

Volume 54, Issue 12
December 2015

Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



PRESIDENT'S MESSAGE Dr. Bruce T. Robinson, MAJ, USA, Ret



Hi Everyone –

Well, another year has come and gone. It is already December – the weather has cooled off, Christmas lights are going up, and Alabama is poised for another National Championship.

I recently returned from attending the National MOAA Annual Meeting in Orlando, FL, where some key legislative issues were debated. Make sure you let your elected officials know where you stand on the issues. “Take Action” periodically on the MOAA National web site.

Our Christmas Party is fast approaching on 12 December. Entertainment will be provided by “Moondust Big Band”. They can play as a jazz quartet during cocktails, piano music during dinner, and a 16 piece big band later for dancing. We have some great door prizes to give away, and your new Chapter President, Lt Col Charles Clements, will be installed. It’s not too late to sign up – a reservation form is inside.

December also means that it is time for annual members to renew their membership in our award-winning chapter. A renewal form is inside. You don’t want to be dropped from the rolls.

Congratulations to Col Gerald Maxwell (new 1st VP) and CDR John Inman (new 2nd VP). We still have a several key vacancies on our board – Membership Chair, Programs Chair and Golf Chair. If any of you are interested in stepping up and helping out, please let me know.

Wishing you all a very Merry Christmas and a Happy New Year.

- Bruce

Get Involved!

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Note: National MOAA and the Huntsville Chapter are non-partisan organizations



Legislative Corner

Lt Col Gerald W. (Jerry) Haynes, USAF-Ret



**TAKE
ACTION**

→ http://www.moaa.org/Main_Menu/Take_Action/Take_Action.html

• Official 2016 Medicare Rates Released

For the many of us that currently, or soon will, use MEDICARE, this information will be of a considerable interest.

On 13 November, Medicare released the official 2016 Part B premium rates. They're very close to, but slightly lower than, what MOAA projected in an earlier legislative update. Because of the Bipartisan Budget Agreement, beneficiaries not protected by the "hold-harmless" provision will see some relief in premium costs. Seventy percent of Part B enrollees won't see any change from the \$105 monthly premium they're now paying

The only people with incomes less than \$85,000 (\$170,000 for a married couple) who will pay the higher \$122 monthly rate are those who first become eligible for Medicare in 2016, or who are not receiving a Social Security Check, or certain lower-income beneficiaries who are dually eligible for Medicare and Medicaid. The budget agreement protected these groups and the higher-income groups from a much larger 52 percent premium increase. Under the new calculations, these groups will only pay what they would have paid anyway if there had been a normal retiree COLA.

2016 Monthly Medicare Part B Premiums

Individual/Joint Income	2015 Premium	2016† Premium	2016‡ Premium
Under \$85K/ Under \$170K	\$105	\$105	\$122
\$85K - \$107K/ \$170K - \$214K	\$146	--	\$171
\$107K - \$160K/ \$214K - \$320K	\$209	--	\$244
\$160K - \$214K/ \$320K - \$428K	\$272	--	\$317
Above \$214K/ Above \$428K	\$335	--	\$390

† Beneficiaries protected by hold-harmless provision

‡ Beneficiaries not protected by hold-harmless provision



Continued on page 9

2015-2016 GOVERNING BOARD

EXECUTIVE COMMITTEE

President: MAJ Bruce T. Robinson USA-Ret, 256-450-3191, brobinso@mitre.org

1st Vice President: COL Norb Patla, USA-Ret, 256-572-0053, norbpatla@otelco.net

2nd Vice President: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, charles.clements@mda.mil

Secretary: MAJ Joe H. Williams, USA-Ret, 256-880-7694, joehwilliams@bellsouth.net

Treasurer: CAPT Richard C. West, USN-Ret, 256-776-6901, rick675@hughes.net

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, jtreadway51@nchsi.com

Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, lkubik@mediacombb.net

Air Force Representative: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

Immediate Past President: Maj Glenn S. Crawley, USAF-Ret, 256-883-2323, glennscrawley@comcast.net

Second Past President: Vacant

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, cdowning@bellsouth.net (Acting)

Programs: LTC Earl Freeman, USA-Ret, 256-479-6735, earl1906@gmail.com

Legislative Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, jerry15@hiwaay.net

Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-1334, mrbill5779@comcast.net

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

Chapter Hospitality: Mrs. Carrie Hightower, 256-882-3992

Finance (Budget): CDR Robert Rolf, USN-Ret, 256-206-6164, rrolf@att.net

Constitution and By-Laws: CAPT Richard C. West, USN-Ret, 256-776-6901, rick675@hughes.net

Audit: MAJ Robert C. Szeremi, USA-Ret, 256-883-5127, szeremi@comcast.net

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, chbwig@gmail.com

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

FAHC Liaison: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

Golf: Vacant

ROTC: Lt Col Charles Clements, USAF-Ret, 256-450-3610, charles.clements@mda.mil

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, brobinso@mitre.org

THE SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, brobinso@mitre.org

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2017)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandis.com (July 2018)

LTC John C. Franks, USA-Ret, 703-489-2701, john.franks@ingenuityinc.net (July 2016)



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

Stop in and pick up your copy of the toy catalog. Plus download the Exchange Extra App for even more savings, coupons, recipes and fitness tips. Free layaway is available now. See customer service for what you want to put away now for Christmas.

