

Volume 54, Issue 2
February 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 –

One of the easiest ways for the Chapter to generate revenue is through advertisements in *The Sentinel*. As you can see in this issue, we have several regular advertisers, but could always use a few more. Who are the best potential advertisers? They are the merchants that you visit regularly, who you may be on a first name basis with – your realtor, lawyer, financial advisor, mechanic, home repair person. The next time you see one of these folks, ask them about advertising in our newsletter. Or give me their contact info and I'll reach out to them.

We recently filled our vacant Programs Chair position on the board. LTC Earl Freeman stepped up, and he has some fresh ideas. One such idea is a day trip to the Jack Daniel distillery – probably in April. Details will be provided once the trip is firm.

Another activity planned for April is the State MOAA Convention being hosted by the Montgomery Chapter. VADM Ryan and Governor Bentley are slated to speak, there will be a riverboat ride with food & entertainment, and separate spouse/guest activities are planned. You all should have received a registration form and detailed agenda via e-mail. Make sure you register to attend – we want the Huntsville Chapter to have a large presence at the Convention.

Finally, we still have a couple of open positions on the board:

- Publicity – makes sure Chapter activities are publicized
- Historian – digitally maintains Chapter records
- Webmaster – manages the Chapter website & keeps it current

If you are interested in volunteering for any of these positions, please let me know.

- Bruce

Get Involved!

In This Issue			
President's Message	1	Auxiliary Corner	8
Legislative Corner	2	Legislative (continued)	9
Concerns	3	Membership Statistics	10
PX/Commissary	3	Membership Renewal Notice	11
Widow's Activities	5	Birthdays	13
Guest Speaker	5	TAPS	13
Chaplain's Corner	6	Memorials	13
New Members	6	State Convention	13
Treasurer's Report	6	Photos	16
Fox Army Health Clinic	8	Important Dates	17



Legislative Corner

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



As we enter a new year, continue to make frequent contact with your elected members of both the House and the Senate as they have the most impact on those of us now and formerly in the military services. Nevertheless, I will attempt to provide information on State factors that affect us as well.

- **Official Rules for the MOAA 2015 Patriotic Photo Contest**

ELIGIBILITY: MOAA's patriotic photo contest is open to all members of the association and their spouses, including amateur and professional photographers, and to members of Voices for America's Troops. The member or spouse must be the sole author/photographer and own all rights to any photo entered. MOAA headquarters staff and members of MOAA's board of directors and their immediate family members are not eligible for entry. Each entrant may submit only one photo in each of four categories — camaraderie, military family, on duty, and vintage — for a total of no more than four entries per entrant. Separate and completed entry forms must accompany each photo submitted. For print entries, please include a hard copy of the entry form with the photo; for digital entries, please attach the entry form as a PDF document to your emailed submission.

Photos entered in the vintage category must have been taken on or before Dec. 31, 1990. - See more at: <http://www.moaa.org/photocontest/#sthash.fzoTR9V1.dpuf>

SUBMISSION: Email digital entries to photocontest@moaa.org. Mail print entries to MOAA Photo Contest, 201 N. Washington St., Alexandria, VA 22314. Entries will not be returned. Please do not call, write, or email MOAA about the status of your entry. We will contact you if you are a winner.

Photos may be color or black and white, digital or print. Prints or photo-quality printouts should be no larger than 8" x 10". Digital entries must have a resolution between 5 and 8 megapixels. (Resolution can be calculated by multiplying the pixel width of the image with the pixel height. For example, a photograph taken with a 6-megapixel camera set for the highest resolution (largest file size) and best quality produces images approximately 2832 pixels by 2128 pixels, which are acceptable under the rules (2832 x 2128 = 6 million).

