

Volume 53, Issue 1
January 2014

**Award Winning
Website**

Huntsville Chapter
Military Officers Association of America

The Sentinel



**Level of Excellence
Five Star Chapter**

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



Hi Everyone –

As we start a new year, I wanted to highlight a few of the Chapter's accomplishments in 2013, and what we have to look forward to in 2014:

- The Chapter was awarded the 5-star Level of Excellence streamer for 2013. Less than 20% of the chapters are so recognized. This was our second year in a row being so recognized.
- Carrie Hightower was recognized at our Christmas party last month as the Chapter Member of the Year for 2013, for her work as Auxiliary Liaison and Hospitality Chair. Her name will be engraved on a plaque displayed in the Summit Club. A good time was had by all those who attended.
- Future Army leaders were recognized at two Gold Bar ceremonies.
- The Chapter held its second annual golf tournament and fully funded the scholarship program for 2014.
- We have a new Membership Chair – CDR John Inman – who will focus on recruiting and retention and will help us grow the Chapter.

In 2014, we are going to look at having periodic evening membership meetings, to allow members to attend who have difficulty getting away at lunchtime. The first one of these will be in March, so mark your calendars. If it is a success, we will look at doing this 2 or 3 times a year.

If you are an annual member, I encourage you to renew your membership. Renewals are due now – just fill out and send in the enclosed application on page 10. Consider a multi-year renewal to avoid any future increases in dues.

Finally, I encourage you to attend this month's membership meeting. In addition to an interesting guest speaker, the 2014 budget will be presented for approval by the membership.

Hoping that you all have a happy and prosperous New Year.

- Bruce

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Get Involved!

REMINDERS

Monthly Membership Meeting: Next meeting is Wednesday 29 January 2014, 1100 hours at the Summit Club. Guest Speaker is Mr. Lyndon Smith, who will talk on fire safety.

Auxiliary, WOW Support Group & MOAA Widow's Luncheon are scheduled. See articles inside for dates & times.

Breakfast: Next breakfast is 25 January 2014, 0900 hours at the Steak & Shake Madison Square Mall.

Governing Board: Next meeting is Thursday 9 January 2014, 1100 hours at the Summit Club.



Legislative Corner

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



- **Well, I thought closing stateside commissaries was a hot one, but guess what?**

It has been superseded by the latest “compromise” between our two primary political parties, passing a budget deal which promises to give the DoD some relief to the Sequester which was originally planned to take half of its “savings” from DoD outlays. Also, it is alleged to avoid another “Government Shutdown.” BUT, in the process our illustrious Congress decided this could be done on the backs of our future retired military members. By a vote of 332-94, the House passed a two-year budget deal that funds the government and temporarily ends the sequester, but at a huge financial cost to working-age military retirees younger than 62. Without any amendments Senate passed the “Bipartisan Budget Act of 2013 (BBA).” It was signed into law by the president and, in essence, the provision will automatically subtract a full percentage point from future annual COLA increases. For an E-7 retiring today at age 40, the cumulative loss of retirement income could exceed \$80,000 by age 62. “We know the federal government needs to curb its spending, balance its budget, and put an end to the sequester, but penalizing military retirees is not the solution,” said VFW National Commander Bill Thien, who said the troops view the attacks on pay and allowances, retirement and healthcare systems as a breach of faith, and a complete lack of support, understanding and appreciation for what it is they do daily for the rest of America. Because of the fast-track nature of the bill, many members of Congress were caught off-guard by the overall financial impact retirees would face. (Sound familiar?) There some interest by several members of both parties to pass subsequent legislation which would offer relief to this latest fiasco to cut spending on the backs of the military, since we apparently appear to be an easy “target.” *Among others, Sens. Lindsey Graham (R-S.C.), Roger Wicker (R-Miss.), Kelly Ayotte (R-N.H.), Representative Mo Brooks (R-AL) (who voted against the House version) are seeking relief for our future military retirees. With no further action to offer relief, this goes into effect December 2015. As usual, my never ending motto: Voice your position on this or any other proposals by contacting your representatives and senators sooner than later.*

Continued on page 12

2013-2014 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: Col Don Kimminau, USAF-Ret, 256-489-5880, don.kimminau@gmail.com

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

Army Representative: LTC Amo Hoerle, USA-Ret, 256-837-6253, arhoerle@mediacommbb.net

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

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, biged992K@aol.com

Immediate Past President: Temporarily Vacant

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

STANDING COMMITTEES

Membership: CDR John Inman, USN-Ret, 256-425-8022, inman331@msn.com

Programs: Vacant

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

Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-1334, mbill5779@comcast.net