At the PX optical shop they have the friends and family event – buy one pair of glasses get one free. Also, 25% off select clearance sunglasses. Don't forget to use your vision benefits before the end of the year!

The latest PX sales flyer has a coupon for \$10 off at your PX florist and \$10m off at the salon (both when spending \$65 – or \$60 at the salon- or more and using your STAR card). New STAR card members get 15% all first day purchases from Dec 4-10. Plus every time you use your STAR card at an Exchange Nov 1 – Dec 31, 2015 you are entered to get your bill up to \$2,500 paid in full. Plus, earn 2 points for every \$1 spent and get a \$20 rewards card with 2,000 points.

As always shop early for best selection.

Shoppette

Holiday gift baskets are available beginning 1 December. Knob Creek single barrel etching pre-order on 4 December. On-site etching takes place 7 and 18 December.

Mark your calendar for the Annual Vendors Christmas sale event held on 4 December.

During the hours of 1100-1730, visit your Redstone Express, Goss Road, for all your holiday shopping needs. Vendors will be on site to assist you with your pairing questions, samplings and of course SAVINGS!

Redstone Express Holiday Schedule:

24 December 0600-1800

25 December CLOSED

26 thru 31 December 0700-2200 Regular Hours

Continued on page 12

Need Addresses

None this month

We have lost track of the above members. If you know their whereabouts, please have them contact Chris Downing at 256-828-9740 to update their addresses.

Concerns

This month the following people were reported as being ill or recuperating and need our support and prayers:

Mrs. Esther Gober

Persons to contact are:

Army Representative:
COL James D. Treadway
 256-859-1484
jtreadway51@mchsi.com

Navy/USMC Representative:
CW4 Louis J. Kubik
 256-859-3054
lkubik@mediacombb.net

Air Force Representative:
Col Gerald C. Maxwell
 256-606-5282
gerald.c.maxwell@nasa.gov

Personal Affairs Officer
COL William Stevenson
 256-424-1334
Mrbill5779@comcast.net



**Paul Snowden,
Tim Kinnison, COL., USAF (Ret.)
Gary Brotherton**

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EXECUTIVE DIRECTOR
EMPLOYER SUPPORT OF THE GUARD AND RESERVE

[Signature]
NATIONAL CHAIR
EMPLOYER SUPPORT OF THE GUARD AND RESERVE

*Nominated by
SSG Gary Brotherton
who returned recently
from a year of
active duty overseas.*

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Cloud Advice: The Little Guy Didn't Have a Chance!

Bart Chilton, former commissioner of the US Commodity Futures trading commission said that the market situation on Monday August 24th brought to light a major issue that individual investors face but are often unaware of—liquidity. This is just one more unfair advantage that institutional investors have over individual (retail) investors.

The August 24 market correction will go down as one of the worst trading days in Wall Street's history. In fact, trading was halted on individual stocks and exchange traded funds (ETFs) about 1,200 times. These circuit breakers are designed to limit the whipsawing, or wild swings in the markets and when triggered, in essence, it gives the markets a "timeout."

However, these timeouts can affect both individual stocks and ETFs because unlike most mutual funds that only trade at the market close, ETFs are baskets of stocks and bonds that trade all day long, and therefore an ETF's price can fluctuate throughout the day.

ETFs are a very popular investment vehicle, so let's talk why the August 24 volatility had such a significant impact on many of them. The value of an ETF is determined by calculating the weighted average of whatever assets it owns. This value is commonly referred to as the Indicated Value (IV). While the actual price of an ETF can trade a little bit above or below the IV, it usually doesn't vary from the IV by too much.

Nevertheless, problems can arise when trading is halted on one of the underlying stocks held in the ETF (as a result of the circuit breakers on individual securities). If that is the case, then how do you price a basket of stocks when one of its components isn't actually being offered to trade in the markets? And how do you offer for sale a basket of stocks if any of those stocks are not being traded, at least temporarily? Those are the problems that the retail investor was facing on August 24 and will continue to face.

You see, the institutional investor did not have to face the same problems. Let me introduce you to Wall Street's "market makers."

The market maker, is a company or individual that quotes both a buy and a sell price on an asset, hoping to make a profit on the bid-offer spread.

A market maker will usually hold an asset and then find a seller, and thus assumes some of the risk of the asset devaluing. To compensate for this risk, they will offer slightly different prices to different buyers and make tiny profits on thousands of trades. These firms tend to be responsible for

providing an orderly market in the equity world.

Market makers also can provide liquidity for an ETF that otherwise is not liquid. This is because some market makers are also authorized participants. Only authorized participants are permitted to either create or redeem units of an ETF. When creation takes place, an authorized participant assembles the required portfolio of underlying assets and turns that basket over to the ETF in exchange for newly created ETF shares. Similarly, for redemptions, authorized participants return ETF shares to the fund and receive the basket consisting of the underlying portfolio.

As you might imagine, market makers, who often set the bid and ask price of ETFs, do not operate for the benefit of the individual investor. The individual/retail investor is at the mercy of the markets—the prices available on the retail markets are the only prices available to that investor.