- Images must not have been altered in any way other than necessary burning, dodging, and cropping. Photographers are not permitted to place borders or frames around their images or to place watermarks, signatures, dates, or copyright notices on their images.
- Attach a label to the back of each print entry specifying the category

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, 256-890-3340, norbpatla@oteco.net

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

Secretary: LTC Kevin K. Messer, USA-Ret, 256-325-9640, k11knife@mac.com

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@mediacommb.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 John Inman, USN-Ret, 256-425-8022, inman331@msn.com

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, rolf@att.net

Constitution and By-Laws: Maj Glenn S. Crawley, USAF-Ret, 256-883-2323, glennscrawley@comcast.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@mediacommb.net

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: CDR John Inman, USN-Ret, 256-425-8802, inman331@msn.com / Col Don Kimminau, USAF-Ret, 256-489-5880, don.kimminau@gmail.com

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

MAJ Robert C. Szeremi, USA-Ret, 256-883-5127, szeremi@comcast.net (June 2017)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandis.com (July 2015)

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange:

In preparation for Valentine's Day don't forget to pick up one of the many fragrance's and gift sets available at the PX. The PX is also your first stop for chocolates for your Valentine. Also, check out the Big Games sales on TV's. Complete the package with a sound bar, also on sale! You can also go online at <http://www.shopmyexchange.com> for a full variety of gifts, candies, and much more. Don't forget to check out the Daily Special each day for extra savings.

The Exchange Optical Shop is offering buy one pair of glasses, get a second pair 50% off through March 7. Don't miss this popular sale!


All Building 3220 Exchange Facilities will be closed February 16th for President's Day.

Commissary:

Your Bakery and Deli can create Meat and Cheese trays or/and Sandwich trays. Please call 256-876-3517 and give 24 hour notice. Also, visit our Sushi Bar located next to the Deli.

Applications for the 2015 Scholarships for Military Children Program are available at commissaries worldwide or online at <http://www.militaryscholar.org>. The program awards at least one \$2,000 scholarship at each commissary with qualified applicants. An applicant must be a dependent, unmarried child under the age of 21 (23 if enrolled as a full-time student at a college or university) of a service member on active duty, a Reserve or Guard member, a retiree or survivor of a military member who died while on active duty, or survivor of a retiree. Applications must be turned in to a commissary by close of business February 13th, 2015. They should be hand-delivered or sent via the U.S. Postal Service or other delivery service. E-mail and faxes are not acceptable. Applicants should ensure that they and their sponsor are enrolled in the DEERS database and have a military ID card. For more information, call a Scholarship Manager at 856-616-9311, or e-mail them at militaryscholar@scholarshipmanagers.com.

PX Shopette:

Your shopette has a variety of drinks, food items and accessories for your Valentine's Day celebration. Stop by today and make your selections! The gas pumps are 24/7 with your credit card (and an extra 5 cents off per gallon with your Military Star Card). 

Need Addresses

CW3 Willard Dodd, USA

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:

None this month

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

CONDITIONED AIR SOLUTIONS

heating • cooling

AL #040131

recognized by the
Employer Support for Guard and Reserves
as a Patriotic Employer



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

ConditionedAirSolutions.com



Indian River Colony Club

"The Place Patriots Call Home"

Call Today! 877-484-6178



*Located on the beautiful
Space Coast of Florida.*



* Airfare not included w/Getaway

**2-4 BR, Single Family Homes on
453 Acres, 23 Lakes**



Come enjoy the camaraderie!

An active, 55+ community where you'll find lifelong friends. Leave the maintenance to us and take the hassles out of everyday life. How can we be certain that you'll love Indian River Colony Club?

What's not to love about resort style living, safety and security, peace of mind, gorgeous scenery, delicious gourmet food, a private golf course with 23 lakes and having the time to enjoy it?



**Learn more...See our home listings and floorplans online at
www.IndianRiverColonyClub.com/USMilitary**

Indian River Colony Club • 1936 Freedom Dr Viera (Melbourne) FL 32940



Mrs. Carrie Hightower
256-882-3992

Widow's Activities



Mrs. Liz Townsend
256-721-9762

WOW Support Group

Thank you to everyone who came out in the bad weather for our January luncheon.

