causing bacteria and treated with oral antibiotics. The disease can cause lingering pain, heart palpitations, irregular heart rhythms, various neurological problems, and rarely brain and nervous system infection. If not caught early, some symptoms can linger even after infection is treated.

If you're in a tick habitat, wear long sleeves/pants, shoes, long socks. Apply tick repellent and check yourself/family/pets after being in tick habitats. Check frequently, for it takes an attached tick 36 hours to transmit the disease. If you find a tick attached to the skin, grasp the tick close to the skin's surface using tweezers. Pull the tick upward with a steady continuous motion. Try not to twist. Clean the bite with an antiseptic such as rubbing alcohol or soap and water. Call your healthcare team and preserve the tick in a container, if possible, in case your care team recommends bringing it to an appointment.



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The Huntsville Division Alumni Association
P.O. Box 4185
Huntsville, AL 35815-4185

Place
Stamp
Here

REMINDER: \$12 DUES FOR 2024 WERE DUE 1/1/24.

IF YOU HAVEN'T ALREADY SUBMITTED, PLEASE CONSIDER DOING SO. IT HELPS KEEP US SOLVENT. SINCE MEMBERSHIP IS DWINDLING, PAYING DUE IS IMPORTANT!



5/18—Armed Forces Day
5/27—Memorial Day
6/14—Flag Day
6/16—Father's Day
6/19—Juneteenth
6/20—Summer Begins
7/4—Independence Day!
9/2—Labor Day
9/8—Grandparents Day
9/11—Patriot Day
9/21—Peace Day
9/22—Autumn Begins

Label Here

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MAY 15, 2024

The Next Stage is the quarterly newsletter publication of the Huntsville Division Alumni Association, Inc. Distribution: approximately 75. Editor: Patti Wilson. Its address is POB 4185; Huntsville, AL; 35815-4185.

The 2024 HDAA Board consists of:
President/Ray Zimmerman, VP/Wayne McCain, Secretary/Cecil Stokes, Treasurer-Membership/Charlie Thomas. Directors: (24) Bill Barnes, Tom Bryant, Ron Clements, Jim Gasaway, Jan Kranert, Mark Locker, Hermann Miskelly, Gerald Roberts, Patti Wilson; (25) Bill Barnes, Tom Bryant, Ron Clements, Jim Gasaway, Jan Kranert, Hermann Miskelly, Ray Zimmerman, Mark Locker; (26) Bill Barnes, Ron Clements, Jim Gasaway, Ray Zimmerman, Mark Locker.

Ex-officio members of the Board: Historian (vacant) and Cecil Stokes/WebMaster.

Don't forget to join us at Green Mountain Nature Trail for our Summer Picnic 6/1/24, BBQ served @ 12:00 noon!

Look forward to seeing you there!

In Fond Memory...

We join the families in mourning the loss of family, friends and prior coworkers:

Mike Charness: Who worked at the Huntsville Division 1991-1995, holding top positions in productivity and quality.

Chris Katechis: Worked in Quality in the 1060s. Brother, James (also often known as Chris), worked at TC/HD in Engineering, then in Program Management.. James died in 2001.

Mary Sue Smith Lee: Wife of C. C. "Jack" Lee, who was General Manager at the Huntsville Division.

Nancy Parker: Who worked in Security and Communications at the Huntsville Division.

They will be sorely missed by us all, since they truly touched our lives.



So much of what is best in us is bound up in our love of family, that it remains the measure of our stability because it measures our sense of loyalty. — Haniel Long

The strength of a family, like the strength of an army, lies in its loyalty to each other — Mario Puzo

Those who were always there for us in this life will always be there for us in our memories.