So, let's take ourselves back to that August 24 market. When the bell rang, the sell orders exploded. It looked like everything was trading in the red. In fact, stocks were "halted" or "timed out" before they even started trading, making the valuation of ETFs all but impossible. So, market makers did what they always do. They offered to sell shares at very high prices, while offering to buy shares at exceptionally low prices. Many who accepted those offers on the retail market were taken to the cleaners.

Retail investors sold many ETFs at very low prices, to market makers, who immediately resold the shares at a much higher price. The loss to the retail client—and the gain to the market makers—was locked in. On the other hand, things happened a bit differently for the institutional investor. Institutional investors can negotiate with market makers to minimize downside risk by negotiating to sell at a specific price, so even if the prices keep dropping, that negotiated price is locked in.

I know, stop-loss orders can be written with a limit, such as offering to sell a stock if the price falls by 10 percent, but limiting the sale to -15 percent. But seriously, why should a retail investor be unable to sell their shares in an ETF when the price drops by 10 percent, particularly if the IV has not dropped even that much? Look, the point I am making is that this is just one more way that the retail investor bears greater risk than the institutional investor. When it comes to execution prices, no group takes a bigger risk, and incurs bigger losses, than individual retail investors.

1. <http://tinyurl.com/96a6slp> 2. <http://tinyurl.com/of4hlxw> 3. <http://tinyurl.com/o6ckm2r> 4. <http://tinyurl.com/njsr2dy>



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Fox Army Health Center
Col Gerald C. Maxwell, USAFR



Fox Army Health Center
Holiday Schedule Fiscal Year 2016 (Change 1)
(Subject to mission requirement changes)

Federal Holiday full day closure dates:

Federal / Military Training Holiday	Date
Columbus Day	12 October 2015 (Monday)
Veteran's Day	11 November 2015 (Wednesday)
Thanksgiving Day	26 November 2015 (Thursday)
Military Training Holiday	27 November 2015 (Friday)
Military Training Holiday	24 December 2015 (Thursday)
Christmas Day	25 December 2015 (Friday)
New Year's Day	1 January 2016 (Friday)
Military Training Holiday	4 January 2016 (Monday)
Martin Luther King's Birthday	18 January 2016 (Monday)
Washington Birthday	15 February 2016 (Monday)
Military Training Holiday	27 May 2016 (Friday)
Memorial Day	30 May 2016 (Monday)
Independence Day	4 July 2016 (Monday)
Military Training Holiday	5 July 2016 (Tuesday)
Military Training Holiday	2 September 2016 (Friday)
Labor Day	5 September 2016 (Monday)

Designated Half Day closure dates. During half day closures the entire health center will open from 0730-1130. Closure for staff quarterly training and activities will be 1130-1630 on the following dates:

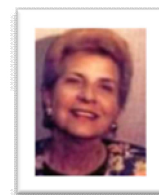
Half Day Training / Organizational Activities
29 October 2015 (Thursday)
5 November 2015 (Thursday)
11 December 2015 (Friday)
7 January 2016 (Thursday)
3 March 2016 (Thursday)
7 April 2016 (Thursday)
2 June 2016 (Thursday)
4 August 2016 (Thursday)
1 September 2016 (Thursday)

Continued on page 18



Mrs. Carrie Hightower
256-882-3992

Widow's Activities



Mrs. Liz Townsend
256-721-9762

WOW Support Group

A great lunch was enjoyed by all at the Blue Plate Café, South Memorial Parkway, in November.

The WOW Support Group will meet for lunch on Thursday, December 17th, at the Cracker Barrel, Drake Avenue, in Huntsville.

We will meet at 12 noon. Reservations are a must. Everyone will be called.

MOAA Widow's Luncheon

The MOAA widow's luncheon will be held on Friday, December 11th at Olive Garden, 3730 University Drive in Huntsville. Phone (256) 539-1955.

Liz Townsend will be your hostess. We will meet at 11:00 AM.

Please call Liz at 256-721-9762 for reservations.

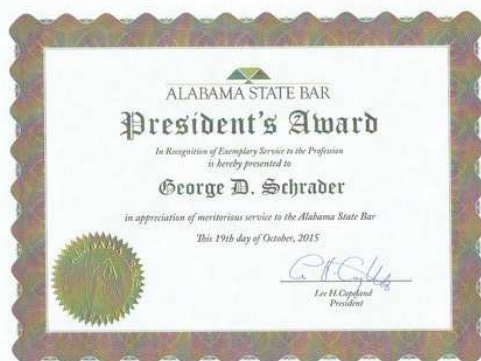
Member Recognition – George Schrader

On 19 October 2015, George D. Schrader was awarded the President's Award by the President of the Alabama State Bar in recognition of exemplary service to the Alabama State Bar.

Examples of such service include:

- Several years on the Board of Editors of the Alabama Lawyer. He was the author of twelve (12) articles published in that publication.
- He served on the Alabama State Bar Committee that established the Mediators and Arbitrators program for the state bar.
- He helped establish the Armed Forces Lawyer Referral Service which offers a 25% discount to all branches of the active reserve military personnel, Alabama Army/Air National Guard, Alabama State Defense Force and Military Retirees.

Recent figures reflect there are 120 Alabama Lawyers participating in the program.