Our next luncheon will be at Cheddars, 6125 University Drive in Huntsville, on Thursday February 19th. We will meet at 12 noon.

Everyone will be called.

MOAA Widow's Luncheon

The MOAA widow's luncheon will be held on Friday, 13 February at the Macaroni Grill, 5901 University Drive in Huntsville.

Carrie Hightower will be the hostess. We will meet at 11:00 AM.

Please call Fran Tyra at 256-881-6938 for reservations.



25 February Membership Meeting 11 AM – Summit Club Guest Speaker: Mr. Rodney Pennywell

Mr. Rodney O. Pennywell, is an Independent Business & Strategy Consultant and makes his home in Madison AL. For the past 12 years, he has worked very closely across the defense industry supporting the Missile Defense Agency, Army Aviation, and local government. Mr. Pennywell, a SME for Telecommunications, was on the design and implementation team for the world's longest privately owned fiber optic network supporting the Missile Defense Agency's Ground-based Midcourse Defense Program, a bi-directional fiber- optic network over 25k miles in length. In 2009, Mr. Pennywell was named Chair of Huntsville Mayor Battle's Economic & Sustainability (Green - 13) Team. For the City of Huntsville, Mr. Pennywell lead the authorship of Huntsville Vision 2030 which delivered a strategic plan for the City to be amongst the most sustainable and energy efficient in the Country. In 2010, Mr. Pennywell was designated by City of Madison Mayor Paul Finley as Chair Communications Strategy following a middle school shooting incident. As Chair he led the development of the School Districts Comprehensive Communications Plan. Mr. Pennywell is a 2011 graduate of the Huntsville Madison County Chamber of Commerce Leadership Class 25 and chaired the Economic Development Group.

Menu: Pulled pork, mashed potatoes & gravy, green beans, cornbread, banana pudding, beverages

Cost: \$11 - pay at the door – cash or check only

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 23 February



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

Moral and Physical Courage

"Then all this assembly shall know that the Lord does not save with the sword and spear; for the battle is the Lord's, and He will give you into our hands (1 Samuel 17:47, NKJV).

"Courage is putting your fears aside and doing your job," a father shares with his son this advice on bravery to his son in a U.S. Army advertisement. That is good advice. But the Christian can say "Courage is putting your fears aside and doing your job through confidence in a faithful God." Two of our Presidents gave advice that showed both moral and physical courage.

"And having thus chosen our course, let us renew our trust in God and go forward without fear and with manly hearts."
--Abraham Lincoln

"Do not ask the Lord for a life free of grief, instead ask for courage that endures..." --Theodore Roosevelt

David's courage in facing Goliath came from his steadfast focus on the might of Jehovah God: "You come to me with a sword, a spear and javelin, but I come to you in the name of the Lord of Hosts, the God of the armies of Israel" (1 Samuel 17:45, NASB).

Courage is the strength of purpose that enables one to understand fear of difficulty. Moral courage is a reliance of the presence and power of God and a commitment in His commandments. Physical courage is based on moral courage.



**WELCOME NEW MEMBERS TO
HUNTSVILLE CHAPTER MOAA**

None this month

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 December 2014

Beginning Balance	\$13768.42
Credits	986.30
Debits	6132.03

Ending Balance	\$8622.69
----------------	-----------



WANT TO REALLY SPLURGE? BUY A SHINY NEW IRA.

Use your tax refund to open a USAA IRA.

We're sure you can think of lots of ways to spend your tax refund this year. That's why you should talk to us first. We can show you the benefits of opening a USAA IRA. You can even open one right from your mobile device.

