Volume 52, Issue 10 October 2013

Award Winning **Website**



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



Hi Everyone -

We held our 2nd annual golf tournament on 13 September at the Links at Redstone. Although the turnout was somewhat less than last year, through the innovative ideas of the golf committee we managed to raise more money. Kudos to Don Kimminau, John Inman, Arno Hoerle, Brian Osterndorf, Danny Burttram and Chris Downing. John has also stepped up to be the tournament chair next year, so we are in good hands.

I also need to recognize the volunteers from the Community Women's Club who helped stuff goodie bags, assisted with registration, ran the "par 3 challenge", and helped with the awards ceremony. We could not have done it without them.

There are several items in this month's Sentinel that I want to call to your attention:

- Discussion of Shingles and how to obtain the vaccination
- Fox Army Health Center's flu shot schedule
- Discussion of National MOAA's new membership model
- October's guest speaker Mr. Charles Wiley

Finally, the Chapter still has some vacant board positions. We are in need of a Membership Chair, an editor for the newsletter, and a Chapter Historian. If you are interested in filling any of these positions, or know someone who might be, please contact me.

- Bruce

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Get Involved!

REMINDERS

Monthly Membership Meeting: Next meeting is Wednesday 31 October 2013, 1100 hours at the Summit Club. Guest Speaker is Charles Wiley who will speak on Fairness in the Media.

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

Breakfast: Next breakfast is Saturday, 26 October 2013, 0900 hours at the Steak and Shake - Madison Square Mall.

Governing Board: Next meeting is Thursday 10 October 2013, 1100 hours at the Summit Club.



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



More Sequestration?

Congress must act very soon to stop sequestration or the Pentagon will be faced with another installment of \$52 billion in cuts for FY 2014 as a result of the Budget Control Act of 2011. But, the chances of Congress jumping on this any time soon are pretty slim. They returned from the August recess with a hefty workload — combat operations in Syria, no FY 2014 budget, no continuing resolution, and the debt ceiling about to bust. When the first sequestration went into effect 1 March 2013, the department had to juggle military readiness, combat operations, and sustainment of the all-volunteer force — all mid-way through the year of executing the FY 2013 budget. Now the Pentagon planners have jumped through hoops over the past several years to keep the budget books balanced. Now they face FY 2014 without a budget and are planning three separate FY 2015 budgets.

During this summer, Secretary of Defense Chuck Hagel had the Pentagon planners develop "a menu of (cut) options" for three different budget scenarios in the recent Strategic Choices and Management Review:

- Palatable (but definitely leaves a bad taste): the president's FY 2014 budget submission of \$150B over 10 yrs
- Breaking (as in breaking readiness): sequestration-level cuts of \$500 billion over 10 years
- Bending: an "in-between" scenario with cuts of \$250 billion over 10 years

In addition to hardware options which include cutting up to five Air Force tactical squadrons, reducing C-130s, retiring bombers, and potentially reducing the number of carrier strike groups from 11 to eight, Secy Hagel stated the Pentagon "has no choice but to consider compensation changes of greater magnitude for military and civilian personnel." Measures compensation options planners are contemplating include (but are not limited to):

- downsize end strength by up to 202,000 active and reserve component troops
- push military retirees to use private-sector health care insurance
- cut basic allowance for housing;
- reduce overseas COLAs
- cap military and civilian pay raises
- eliminate civilian pensions for retired military personnel serving in the federal service
- end commissary subsidies

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

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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, dburttram198@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

Coming soon are "Redbox" video locations at the Exchange Express on Goss, Sparkman Center, NASA Bldg. 4203, Von Braun Complex, New Express (on corner of Martin and Mills), and AMC Bldg. 4500. Details will be released soon!

Vitamix will be in the store 16 to 19 October. We have had our machine for 15 years and it is just like new. They will have special pricing and live demonstrations of making Juice, Ice Cream and Soup. We do more with ours such as making smoothies. Even the seeds in the strawberries disappear.

You can save 20% on all PETMATE pet products on 1 October (one day only).