Chaplain's Corner
CH (LTC) Bert Wiggers, AUS-Ret

Christmas Spells Peace

Glory to God in the highest and on earth peace among those with whom he is pleased!" (Luke 2:14, ESV)

Amid the horrors of World War I, there occurred a unique truce when for a few hours, enemies behaved like brothers.

Christmas Eve in 1914 was all quiet on France's Western Front, from the English Channel to the Swiss Alps. Trenches came within 50 miles of Paris. The war was only five months old, and approximately 800,000 men had been wounded or killed. Every soldier wondered whether or not Christmas Day would bring another round of fighting and killing. But something happened. British soldiers raised "Merry Christmas" signs above the trenches, and soon carols were heard from German and British trenches alike.

Christmas dawned with unarmed soldiers leaving their trenches, though officers of both sides tried unsuccessfully to stop their troops from meeting the enemy in the middle of no-man's land for songs and conversation. Exchanging small gifts, they passed Christmas Day peacefully along miles of the front. At one spot, the British played soccer with the Germans; the Germans won 3-2.

In some places, the spontaneous truce continued the next day as neither side was willing to fire the first shot. Finally, the war resumed when fresh troops arrived and the high command of both armies order that further "informal understanding" with the enemy would be punishable as treason.

"Peace I leave with you; my peace I give to you. Not as the world gives do I give to you. Let not your hearts be troubled, neither let them be afraid." (John 14:27, ESV)



**WELCOME NEW MEMBERS TO
HUNTSVILLE CHAPTER MOAA**

CW2 Robert Glasier, USA
LT James Pointer, USN
Mrs. Jan Camp

HCMOAA is reporting time spent on volunteer activities to Redstone Arsenal. Please keep track of your volunteer hours throughout the month and report them to Ray Weinberg at 256-885-0089 or ray.kw@juno.com.

Scholarships



The Chapter has instituted an active scholarship program. In conjunction with the Redstone Women's Club, we will issue one or more scholarship each year to a deserving student.

Please consider making a donation to our program. Contact Norb Patla for details.

Treasurer's Report

CAPT Richard West, USN

For the Month of October 2015

Beginning Balance	\$26,089.69
Credits	3086.85
Debits	2331.54

Ending Balance \$26,845.00





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USAA means United Services Automobile Association and its affiliates.

Investing in securities products involves risk, including possible loss of principal.

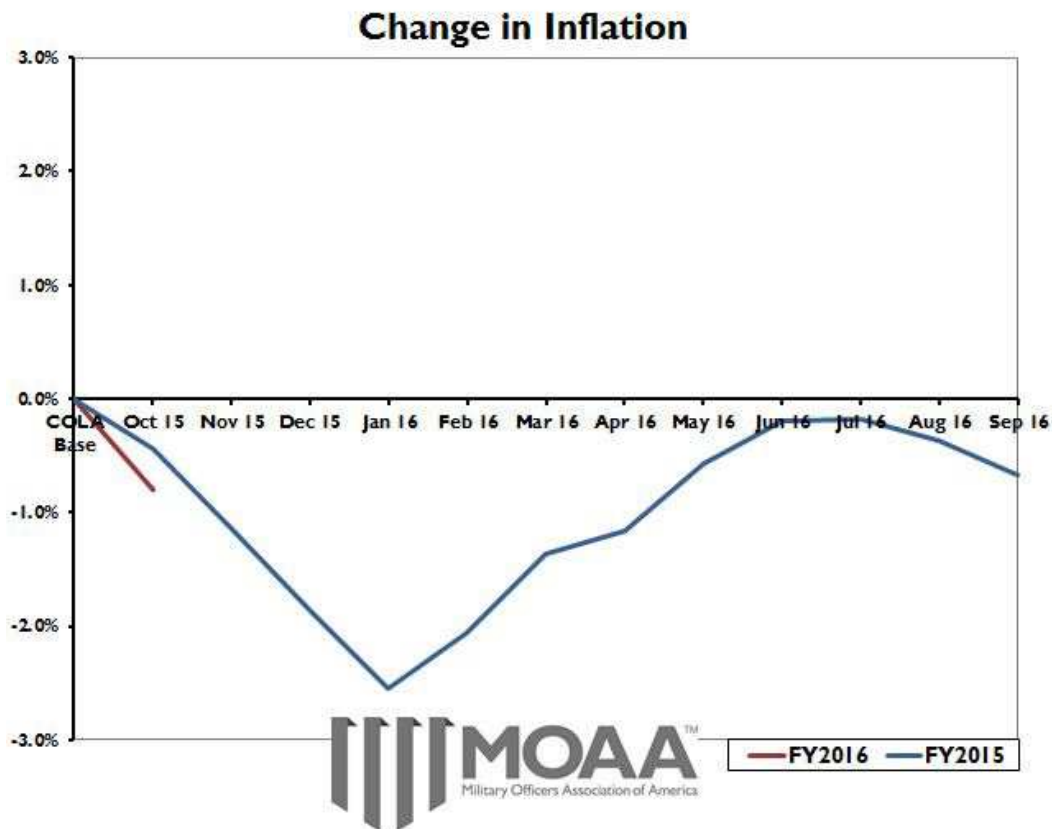
Financial planning services and financial advice provided by USAA Financial Planning Services Insurance Agency, Inc. (known as USAA Financial Insurance Agency in California, License # 0E36312), a registered investment adviser and insurance agency, and its wholly owned subsidiary, USAA Financial Advisors, Inc., a registered broker dealer. Investments provided by USAA Investment Management Company and USAA Financial Advisors, Inc., both registered broker dealers.