★ **OPEN AN IRA TODAY.** 800-531-8722 | usaa.com/ira



Investments/Insurance: Not FDIC Insured • Not Bank Issued, Guaranteed or Underwritten • May Lose Value

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. USAA means United Services Automobile Association and its affiliates. © 2014 USAA. 213485-1214



**Fox Army Health Center
Col Gerald C. Maxwell, USAFR**



TRICARE AND THE AFFORDABLE CARE ACT

With the implementation of the Patient Protection and Affordable Care Act (ACA) in 2010, TRICARE beneficiaries may have questions about how it would affect them. The ACA and TRICARE are very different, governed by two different pieces of legislation so changes in one have no effect on the other.

The intent of the Affordable Care Act, also known as Obamacare, was to provide affordable health insurance options to everyone. This is the first major difference between TRICARE and the ACA. TRICARE is not health insurance; it is a federal health care entitlement program only for eligible uniformed service members, retirees and their families.

The ACA required a set of minimum essential benefits for commercial health insurance. Before the passage of the ACA, TRICARE had already provided most of these benefits such as cost-free screenings, vaccinations and counseling. One ACA provision not previously addressed by TRICARE was to allow children to remain on their parent's health insurance up to age 26. The 2011 National Defense Authorization Act created the authority to implement the TRICARE Young Adult (TYA) program. TYA is a premium based program that restores TRICARE coverage to adult children up to the age of 26 after they lose their TRICARE coverage due to age.

TRICARE is a benefit established under law as the health care program for the uniformed services, retirees and their families. The ACA did affect change in health care coverage for many Americans, but the legislation did not apply directly to TRICARE. For more information, visit the [TRICARE](#) website. 🇺🇸



**AUXILIARY CORNER
Mrs. Jan Camp
256-464-8622**

Since the Summit has discontinued all food services with the exception of catered events, a group of sippers and diners continue to gather each Friday at The Summit, unless preempted by management, at Happy Hour at 4:30 for conversation and fellowship, followed by a catered dinner at 5:00. Some of you are already attending, but we'd love for more of you to join us.

The cost is \$15 per person and the meals consist of a meat, vegetables, starch, rolls and butter and beverages. There is a cash bar as well. Please consider this an invitation to join us for fellowship, food and fun. Let me know if you are interested and I'll enter your name on our e-mailing list.

- category and including your name, address, and telephone number. Do not write on the photo itself. Do not send photos in frames or glass mounts. Loose prints are preferred.
- Entries must be received no later than 4 p.m. Eastern time, Tuesday, March 31, 2015. Individual photographers retain copyright to their work, but by submitting an entry, they give MOAA permission to publish winning entries in the July 2015 *Military Officer* magazine issue in its various print and digital forms. Separate arrangements may be made with the photographers of non-winning entries MOAA wishes to publish

JUDGING: MOAA will appoint judges to choose finalists. Judges will base their decisions on creativity, photographic quality, and effectiveness. At the judges' discretion, an image may be considered in a different category from that in which it was submitted. Obscene, provocative, or otherwise questionable content will be disqualified. Images that do not meet contest standards may or may not be judged at the judging panel's sole discretion. The judges' decision on all matters related to the competition is final, and no correspondence will be entered into concerning the competition's judging and MOAA. At their discretion, judges may select first-, second-, and third-place winners in each category. Winning photographs will be published in the July 2015 issue of *Military Officer*. Winners will be notified using the contact information on the entry form. First-place winners will receive \$500, second-place winners will receive \$100, and third-place winners will receive \$50. At the judges' discretion, honorable mention winners may be selected in categories with especially large numbers of entries.

- **The House of Representatives Chairman Outlines Priorities for the 114th Congress.**

The new House Armed Services Committee Chairman, Rep. Mac Thornberry (R-Texas), called for sequestration relief as one of his major priorities for the year, and warned Pentagon planners against proposing disproportionate cuts to military pay and benefits. "The problem with sequestration is not primarily about numbers and statistics," said Thornberry. "It is about whether we have the capability to do what the nation needs and the times demand. It is also very much about the increased danger that comes from diminished training, aging equipment, and a tempo of operations that stretches our people and their families too far. It has to be fixed... That fix has got to pass the House of Representatives, it's got to pass the Senate, and it's got to be signed into law by the president."