Public Affairs (Publicity): CH (COL) Danny W. Burttram, USA-Ret, 256-651-6378, dburtraml98@gmail.com

Chapter Historian: Vacant

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

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

Commissary & Post Exchange: CW4 William W. Wright, AUS-Ret, 256-883-4456, www33@knology.net

FAHCLiaison: Col Edward L. Uher, USAF-Ret, 256-882-6824, biged992K@aol.com

Golf: CDR John Inman, USN-Ret, 256-425-8802, inman331@msn.com

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

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-450-2252, brobinso@mitre.org

THE SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-450-2252, brobinso@mitre.org

Life Membership Trust

MAJ Robert C. Szeremi, USA-Ret, 256-883-5127, szeremi@comcast.net (June 2014)

CH (COL) Danny W. Burttram, USA-Ret, 256-651-6378, dburtraml98@gmail.com (July 2015)

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



X / Commissary
CW4 William W. Wright, AUS-Ret



Exchange

Bill is out this month. His witty column will resume in February. Some news concerning a move to close stateside commissaries follows:

Commissary

The Pentagon is floating a controversial plan to close all U.S.-based commissaries in 2015 as part of a massive cost-saving effort after more than a decade of war.

Budget cutters say they don't yet know how much money the plan would save, but there are 178 commissaries in the United States -- and 70 overseas -- which receive a total of \$1.4 billion in government funds.

The Defense Commissary Agency, responsible for administering all commissaries worldwide, says military families and retirees save an average of more than 30 percent on their grocery bills compared with those who shop at regular retail stores. The agency says those savings amount to thousands of dollars annually per family.

But families could also lose jobs if the stores close. Thirty percent of the employees at the commissaries are military spouses. The director of the Defense Commissary Agency says that they have already cut their budget by \$700 million since 1993.

Defense officials say none of these cuts have been made yet and no final decision has been reached. But, according to Pentagon Spokesman Col. Steve Warren, "everything has to be on the table."

Still, Warren said: "No commissaries have closed. No commissaries are about to close. As with every other program that's out there, we're taking a look at how we can save money. We're just taking a look. No one's decided to do anything."

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:

None this month

Persons to contact are:

Army Representative:

LTC Arno Hoerle

256-837-6253

arhoerle@mediacombb.net

Navy/USMC Representative:

CW4 Louis J. Kubik

256-859-3054

lkubik@mediacombb.net

Air Force Representative:

Col Edward L. Uher

256-882-6824

bigned992K@aol.com

Personal Affairs Officer
COL William Stevenson

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darrylgoldman@gmail.com
U.S. Army Chaplain (RET)



Carrie's Notes

Mrs. Carrie Hightower, 256-882-3992

MOAA Auxiliary

Carrie has been vacationing in California, and has no report for this month. Please give her a call for the details on this month's card game and luncheon.

WOW Support Group



Fox Army Health Center

Col Edward L. Uher, USAF-Ret



Open Slots for TRICARE Prime

Fox Army Health Center currently has open enrollment slots for TRICARE Prime in both adult and pediatric care. Priority will be given to Active Duty and Active Duty Family members, but Retiree and Retiree Family members are welcome as well. Any beneficiaries over the age of 65 will be considered on a case by case basis. We look forward to welcoming you into our Fox Family! For further information, please call 1-800-444-5445.

DoD Civilian Flu Shots

DoD civilians are authorized to receive the flu vaccine thru FAHC Occupational Health. Call 256-955-8888, x1026 or x1440 to schedule. Please do not walk-in. Thank you.

Upcoming Telephone Systems and Website Outage

Fox Army Health Center telephone systems and website will be unavailable starting on Friday, 3 January 2014 at 1700Hrs until Sunday, 5 January 2014 at 1700Hrs due to systems maintenance. This outage will affect all of our telephone lines to include the Pharmacy refill line, and our website to include Pharmacy online refill.

During this time, Advice Nurses are available at 1-800-223-9531 to provide care advice. Fox is an ambulatory care clinic and does not have an emergency room. In an emergency, dial 911. We apologize in advance for any inconveniences that this may cause, and thank you for choosing Fox.

Member Spotlight



On 7 November at Fort Lee, Virginia, Chief Warrant Officer 5 Harry Hobbs was inducted into the prestigious Army Ordinance Corps Hall of fame. You may know him as the communications relations officer for the Huntsville Police Department. To former students at Columbia High School, he is the JROTC instructor who challenged them to make a difference in their community. To the young adults he mentors, he is an example of someone who did not let discrimination, prejudice or poverty define his future.