Interests in the USAA College Savings Plan (Plan) are municipal fund securities issued by the Nevada College Savings Trust Fund (Trust). The value of an investment in the Plan will vary with market conditions. The Plan is administered by the Board of Trustees of the College Savings Plans of Nevada (Board), which is chaired by the Nevada State Treasurer. USAA Investment Management Company provides investment management services to the Portfolios, together with its affiliate, USAA Financial Advisors, Inc., and markets and provides related services with respect to the Plan. Ascensus Broker Dealer Services, Inc., serves as the Program Manager. Interests in the Plan are not guaranteed by the Trust, the Plan, the state of Nevada, the Board or any other governmental entities, or any USAA or Ascensus entities, and you could lose money. © 2015 USAA. 222641-1115

- **COLA Watch**

The October Consumer Price Index (CPI) is 232.373, starting the year .8 percent below the FY 2016 COLA baseline. The CPI for November 2015 is scheduled to be released on December 15, 2015.

Note: Military retiree COLA is calculated based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI. Monthly changes in the index may differ from national figures reported elsewhere.



- **Member Beneficiary Survey on TRICARE Reform:**

Congressional leaders have said 2016 will be the year of TRICARE reform. This is a matter of great importance to uniformed service beneficiaries of all ages.

Your input concerning your and your family's health care use and preferences will be of great help in seeking to ensure beneficiary needs are properly addressed in whatever reforms may be considered.

Continued on page 21



Your Huntsville Real Estate Connection



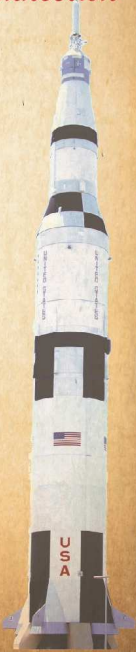
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Mike@MoveToHuntsville.com

www.MoveToHuntsville.com



Membership Statistics

Total Members: 450
Auxiliary Members: 70
Life Members: 219

New this month: 3
Deaths this month: 2
Renewals: 1

MOAA Connect

MOAA's Social Media Application

Go to www.moaa.org, and on the pull-down menu "Connect with MOAA" select "MOAA Connect"

Set up your profile, and begin
collaborating with MOAA members
across the country

Give it a try!

Open Board Positions

Over the next couple of months, the Chapter will have several vacant board position that will need to be filled. These are critical to the continued smooth functioning of the Chapter. They are:

Membership Chair – manages recruiting and retention activities

Program Chair – organizes Chapter activities and schedules guest speakers

Golf Chair – organizes the annual golf tournament

If you are interested in filling one of these positions, or would like additional information, please contact Bruce Robinson at 256-450-3191 or brobinso@mitre.org



Huntsville Chapter
Military Officers Association of America
P.O. Box 1301
Huntsville, AL 35807

Membership Application or Renewal Confirmation

Yes! I'd like to add my voice to the Huntsville Chapter

<input type="checkbox"/> New		<input type="checkbox"/> Renewal		
<input type="checkbox"/> One Year	\$10	Interested in a Chapter Life Membership? Contact us for pricing (based on your age)		
<input type="checkbox"/> Two Years	\$20			
<input type="checkbox"/> Three Years	\$30			
_____ First Name		_____ MI	_____ Last Name	
_____ Preferred Name		_____ Birthday (mm/dd/yy)		_____ Spouse's Name
				_____ Period(s) of Active Duty i.e. 1965 – 1990
_____ Grade	_____ Branch of Service		_____ MOAA National Member #	
<input type="checkbox"/> Active	<input type="checkbox"/> Retired	<input type="checkbox"/> NG	<input type="checkbox"/> Former Officer	<input type="checkbox"/> Reserve
		<input type="checkbox"/> Surviving Spouse		
_____ Mailing Address		_____ City		_____ State
		_____ Zip		
_____ Phone Number		_____ E-mail Address		

Attention Annual Members

It's not too early to renew your membership for next year – why wait until the last minute

The Chapter has one of, if not the, lowest membership rates in the country at \$10

You can't even get lunch for \$10 these days!

You can also renew for multiple years and lock in that low rate

Don't know when your membership expires? Contact CDR Chris Downing at
256-828-9740 or csdowning@bellsouth.net

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member –
contact COL John Fairlamb at 256-539-0161 for the details

**47 Birthdays in December
Happy Birthday!**



TAPS

Our deepest sympathy to the families of our departed friends

**Col Howard Camp, USAF
COL Thomas Mizell, USA**

MEMORIALS

If you would like to send a memorial contribution to the Huntsville Chapter MOAA, please send the following information along with your check to: Memorials, HCMOAA, P.O. Box 1301, Huntsville, AL 35807

In memory of:

By:

Mrs Esther Gober
CW3 Donald Wagoner, USA
MAJ Francis Thonus, USA
Mrs Billie Jones
COL Thomas Devanney, USA
COL George Newman, USA
Mrs Stella Myers
LTC Eugene Small, USA
LTC Kenneth Barnwell, USA
Lt Col Robert Barnes, USAF
MAJ Bruce Robinson, USA
Mrs Carol Russell
COL David Wyatt, USA
CW4 Ronnie Rodgers, USA
CWO3 Osceola Cloud, USN
COL Dahl Cento, USA
MAJ Shepard Newell, USA
LTC Royal Lewis, USA
Lt Col Gerald Haynes, USAF
COL Scott Wilson, USA
LTG Patricia McQuisttion, USA
CAPT George Skezas, USN
BG Leslie Fullen, USA
LT Aubrie Hess, USN

COL John Walsh, USA
Maj William Burke, USAF
Col Eric Silkowski, USAF
LTC Malcom Sams, USA
LTC Robert Senn, USA
COL David Carpenter, USA
LTC LaVerne Gehm, USA
MAJ James Kirsch, USA
LTC William Katholi, USA
LTC Thomas Means, USA
Mrs Travis Stewart
LTC Arno Hoerle, USA
Lt Col Charles Zavadil, USAF
CAPT Thomas Jones, USN
Mrs Dalila Carrasquillo
COL Larry Pigue, USA
COL Edmund Dowling, USA
Mrs Edwina Morse
Maj Robert Stierwalt, USAF
LTC Richard Levan, USMC
COL David Byers, USA
CW4 Carl Woida, USA
CW5 William Young, USA

PX – continued from page 3

01 January 1000-1800 New Year's Day

Commissary

Your Bakery and Deli can create Meat and Cheese trays or/and Sandwich trays. Please call 256-876-3517 and give a 2 hour notice.

Customers can use coupons from the 16-page turkey coupon booklet through 21 December for their holiday turkey dinners. The coupons provide commissary shoppers with greater than normal savings or free turkeys when purchasing their holiday meal essentials using the coupons

Through the month of December, the deli department will be offering 15% off on combination 16-inch party trays of various luncheon meats and cheeses, and holiday cookies.

From Dec. 1 through Jan. 15, Commissary Rewards Cards will be preloaded with coupon savings on many products.

Go to: <http://www.ameriforce.net/SWEEPS> to enter for a chance to win a \$250 commissary gift card. 




Redstone Arsenal Community Women's Club invites you to
Winter Wonderland Gala

Join us for an evening of
Dinner and Dance,
Enjoy music from the
AMC band,

Silent auction and basket giveaways

Sponsorship of Group tables (8 persons) is
available at \$400

Business logos will be displayed on the table
Tickets are available now



February 5, 2016, 18:30—until, at the RSA Summit
Cost \$50 Admission plus 1 chance ticket
for a give away

Proceeds from this event support the RSACWC Merit Awards (Scholarship)
and Community Assistance Programs.

For more info, contact: rsacwc2ndvicepresident@gmail.com

It's Time to Get Serious about Diabetes Education

World Diabetes Day is acknowledged annually on November 14. It is an international campaign launched to respond to the continued spread of diabetes. This year, learn how you can decrease the risks of diabetes for you and your family.

Diabetes is a condition where your body does not properly process food for use as energy. Your body turns most of the food you eat into glucose, or sugar, to use for energy. The pancreas, an organ near the stomach, makes a hormone called insulin to help glucose get into our cells. When a person has diabetes, the body cannot make enough insulin, or does not effectively use the insulin it does make. This causes sugar to build up in your blood.

According to the Centers for Disease Control and Prevention (CDC), diabetes can cause serious health complications including heart disease, blindness, kidney failure, and lower-extremity amputations. Diabetes is the seventh leading cause of death in the United States. CDC estimates that approximately 29 million people are living with diabetes in the United States. As a result of better treatments, people with diabetes are now living longer and enjoying a better quality of life than in the past. Research studies have found that moderate weight loss and exercise can actually prevent or delay type 2 diabetes in adults considered to be at high-risk for developing diabetes.

The International Diabetes Federation (IDF) and the World Health Organization created World Diabetes Day in 1991 because of the escalating health threat posed by diabetes. The IDF estimates that by 2040, over 640 million people may be living with diabetes.

People who think they might have diabetes must visit a physician for diagnosis. Common diabetes symptoms include:

- Frequent urination
- Excessive thirst
- Unexplained weight loss
- Extreme hunger
- Sudden vision changes
- Tingling or numbness in hands or feet

Keep in mind, some people may have no symptoms at all. For a complete list of symptoms and information on the types of diabetes, visit the CDC's [Basics About Diabetes](#) web page.

TRICARE covers diabetic supplies through the pharmacy and medical benefits. Your doctor can do screenings, answer your questions, explain what a diagnosis means and provide details about the best treatment for you. Visit the TRICARE website to learn more about [TRICARE's diabetic coverage](#).

Member Spotlight – Col Santa Claus, USAF

As relayed by CDR Christine Downing

Our spotlight this month is trained on an honorary member of our chapter: Col Santa Claus. Many people know him today as the jolly old elf, but far fewer know that he had a long and distinguished career! I sat down recently with the fat man in red and listened while he reminisced about his years in the service. The comments have been edited to fit this format.

HCMOAA: Good morning sir, and thank you for taking the time to speak with me today. I know this is the peak of your season.

Santa: You're right there! But you know, my experience in the service taught me that often times we vacillate between sheer boredom and intense fear. That still holds true for me, since every single year I get doubts just about now that we'll get all the toy building work completed on time and on budget.