The Budget Control Act (BCA) of 2011 established automatic across-the-board budget cuts known as sequestration and continues to place America's national defense capabilities at great risk. During the 2011 deficit reduction negotiations, the administration agreed to reduce the Pentagon's budget by \$487 billion over a ten year period. The later enactment of sequestration added \$500 billion more in defense cuts. The Bipartisan Budget Act of 2013 mitigated the spending cuts only in FY 2014 and 2015. Sequestration returns in full force in FYs 2016-2021 unless current law is changed. DoD will have to cut an additional \$54 billion in FY 2016 and a total of \$269 billion over the following five fiscal years.

The next two weeks promise to be a critical time for the military community. The Military Compensation and Retirement Modernization Commission (MCRMC) will release proposals to reform military compensation and health care in late January. The administration will roll out its FY 2016 budget proposal on 2 February. Thornberry warned Pentagon planners against "nickel and diming [military] people to death" with proposals to cut military pay and benefits. The Chairman expressed hope the MCRMC review could provide a forum for thoughtful discussion of the future of military compensation, as opposed to the yearly back-and-forth battles between Congress and the administration. Thornberry's comments indicate he may oppose burdening service members, retirees, and families with a disproportionate share of budget cuts, but the ensuing debate will be the true litmus test. See more at: http://www.moaa.org/Main_Menu/Take_Action/Top_Issues/Serving_in_Uniform/Compensation/House_Chairman_Outlines_Priorities.html#sthash.ITSkfTmi.uf



Your Huntsville Real Estate Connection



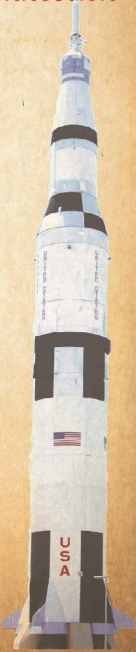
**A Lifetime of Experience for
Every Stage of Your Life.**



256-508-0211

Mike@MoveToHuntsville.com

www.MoveToHuntsville.com



Membership Statistics

Total Members: 449

Auxiliary Members: 71

Life Members: 230

New this month: 0

Deaths this month: 1

Renewals: 16

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!

Redstone Arsenal Community Women's Club presents

Hollywood Gala Fundraiser



February 6th, 2015

At the Roundhouse Huntsville



Come dressed to impress and enjoy an evening of entertainment, games and prizes

Tickets are \$65 per person

Current and retired military personnel and members of the community are encouraged to attend

The evening starts at 6:30pm with hors d'oeuvres, glamour photography and Tricky Tray Basket Auctions

Proceeds from the event will support the RSACWC Salute Grant and Merit Awards Program

For more information or to book your ticket visit: www.rsacwc.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				
<input type="text"/> First Name		<input type="text"/> MI	<input type="text"/> Last Name		
<input type="text"/> Preferred Name		<input type="text"/> Birthday	<input type="text"/> Spouse's Name	<input type="text"/> Period(s) of Active Duty i.e. 1965 – 1990	
<input type="text"/> Grade	<input type="text"/> Branch of Service	<input type="text"/> 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
<input type="text"/> Mailing Address		<input type="text"/> City	<input type="text"/> State	<input type="text"/> Zip	
<input type="text"/> Phone Number		<input type="text"/> E-mail Address			

Attention Annual Members

It is past time to renew your membership for next year



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

Don't risk getting dropped from the rolls!

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

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

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member –
contact Robert Szeremi at 256-883-5127 for the details

Cloud Advice: Tactical Wealth Management Strategies for 2015

One of the greatest misconceptions in the financial industry is that if you buy and hold an investment you'll eventually gain.

Historically, when looking over a period of 30-50 years the buy and hold strategy would net you a positive gain. However as anyone who has been watching the markets for the last 15 years could tell you that has not been the case for short-term investing in recent history.