Pay NO interest and make NO payments until May 2014 on any 60 inch or larger Sharp TV purchased with your MILITARY STAR card. Last football season I got too excited and threw something across the room where it hit my 32 inch flat screen Sony TV. We got the most AWESOME display of colors you could imagine. It was almost worth it. Especially since we replaced it with a 46 inch Sharp flat screen which is doing just great and there is a rule about throwing things in the TV room. Oh, and it cost less than the 32 inch did two years before!!

You read in the last issue about the two days of Retiree Activity in October. The Exchange will be giving FREE gifts to the first 25 customers Friday (4th) and Saturday (5th). Also Vendor giveaways and other attractions!!!

While you are in the area for Retiree Days, there will be a Tent Sale 3-5October at the Exchange Express with beer, wine, and spirits. There will be Vendor Supported Tastings, new items and you can enter to win one of ten \$25 AAFES Gift Cards. You must have valid Military ID.

Save ten cents per gallon 5 through 7 October when you use your Military Star card to pay for gas. Is this a great country or what!!!!

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: LCDR Harold F. Swanson 256-527-6217 halaurel@att.net

Air Force Representative: **Col Edward L. Uher** 256-882-6824 <u>biged992K@aol.com</u>

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US Army Chaplain (RET)



Carrie's Notes Mrs. Carrie Hightower, 256-882-3992 MOAA Auxiliary

No report for this month.

WOW Support Group

Ten members and guests enjoyed lunch at the Summit Club on Thursday, September 19th. The next meeting will be held at Rolo's Café, 975 Airport Rd SW, Huntsville, AL 35802 on Thursday, October 18th at 11 AM. Phone (256) 883-7656. Everyone will be called.



Fox Army Health Center Col Edward L. Uher, USAF-Ret



What is Shingles?

Shingles is a very common illness. According to the Centers for Disease Control and Prevention, 1 out of every 3 persons in the US will develop shingles. While shingles can occur at any age, it is most commonly found in individuals between 60-80 years old as well as in people whose immune systems are weakened by diseases such as cancer or drugs such as steroids or chemotherapy.

Shingles is a painful skin rash, often with blisters that is caused by the reactivation of the chickenpox virus. A shingles rash usually appears on one side of the face or body and lasts from 2 to 4 weeks. Its main symptom is pain, which can be quite severe. Other symptoms of shingles include fever, headache, chills and upset stomach. Very rarely, a shingles infection can lead to pneumonia, hearing problems, blindness, brain inflammation (encephalitis) or death.

Shingles is caused by the Varicella Zoster virus, the same virus that causes chickenpox. Only someone who has had chickenpox (or on rare occasions has had the chickenpox vaccine) may get shingles. The chickenpox virus stays in your body and may reactivate to cause shingles later in life. Most individuals who develop shingles typically only have one episode in their lifetime. In rare cases, a person can have a second or third episode.

A person with a history of having chickenpox in the past cannot get shingles from another person actively infected with shingles. However, a person who has never had chickenpox (or chickenpox vaccine) could get **chickenpox** from someone with shingles; although not very common.

Continued on next page

Fox – Continued from previous page

Shingles Vaccine

The shingles vaccine (Zostavax®) was recommended by the Advisory Committee on Immunization Practices (ACIP) in 2006 to reduce the risk of shingles and its associated pain in people age 60 years and older. A single dose of the vaccine is currently recommended for persons 60 years of age and older. People who have had shingles can receive the vaccine to help prevent future occurrences of the disease.

A person should not get the shingles vaccine if:

- You have ever had a life-threatening allergic reaction to gelatin, the antibiotic neomycin, or any other component of shingles vaccine. Tell your doctor if you have any severe allergies.
- You have a weakened immune system because of current:
 - AIDS or another disease that affects the immune system
 - o Treatment with drugs that affect the immune system, such as prolonged use of high-dose steroids
 - Cancer treatment such as radiation or chemotherapy,
 - Cancer affecting the bone marrow or lymphatic system, such as leukemia or lymphoma.
 - You are pregnant, or might be pregnant. Women should not become pregnant until at least 4 weeks after getting shingles vaccine.

Someone with a minor acute illness, such as a cold, may be vaccinated. But anyone with a moderate or severe acute illness should usually wait until they recover before getting the vaccine. This includes anyone with a temperature of 101.3°F or higher.