HCMOAA: Why did you join the Air Force?

Santa: Well now, you have to remember that way back when, there just wasn't a whole lot happening in the sleepy little town of the North Pole. And to an adventuresome boy like me, flying around in a slick red sleigh just seemed to be an awfully exciting thing to do! But I'll tell you a little secret – I wasn't actually in the Air Force proper. After my initial indoctrination in Colorado Springs, I was specially chosen to head up a new strategic ops section for toy delivery worldwide. After my pilot training at Randolph AFB, I was sent right back to the North Pole to set up Santa HQ. Pretty heady stuff for a young man in those days!

HCMOAA: So I guess that unlike most service members, you didn't have to make too many PCS moves.

Santa: No, and I've always been disappointed in that. I really did want to be stationed somewhere warm and sunny, but once I met and married my dearest Mrs. Claus, we had to make do with the occasional TDY to Hawaii.

HCMOAA: What one skill did the Air Force teach you that you believe to be the most important?

Santa: Management! It's not easy getting all those elves and the reindeer team to behave properly! Although I have to say that I always found the annual performance evaluations a little tedious.

HCMOAA: What's your most memorable experience while serving?

Santa: Oh that's an easy! One year the elves were being particularly boisterous and I was at my wit's end! I had an eager Major working for me then who was bucking for a promotion. He thought that if he could sober the elves up a little and get back on schedule, I'd give him a good recommendation. So while all the elves were sleeping, he crept into the barracks and dyed all their goatees pink! Boy were they hopping mad, I'll tell you! But once everything calmed down, they got to work and that was one of our best production years ever! The feeling of camaraderie just went through the roof. The Major got promoted and I saw that he was transferred to NORAD as my personal flight tracker on Christmas Eve. He looked out for me for many years and always had our back if Rudolph ever faltered in his course.

HCMOAA: No offense sir, but you seem a little old to still be on active duty...

Santa: Oh, I retired from the Air Force many years ago, but was able to transition into a civil service position. That enabled me to continue my work but without the silly rules like physical training (I hated that danged stationary bike!) and all that saluting stuff.

HCMOAA: Well sir, thank you for your service and we'd sure like to wish you well this year and every year.

Santa: Ho, ho ho!!!! And Merry Christmas to All, and to All a Good Night!

Huntsville Chapter MOAA Christmas Party



Holiday Dinner

Sliced honey glazed ham
Over roasted turkey breast with giblet gravy
Corn bread dressing with giblet gravy and cranberry sauce
Candied yams with marshmallows
Green beans almandine
Yeast Rolls & Butter
Ice Water – Coffee – Sweet or Unsweetened Iced Tea
Pumpkin pie

HUNTSVILLE CHAPTER MOAA CHRISTMAS PARTY

**SUMMIT CLUB
SATURDAY EVENING, 12 DECEMBER 2015**

COCKTAILS - No Host/Cash bar - 6:00 pm
President's Remarks and Dinner - 7:00 pm
MUSIC – Moondust Big Band
DOOR PRIZES

DRESS: Business Casual – khakis/slacks and collared shirts/polo shirts for the men – slacks/skirts and blouses/collared shirts for the ladies – of course you can always dress more formally

\$15.00 PER PERSON (Members & Family) - \$20.00 PER PERSON (Guests)

RSVP by 7 December 2015 (with check made out to HCMOAA) to:

CDR Christine Downing
116 Spring Tanner Road
Hazel Green, AL 35750-8483
256-828-9740
[**csdowning@bellsouth.net**](mailto:csdowning@bellsouth.net)



TRICARE Young Adult premiums to increase Jan. 1, 2016

Premiums for the Military Health System's benefit plan for adult children between 21 and 26 years old have been announced. The premiums for TRICARE Young Adult (TYA) program will increase on Jan. 1, 2016 to \$306 per month for TYA Prime, and \$228 per month for TYA Standard.

"Offering the option to have young adults covered under these plans falls in line with what all Americans are able to do with their adult children under the Affordable Care Act," said Mary Kaye Justis, director of the TRICARE Health Plan. "We want to make sure those wanting this coverage know all the facts as they go into the open enrollment season for health care plans in this country."

Justis explained the increase is due to the requirement in the National Defense Authorization Act of 2011 that TRICARE set TYA premiums to cover the full cost of health care received by the program's beneficiaries. Previous years' premiums were lower because TRICARE did not yet have sufficient cost data to set annual premiums. This coming year marks the first time TRICARE has had enough actual cost data to set the premiums based on actual costs rather than predicted cost.

"We are required by law to be cost-neutral to the government, so the premiums had to be raised to cover the actual cost of care," Justis said.

TYA offers very generous, competitive coverage for young adults, Justis said. Although the premiums do not go into effect until Jan. 1, 2016, TRICARE leaders want to make sure TYA beneficiaries have all the facts now to make the best decision possible, based on their needs and circumstances, during the open enrollment season from Nov. 1, 2015, through Jan. 31, 2016.

"We like having young adults in our system and welcome them to stay on," said Justis. "But they do have options."