In fact according to many leading economists, including John Bogle one of the biggest proponents of the "buy & hold" strategy our economy is changing—and we can expect to see more of the steep market corrections like those that we saw in 2002 & 2008.

The truth is you don't have to be a stock market guru or have a PhD in economics to know that the U.S. and world economy in general is being unnaturally influenced by the daily injection of cash by the FED and others. What happens when that supply of low-cost cash dries up? Isn't the very definition of inflation an

excess supply of cash? Is it really growth if our buying power decreases?

It is in economic times like these that opportunity presents itself for those willing to take the bull by its horns. At Cloud Financial we employ tactical asset management solutions, coupled with strategic financial planning that is designed to capture market gains while avoiding the majority of market losses.

Don't you deserve better? Call today and learn more about our Tactical Wealth Management Solutions.



**Specializing In Tactical Wealth Management,
Call Today: (256) 715-0094**

Investment advice is offered by Horter Investment Management, LLC, a Registered Investment Adviser. Insurance and annuity products are sold separately through Cloud Financial, Inc. Securities transactions for Horter Investment Management clients are placed through Pershing Advisor Solutions, Trust Company of America, Jefferson National Monument Advisor, Fidelity, Security Benefit Life, FC Stone and Wells Fargo Bank, N.A.

New Year New You: It's Time to Put Your Best Foot Forward

The start of a new year brings fresh starts, new opportunities, new goals and new dreams. This year, TRICARE in support of Operation Live Well, encourages you to make a determined approach to becoming a better you than you were last year.

While you may not set New Year's resolutions, you can set new goals for yourself. Whether you need to quit smoking, lose weight, or learn a new skill, a New Year offers a fresh perspective on the year that you won't have any other time. The American Psychological Association (APA) cautions that the New Year isn't meant to serve as a catalyst for sweeping character changes, but as a time for people to reflect on their past year's behavior and promise to make positive lifestyle changes. The APA offers five steps to help you make lasting change:

Start small, change one behavior at a time, talk about it, don't beat yourself up, and ask for support

In order to make lasting changes, the National Institutes of Health reminds us that maintaining a change requires continued commitment until the change becomes part of your life, like brushing your teeth or washing your hair. You also want to envision how the change will impact your life. For instance, when you stop smoking, think about how your risk plummets for cancer, heart disease, stroke and early death.

You should prepare yourself for challenges and ask how bad you really want it. Research suggests that if it's something you really want for yourself, if it's meaningful to you, you're more likely to stick to it.

Many people start the New Year with hope and big plans. With thoughtful planning and realistic goals, you can end the year in accomplishment. For more information on living your best you and living well, visit

www.tricare.mil/livewell.

**25 Birthdays in February
Happy Birthday!**



TAPS

Our deepest sympathy to the families of our departed friends

COL John Walsh, USA

CDR Jeffrey Fox, USNR	COL Douglas Brouillette, USA
COL Don Stotser, USA	COL George Jobczynski, USA
MAJ Craig Ailles, USA	LTC Rodney Faust, USA
LTC Frederick Neidermeyer, USA	LTC Ruby Lardent-Davis, USAR
CDR Christine Downing, USN	Mrs Irene Lang
CDR Roger Berg, USN	Mrs Ouida Ann Turner
COL Dean Bekken, USA	COL Jeffrey Ogden, USA
LtCol Patricia Schuessler, USAF	COL Brian Tachias, USA
Mrs Gwen Parks	Mrs Mary Tyra
MAJ Houston Yarbrough, USA	CW3 Ernest Williams, USA
CW4 Robert McCall, USA	LTC Glen Williams, USA
LTC James McWhorter Jr, USA	LTC Lowell Twitchell, USA
COL Frederick Bisch, 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:

2015 Alabama State MOAA Convention 24-26 April 2015

Renaissance Hotel & Spa at the Convention Center

Room Rate: \$105.00 Parking Fee: \$8 per day 20% Discounted Spa Treatments

Friday, April 24

- Registration and check in at Renaissance Hotel & Spa
- Historic Harriot II evening dinner cruise along the Alabama River