To Redstone Arsenal, he is a retired veteran with many achievements from a long military career. To the education community, he is a highly educated professional with a doctorate who teaches classes on ethics and leadership. To his friends and family, he is a man who loves God, who is supportive and caring, and who will always go that extra mile to help those in need.

And now, Harry Hobbs is among the 391 people who have been inducted into the Army Ordinance Corps Hall of Fame. He is the first missile systems warrant officer to be selected, and his fellow hall of fame members include one Dr. Wernher von Braun. Congratulations to Huntsville Chapter MOAA member Harry Hobbs!

29 January Membership Meeting 11 AM – Summit Club



**THE SENIOR CAROLINA
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A+ Member Rating

Our guest speaker for the January membership meeting will be Mr. Lyndon W. Smith. Mr. Smith is a graduate of Yale University. He is a former US Army National Guard officer. He is also the retired President of the Senior Carolina Fire Advisory Company and has over thirty years of experience in residential fire safety.

The Senior Carolina Fire Advisory program, which he will speak about, was developed under the advisement of Mr. Jesse C. Johnson, past president of the Fire Marshal's Association of North America. It is dedicated to increasing awareness of the principles of residential fire safety and implementing those principles within the senior community, and it is in accordance with the National Fire Protection Association standards.

Tel: (256) 876-2441

Bldg. 3583 Shillelagh Circle
Redstone Arsenal, AL 35898

Fax: (256) 955-0188

REDSTONE ARSENAL VETERINARY TREATMENT FACILITY

Hours of Operation: Monday-Thursday: 0800-1600
Friday 0800- 1530

Exams:

- Wellness Screening with a Veterinarian: \$25.00

Canine Services:

(Ask about our Canine Discount Packages)

- Rabies Vaccine: \$10.00
- Canine Distemper/Parvo: \$15.00
- Bordetella: \$18.00
- Heartworm Test: \$25.00
- Lepto: \$15.00

Feline Services:

(Ask about our Feline Discount Package)

- Rabies Vaccine: \$10.00
- Feline Leukemia: \$18.00
- Feline Distemper: \$15.00
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Other Services:

- Fecal Analysis: \$15.00
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- Microchip: \$25.00



Closed weekends, holidays and at noon the last working day of the month

A \$2.00 User Fee is attached to product purchases and services rendered

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

With God's Help

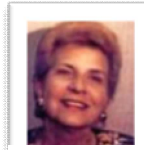
Now therefore, thus says the LORD of hosts, "Consider your ways!" Haggai 1:5 (NASV)

Every New Year many resolutions are made but not kept. We may be sincere when we make them, But then we find them too hard to keep, or perhaps we forget all about them.

There are two reasons why it can be good to make resolutions. First it forces us to look at ourselves. We must be honest about our failures and our need to change destructive attitudes. Most New Year's resolutions are wishful thinking or unrealistic goals. However, the daily exercise of examining ourselves, with God's help and seeing where we fall short is important.

Second, making a list of resolutions can turn us to God. If we are honest, we know we fall short of being what we ought to be; and because of that, we need God's forgiveness. We'll also realize that we can not live the way we should in our own strength. We need God's help.

Begin 2014 by making resolutions—especially the resolutions that help us "...grow in the **grace and knowledge** of our Lord and Savior Jesus Christ. To Him be the glory, both now and to the day of eternity. Amen."



MOAA Widow's Luncheon
Liz Townsend
256-721-9762

10 January 2014

The MOAA widow's luncheon will be held on Friday, 10 January 2014 at Cheddars, 6125 University Drive, Huntsville, AL. Phone: (256) 971-2000.

Fran Tyra will be our hostess. We will meet at 11:00 AM.

Please call the telephone committee: Fran Tyra, 256-881-6938 for reservations.

WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

LTC Patrick Conner
LTC Eugene Marchetti Jr
COL Larry Pigue

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 scholarship each year to a deserving student.