Other health care options for young adult beneficiaries include:

- Purchasing TYA Standard – lower premiums, higher cost shares – instead of TYA Prime
- Enrolling in a parent's civilian health insurance plan, if available
- Purchasing coverage through the college or university, if enrolled
- Purchasing a plan offered through the Health Insurance Marketplace at www.healthcare.gov.

Lower cost plans may be available depending on income and residence, and assistance paying premiums may be available if beneficiaries qualify for government subsidies through commercial plans.

Visit www.tricare.mil/TYA for more information.

Chapter Happenings



October Meeting – Representative
Howard Sanderford



Alabama Council and Chapter leaders
with Level of Excellence Awards –
MOAA Annual Meeting in Orlando



November Meeting – LTG William
Phillips presents Gold Bars



Monthly Breakfast at the
Golden Corral

Get your financial life **Squared Away**®



Thomas Cheritt
District Advisor & Principal



Adam Brink
Financial Advisor



Alexia Ball
Financial Advisor
& Principal

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Fox – continued from page 5

Designated Full Day closure dates. During full day closures the entire health center will be closed from 0730-1630 on the following dates:

Quarterly Training Date	Schedule Type
3 December 2015 (Thursday)	Training Day
4 February 2016 (Thursday)	Training Day
5 May 2016 (Thursday)	Training Day
8 July 2016 (Friday)	Training Day

Nurse Advice Lines (NALs) are available during non-duty hours at (256) 955-8888 or 1-800-223-9531 to provide care advice. Fox Army Health Center is an ambulatory care clinic, and does not have an emergency room. In case of emergency, Dial 911. 

Huntsville Chapter Objectives

- Promote the aims of the national MOAA organization
- Further the legislative and other objectives of MOAA through grassroots activity
- Foster fraternal relationships among retired, active and former officers of the uniformed services
- Maintain liaison and a positive relationship with the Redstone Arsenal Garrison and other military commands in the Northern Alabama area
- Provide a social venue for members to meet periodically and enjoy fellowship with people of similar interests and backgrounds
- Promote and assist worthy community activities
- Provide useful services and information for members and their dependents and survivors
- Provide representation to the Alabama Council of Chapters of MOAA
- Provide representation to the Northern Alabama Veterans and Fraternal Organizations Coalition
- Protect the rights and interests of service retirees and active duty military members in matters of state legislation through the Alabama Council of Chapters

Benefits of Membership

We are the largest of the 13 chapters in Alabama and have about 450 members. We have been recognized by National MOAA for the last four years with Level of Excellence awards. We provide grassroots support for issues that affect us, and are active in both the Redstone Arsenal and Madison County communities. Why should you join our chapter? This is what we do, and what's in it for you:

- Partnership with Redstone Arsenal agencies – Fox Army Health Clinic, Army Community Service, MWR, PX/Commissary, Military Retiree Council
- Membership in the North Alabama Veterans and Fraternal Organizations Coalition (NAVFOC) – plugged in to the larger Veterans associations “big picture”
- Recognizing leadership – JROTC/ROTC awards and “gold bar” ceremonies
- Recognizing potential – Scholarship Awards program with the Redstone Community Women's Club
- Community service/relations – annual Tut Fann Veterans Home BBQ, Memorial Day wreath laying ceremony, Veterans Day parade and events, Retiree Appreciation Day
- Camaraderie – Monthly meetings & breakfasts, parties, golf tournament
- Information – Monthly newsletter, web site, Personal Affairs, guest speakers
- Legislative action – grassroots activities, support for National MOAA agenda
- Venue for getting involved

Please visit our award winning chapter website at <http://huntsvillemoaa.org> where you can find out more about chapter activities.

Your input concerning your and your family's health care use and preferences will be of great help in seeking to ensure beneficiary needs are properly addressed in whatever reforms may be considered.

Please go to this website and complete the survey if you are a TRICARE participant:


[Take the Survey](#)

- **MOAA is “Top Gun” (AGAIN)**

The Hill, a Capitol Hill daily newspaper that covers public policy and political news, cited MOAA President Vice Adm. Norb Ryan, USN (Ret.) for his defense of military members and families in its annual list of top association lobbyists. The paper noted that Ryan “spent the last year fighting to preserve U.S. troop pay and benefits against budget cuts, a cause he’ll continue to champion in upcoming fiscal fights.”

“This recognition belongs to our 390,000+ members, MOAA Chapter and Council leaders, our Board of Directors and superb MOAA staff,” Ryan said. “We take seriously our motto to ‘Never Stop Serving’ our members and the entire military community including currently serving families, retirees, veterans, and survivors. Political leaders need to remember that our men and women in uniform are the only weapon system that has never let the nation down.”

The complete list of association top lobbyists is on [The Hill website](#).

- See more at: <http://www.moaa.org/Content/Take-Action/Top-Issues/Currently-Serving/MOAA-Top-Gun,-Again.aspx#sthash.66Alkapy.dpuf> 

Important Dates in December

3 December – Tree Lighting – Summit Club
4 December – St. Barbara’s Day
7 December – Pearl Harbor Day
8 December – AUSA Holiday Social - VBC
10 December – Board Meeting – Summit Club
12 December – Christmas Party – Summit Club
19 December – Monthly Breakfast – Golden Corral
21 December – First day of winter
24 December – Gift Wrapping - PX
25 December – Christmas Day
31 December – New Year’s Eve