Saturday, April 25

- Continental Breakfast before a full day of business meetings
- Governor Robert Bentley has been invited as the luncheon speaker
- Spouses tour and luncheon
- VADM Norbert Ryan, MOAA President, will be featured as the speaker for the dinner banquet

Sunday, April 26

- Memorial Service and plated breakfast
- Meeting adjourned

Registration Fee: \$150 per person – registration form & detailed agenda have been sent

TWO GREAT STORIES – BOTH ARE TRUE

STORY NUMBER ONE

Many years ago Al Capone virtually owned Chicago. Capone was notorious for enmeshing Chicago in everything from bootlegged booze and prostitution to murder. Capone has a lawyer named “Easy Eddie”. He was a very good lawyer and his skill at maneuvering kept Al out of jail for a long time. He was very well paid, lived in a fenced-in mansion with live-in help and all the best conveniences of the day. His estate filled an entire Chicago city block.

Eddie did have one soft spot, however. He had a son that he loved dearly. Despite his involvement with organized crime, Eddie even tried to teach his son right from wrong. Eddie wanted his son to be a better man than he was. What he could not give his son, however, was a good name, or set a good example. One day Easy Eddie reached a difficult decision. He wanted to rectify the wrongs he had done. He decided to go to the authorities and tell the truth about Capone, clean up his tarnished name, and offer his son some semblance of integrity. To do this, he would have to testify against The Mob and he knew that the cost would be great.

Within the year, Easy Eddie’s life ended in a blaze of gunfire on a lonely Chicago street, but he died knowing he had given his son the greatest gift he had to offer, at the greatest price he could ever pay.

STORY NUMBER TWO

World War II produced many heroes. One such man was Lt. Commander Butch O’Hare. He was a fighter pilot assigned to the aircraft carrier Lexington in the South Pacific.

One day his entire squadron was sent on a mission. After he was airborne, he looked at his fuel gauge and realized that his fuel tank had not been topped off. He would not have enough fuel to complete his mission and return to his ship. His flight leader told him to return to the carrier. Reluctantly he dropped out of formation and headed back to the fleet.

As he was returning to the mother ship he saw something that turned his blood cold; a squadron of Japanese aircraft was speeding its way toward the American fleet. The American fighters were gone on a sortie and the fleet was all but defenseless. He couldn't reach his squadron and bring them back in time to save the fleet. Nor could he warn the fleet of the approaching danger. There was only one thing to do – divert them from the fleet.

Laying aside all thoughts of personal safety, he dove into the Japanese formation. Wing-mounted 50 calibers blazed as he charged in, attacking one surprised enemy and then another. Butch wove in and out of the now broken formation and fired at as many planes as possible until all his ammunition was finally spent.

Undaunted, he continued the assault, diving at the planes, trying to clip a wing or tail in hopes of

Continued on next page

Continued from previous page

damaging as many planes as possible, rendering them unfit to fly. Finally, the exasperated Japanese took off in another direction.

Deeply relieved, Butch O'Hare and his tattered fighter limped back to the carrier. Upon arrival, he reported in and related the event surrounding his return. The film from the gun-mounted camera on his plane told the tale. He had, in fact, destroyed five enemy aircraft. For that action Butch became the Navy's first Ace of WWII and the first naval aviator to win the Medal of Honor.

A year later Butch was killed in aerial combat at the age of 29. His home town would not allow the memory of this WWII hero to fade, and today O'Hare Airport in Chicago is named in tribute to his courage. So the next time you find yourself at O'Hare International, give some thought to visiting Butch's memorial. It's located between Terminals 1 and 2.

SO WHAT DO THESE TWO STORIES HAVE TO DO WITH EACH OTHER?

Butch O'Hare was "Easy Eddie's" son.

E-Prescribing – Coming Soon to a Military Pharmacy near You!