FAHC Policy for the Shingles Vaccine

Fox Army Health Center offers the vaccine to all eligible beneficiaries assigned to the health center 60 years of age and older through the immunization clinic. Vaccine will be given in the clinic. Beneficiaries are **unable** to obtain the vaccine from the immunization clinic to give to network physicians for administration.

Any questions or concern about shingles please contact Preventive Medicine Department or call (256) 955-8888 ex. 1026.

Footnotes:

1. "Enrolled" at Fox? All beneficiaries who are eligible for the Shingles vaccine must be assigned at Fox Army Health Center with a Primary Care Manager assigned from Fox Army Health Center.

2. "Tricare" -- what about Tricare Prime and Tricare for Life. TRICARE Prime & TRICARE for Life beneficiaries must be assigned to Fox Army Health Center with a Primary Care Manager assigned from Fox in order to receive the Shingles vaccine at Fox's immunization clinic.

Continued on next page

Fox – continued from previous page

3. Can any retiree aged 60, or older, come to Fox to be vaccinated? No, in order to receive the Shingles vaccine at Fox Army Health Center, the individual age 60 and older must be assigned to Fox Army Health Center with a Primary Care Manager assigned from Fox in order to receive the Shingles vaccine at Fox's immunization clinic.

4. Reserve -- National Guard -- etc. If they are called on active duty, 60 years or older, they can receive the Shingles vaccine at Fox Army Health Center or the nearest Military Medical Treatment Facility to their location. If they are not called on active duty, but 60 years or older and are a beneficiary of Fox Army Health Center with a Primary Care Manager assigned from Fox, they can receive the Shingles vaccine at Fox's immunization clinic. If neither of these apply, they cannot receive the Shingles vaccine at Fox Army Health Center.

As reminder, the Shingles vaccine is a TRICARE benefit and can be received at specific Tricare approved pharmacies in the community whom give immunizations at no cost.

Fox Army Health Center 2013 Flu Shot Schedule

Due to a delay in flu vaccine shipments within Department of Defense, the Fox Army Health Center (FAHC) annual Flu Campaign will begin on 1 November 2013. TRICARE Prime with providers at FAHC will be offered flu shots during scheduled appointments beginning 1 November 2013. All other beneficiaries may receive shots as scheduled below:

1) A/D and their family members, military retirees and their family members (Active Duty has priority)

- Tuesdays 5, 12, and 19 November 2013, and 3 and 10 December 2013- 0800-1200, Fox Den, basement of FAHC
- Thursday 7 November 2013, 1600-1900, Primary Care Clinic, 1st Floor, FAHC
- Saturday 16 November 2013, 0800-1130, Primary Care Clinic, 1st Floor, FAHC
- Tuesday 26 November 2013, 0900-1400, Redstone Arsenal Commissary (adults 18 and over)

2) Military Retiree Appreciation Day Health Fair 18 October 2013, 0800-1200 at the Overlook on Redstone Arsenal

- Subject to FLU VACCINE availability. Final determination will be made on 11 October 2013
- This is a drive-thru flu shot event administered only to ADULTS (18 years and older)

3) Current DOD Civilian employees with CAC card (We regret we are unable to vaccinate DoD Civilian family members, retired DoD Civilians, or contractors)

• Tuesdays – 3 and 10 December 2013, 0800-1200, Fox Den, located in the basement of FAHC

Flu shot screening forms and Vaccine Information Statements for adult and pediatric vaccines will be available for printing beginning 15 October 2013 on the FAHC website at <u>www.redstone.amedd.army.mil</u> and onsite.

For more information, please call 256-955-8888, x1441. 🧖

Legislative – continued from page 2

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While debt reduction is a national priority, the Pentagon has been levied with a disproportional share of this burden. Service members and their families have already sacrificed more for their country than any other segment of Americans. House Armed Services Chair Rep. Howard "Buck" McKeon (R-Calif.) stated, "We cannot keep asking the military to perform mission after mission with sequestration and military cuts hanging over their heads." Ask Congress to stop sequestration now!