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



**Mine was earned in
Okinawa. By my parents.**

Robert Griffin III
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Huntsville Chapter
Military Officers Association of America
P.O. Box 1301
Huntsville, AL 35807-0301

Membership Application or Renewal Confirmation

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

New ☐ Renewal ☐

One year \$10.00 ☐

2 years \$20.00 ☐

3 years \$30.00 ☐

Interested in a chapter Life Membership?
 Contact us for pricing (based on your age)

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MI

Last Name

Preferred Name

Birthday

Spouse's Name

Grade

Branch of Service

MOAA National Membership Number

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Reserve ☐

NG ☐

Surviving Spouse ☐

Mailing Address

City

State

Zip Code

Telephone Number

Email address

Attention Annual Members

A friendly reminder that memberships renew at the end of the calendar year. Make sure you fill out the above form and mail it in with your check for \$10.

What does this fee buy you?

- Twelve copies of our informative newsletter, *The Sentinel*
- Ten membership meetings to socialize with friends and hear informative speakers
- A summer and a Christmas party
- Opportunities to support worthwhile veterans- related causes

If you receive a hard copy Sentinel though the US Mail

Use the above form to remit the annual \$10 fee to defray the printing and postage costs

Chapter Happenings



LOE Award – 2013 MOAA Annual Meeting – Colorado Springs



“Gold Bar” Ceremony – November Meeting



Christmas Party

Service members who retire at the 20 year point will feel the full negative financial impact of the provision by experiencing a near 20 percent reduction in their retired pay by the time they reach age 62. For example, an E-7 retiring this year with 20 years of service would see an average loss of over \$3,700 per year by the time he/she reaches age 62 – overall impact: \$82,982 loss by age 62. An O-5 retiring with the same years of service could see a loss of \$124,406.

Even though the bill includes a COLA “catch-up” clause at age 62 that recalculates the follow-on retiree’s annual pay base, the financial loss of the years between retirement and age 62 are permanently lost.

From the outset, the architects of the BBA insisted that the COLA adjustment would exempt disability retirees. After MOAA’s review of the language, we discovered that it contains no exemption for Chapter 61 retired pay or for certain survivors’ benefits. Survivors of retirees under age 62 will see a reduced annuity; however, when their retiree would have reached age 62, the survivor’s annuity will be recalculated to the full annual COLA.

- **Second, is it just me, or does the current administration seem determined to “disarm” this country?**

The FY 2014 defense authorization bill (H.R. 3304) cleared on the House, keeping intact the 52nd consecutive year of a defense bill passage. The Senate cleared a final procedural hurdle to limit debate

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Membership

Welcome CDR John Inman as the Chapter's new Membership Chair

Statistics

Total Members: 487

Auxiliary Members: 82

Life Members: 261

Members recruited this month: 3

Member deaths this month: 0

Renewals: 9

25 Birthdays in January Happy Birthday!



BG William Fiorentino, USA
Mrs Rosemary Bundy
COL Wood DeLeuil, USA
COL Gordon Dison, USA
COL Jimmy Hill, USA
COL Edward Johnson, USA
LTC Jerry Fisher, USA
MAJ Paul Trainor, USA
Mrs Nada Gabardi
COL Thomas Kunhart, USA
MAJ Paul Freeman, USA
CW4 Lavon Messervy, USA
CAPT David Newberry, USN

CW3 John Davis, USA
COL Gilbert Stieglitz, USA
LTC George Leach, USA
CDR Richard Taylor, USN
LTC Eric Deets, USA
MAJ Sean Davis, USA
COL Kenneth Chesak, USA
COL Robert English, USA
COL Robert Brown, USA
CWO Harry Wallace, USA
COL Jack Amos, USA
COL Carl Owens Sr, USA

MOAA Social Media

MOAA Connect

Check out MOAA's new members-only collaboration tool to find old friends and colleagues, participate in discussions, and join or create interest groups. You can even see current communities you're already a member of; like MOAA chapters and state networking groups.

Discussion Forums

Learn from each other. Share your ideas, thoughts, and experiences on MOAA Councils and Chapters, career transitions, National Guard/Reserve time, and other topics.

Blogs

Read what MOAA's bloggers about finance, military spouses, defense issues, and more have to say, and then chime in with your own thoughts. MOAA wants to hear from you!

Around the Web

Now you can stay in touch with MOAA where ever you are on the World Wide Web! Visit us on Facebook to stay connected, or check out our YouTube channel for more great MOAA videos. You can even join the MOAA professional network on LinkedIn. Where ever you are, MOAA serves you.



TAPS

None this month

Our deepest sympathy to the families of our departed friends

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:

COL John Banks

By: BG John G Jones

Treasurer's Report CAPT Richard West, USN

For the Month of November 2013

Beginning Balance	\$10075.99
Credits	1596.00
Debits	928.80

Ending Balance	\$10743.19
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Identity Theft

What is Identity Theft?