The Military Health System has deployed electronic prescribing in military pharmacies across its system of clinics and hospitals in the United States (and in Guam and Puerto Rico). This capability will allow civilian providers to send prescriptions electronically to military pharmacies, reducing the need for handwritten prescriptions.

"E-prescribing is a great new service at military pharmacies," said Dr. George Jones, chief of the Defense Health Agency Pharmacy Operation Division. "E-prescribing makes military pharmacies a more attractive and convenient option for doctors and patients, and it aligns the Military Health System with current best pharmacy practices."

E-prescribing is a safe and efficient option already adopted by most civilian pharmacies and providers. It can help reduce prescription errors and has the potential to decrease wait times at military pharmacies. When a prescription comes into a pharmacy electronically, it allows the pharmacist to resolve issues before the patient arrives.

Beneficiaries can ask their doctor to look for their local military pharmacies in the e-prescribing database/networks. Military hospitals and clinics will not be able to accept electronic prescriptions for controlled substances. Beneficiaries will still need a hand written prescription for these medications. To learn more about TRICARE's pharmacy benefits, visit the [TRICARE website](#).



Special Olympics Bowling



Ray Weinberg is once again looking for volunteers to act as scorers for Special Olympics Bowling. The bowling dates are 26 February and 2 March at Playmor Lanes in Huntsville (on Leeman Ferry Road). Both sessions are in the morning. Last year several members assisted with this worthwhile event, and we look forward to great participation again this year. Lunch will be provided both days. If interested, please contact Ray at ray.kw@juno.com.

January Member Meeting



Induction of New Officers



President's Remarks



Guest Speaker Lisa Bergen

Health Care Coverage and the ACA: Just Check the Box

You've seen the commercials on TV and heard the serious voice on the radio telling you how difficult this tax season may be because of the Patient Protection and Affordable Care Act (ACA). Don't believe the hype; you can meet the health care coverage reporting requirement as easily as checking a box on your Form 1040, 1040A or 1040EZ.

Effective January 1, 2014, the ACA required most Americans, including TRICARE beneficiaries and DoD employees, have minimum essential health care coverage (MEC), or pay a tax penalty for each month that you and the other individuals listed on your tax form did not have coverage during 2014. The good news is if you, and your dependents, are entitled to TRICARE or purchased TRICARE or Federal Employee Health Benefit (FEHB) Plan coverage, all you have to do to is "self-attest" you had coverage on your 2014 tax return.

The IRS has released clarifying information in publication 5187, "[Health Care Law: What's New for Individuals & Families](#)." This publication provides information about some of the tax requirements of the ACA. Other ACA-related publications and tax forms are available at www.irs.gov/ACA.

Military beneficiaries who are only eligible for space available care in military clinics or hospitals (examples are parents and parents-in-law or former members seeking care for line-of-duty conditions) do not have TRICARE coverage and would normally be subject to the tax penalty if they do not have MEC from a non-DoD source. However, those beneficiaries who are only eligible for "Space Available" care have received a special exemption from the tax penalty for tax year 2014. These beneficiaries should document their status on Form 8695, Health Coverage Exemptions, and file it with their federal tax returns.

For those who do not have TRICARE or FEHB coverage or lose DoD sponsored coverage, you're encouraged to explore other health care options through the [Health Insurance Marketplace](#). Open season begins November 15 and runs through February 15, 2015.

Important Dates in February

February 1st – Super Bowl Sunday
February 2nd – Ground Hog Day
February 6th – CWC Fundraiser – 6:30PM - Roundhouse
February 12th – Board Meeting – 11AM – Summit Club
February 12th – Lincoln's Birthday
February 13th – MOAA Widows Luncheon
February 14th – Valentine's Day
February 16th – President's Day
February 19th – WOW Support Group
February 22nd – Washington's Birthday
February 25th – Membership Meeting – 11AM – Summit Club
February 28th – Monthly Breakfast – 9AM - Steak & Shake