Identity theft is a serious crime. It can disrupt your finances, credit history and reputation, and take time, money and patience to resolve. Identity theft happens when someone steals your personal information and uses it without your permission.

Identity thieves might:

- Go through trash cans and dumpsters, stealing bills and documents that have sensitive information
- Work for businesses, medical offices, or government agencies, and steal personal information on the job
- Misuse the name of a legitimate business, and call or send e-mails that trick you into revealing personal information
- Pretend to offer a job, a loan, or an apartment and ask you to send personal information to “qualify”
- Steal your wallet, purse, backpack or mail, and remove your credit cards, driver’s license, passport, health insurance card, military ID, and other items that show personal information

How to Protect your Information

- Read your credit reports. You have a right to a free credit report every 12 months from each of the three nationwide credit reporting companies. Order all three reports at once, or order one report every four months. To order, go to annualcreditreport.com or call 1-877-322-8228. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact the credit reporting company.
- Read your bank, credit card and account statements, and the explanation of benefits from your health plan. If a statement contains errors or doesn’t come on time, contact the business.
- Shred all documents that show personal, financial, and medical information before you throw them away.
- Don’t respond to e-mail, text and phone messages that ask for personal information. Legitimate companies don’t ask for information this way. Delete the messages.
- Create strong passwords that mix letters, numbers, and special characters. Don’t use the same password for more than one account.
- If you shop or bank online, use websites that protect your financial information with encryption. An encrypted site has “https” at the beginning of the web address – the “s” is for secure.
- If you use a public wireless network, don’t send information to any website that is not fully encrypted.
- Use ant-virus and anti-spyware software and a firewall on your computer.
- Set your computer’s operating system, web browser and security system to update automatically.

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If your Identity is Stolen ...

- Flag your credit reports. Call one of the nationwide credit reporting companies, and ask for a fraud alert on your credit report. The company you call must contact the other two so they can put fraud alerts on your files as well. An initial fraud alerts is good for 90 days.
 - Equifax 1-800-525-6285
 - Experian 1-888-397-3742
 - TransUnion 1-800-680-7289
- Create an identity theft report. An identity theft report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an identity theft report:
 - File a complaint with the FTC at ftc.gov/complaint or call 1-877-438-4338. Your completed report is called an FTC affidavit.
 - Take your FTC affidavit to your local police, and file a police report. Get a copy of the police report.

The two documents together comprise an identity theft report.

Red Flags of Identity Theft

- Mistakes on your bank, credit card or other account statements
- Mistakes on the explanation of benefits from your health plan
- Your regular bills and account statements don't arrive on time
- Bills or collection notices for products or services you never received
- Calls from debt collectors about debts that don't belong to you
- A notice from the IRS that someone used your social security number
- Mail, e-mails, or calls about accounts or jobs in your minor child's name
- Unwarranted collection notices on your credit report
- Businesses turn down your checks
- You are turned down unexpectedly for a loan

Identity Theft Victim Statistics

Approximately 15 million United States residents have their identities used fraudulently each year with financial losses totaling upwards of \$50 billion.

On a case-by-case basis, that means approximately 7% of all adults have their identities misused with each instance resulting in approximately \$3,500 in losses.

Close to 100 million additional Americans have their personal identifying information placed at risk of identity theft each year when records maintained in government and corporate databases are lost or stolen. These alarming statistics demonstrate identity theft may be the most frequent, costly and pervasive crime in the United States.



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Legislative – continued from page 12

and ensure no amendments were brought forward for consideration so the Senate could make it home for the holidays. The bill authorizes nearly \$527 billion in defense base budget spending with over \$80 billion for overseas contingency operations.

For more information, see:

http://www.moaa.org/Main_Menu/Take_Action/Top_Issues/Serving_in_Uniform/Compensation/Defense_Bill_Reaches_Finish_Line.html#sthash.5jXvzxra.dpuf

However, the bill includes an end strength just over 1.36 M active duty personnel. That is a reduction of 40,000 from FY13 levels. And Defense Secretary Chuck Hagel has already been testifying that we are hardly able to carry on current missions. What happens when the next unforeseen conflict arises? I don't get it. **One last time, voice your position on this or any other proposals by contacting your representatives and senators sooner than later.**

Last, but not least, in case you missed it, the 2014 COLA is 1.5%.

As always, contact your elected representatives often and let them know where you stand on the issues. That is the only way for MOAA to speak with "One Powerful Voice". 🇺🇸