Congressman Mo Brooks		
2101 W. Clinton Avenue, Suite 302	and	302 Lee Street, Room 86
Huntsville, AL 35805		Decatur, AL 35601
Phone: (256) 551-0190		Phone: (256) 355-9400
Fax: (256) 551-0194		Fax: (256) 355-9406
Senator Jeff Sessions		Senator Richard Shelby
200 Clinton Avenue NW		1000 Glenn Hearn Boulevard #20127
Huntsville, AL 35801 -4932		Regions Center, Suite 802
Main: (256) 533-0979		Huntsville, AL 35824
Fax: (256) 533-0745		Telephone: (256) 772-0460
		Fax: (256) 772-8387

Other Item of Interest:

Current federal law (10 USC § 1450) requires survivors of deceased military members to forfeit part or all of their Survivor Benefit Plan annuity when they are awarded Dependency and Indemnity Compensation (DIC) by the Veterans Administration (VA). This is often referred to as the Widow's Tax.

Background: Current law requires the surviving spouse of an active-duty or retired member, who dies of a service-connected cause, to forfeit \$1 of military Survivor Benefit Plan (SBP) annuity for each \$1 received in VA Dependency and Indemnity Compensation. DIC is presently set at \$1,215 monthly (\$14,580 per year) and is paid only to survivors of veterans whose death is determined to have been caused by service. The offset wipes out most or all of the SBP check for the vast majority of survivors.

Congress helped a small minority of survivors by (a) raising the lump-sum death gratuity for deaths after Oct 7, 2001; (b) by ending the offset for survivors who remarry after obtaining the age of 57, and (c) authorizing a modest \$90 monthly (FY 13 rate) rebate to selected SBP-DIC widows which recognizes the DIC offset inequity. However, lump-sum increases did not help some 95% of survivors whose spouses died of service-caused conditions before 2001. And widows, forced to forfeit \$1,215 a month, view the tiny \$90 rebate as insulting.

Tasked by Congress to review the "widows tax" in October 2007, the Veterans Disability Benefits Commission (VDBC) concurred with MOAA and other veterans associations that when military service causes the member's death the VA indemnity compensation should be paid *in addition to* the SBP annuity, not subtracted from it. In that regard, DIC is not deducted from federal survivor annuities for military veterans in civil service jobs.

The VDBC recommended equal treatment for survivors, regardless of whether the service-caused death happened to occur during or after active service. While retired members paid SBP premiums, earlier active duty deaths often caused more family disruption and financial penalties. In each case, military service extracted the ultimate premium from member and spouse – the very life of the service member.

The MOAA Position is that the current unfair offset should be eliminated for all SBP – DIC survivors. If you agree, encourage your representative in the House to Cosponsor/pass Rep. Joe Wilson's H.R. 32 And your Senators to Cosponsor/pass Sen. Bill Nelson's S. 734



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

Christopher Columbus

Christopher Columbus was an Italian navigator and explorer whose voyages across the Atlantic Ocean ushered in the first period of sustained contact between Europe and the Americas. When he sailed from Spain in 1492, his motives may have been many. Perhaps he desired to tap into the wealth of the Orient. Maybe we wanted to weaken the powerful Ottoman Turks. However, Columbus definitely had a strong desire to serve the Lord. As a devout Catholic, Columbus sensed that his name, *Christopher*, which means "Christ-bearer," was evidence of his destiny. He found assurance in the scriptures for a call to sail the globe with the Christian message. For example, Psalm 107:23-24 promises, "Those who go down to the sea in ships, who do business on great waters, they see the works of the Lord, and His wonders in the deep." Columbus stated his motive with the following words: "With a hand that could be felt, the Lord opened my mind to the fact that it would be possible...and He opened my will to desire to accomplish that project...The Lord purposed that there should be something miraculous in this matter of the voyage to the Indies."

Furthermore, Pulitzer Prize-winning biographer Samuel Eliot Morison wrote, "This conviction that God destined him [Columbus] to be an instrument for spreading the faith was far more potent than the desire to win glory, wealth, and worldly honors to which he was

certainly far from indifferent."

"The steps of a good man are ordered by the Lord, and He delights in his way." Psalm 37:23



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

11 October 2013

The MOAA widow's luncheon will be held on Friday, 11 October at Hoppers in the Holiday Inn at Madison Square Mall. Phone 256-830-0600.

Carrie Hightower 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 Brian Brandt CWO4 Louis Kubik LTC Pete Maloney MG Kenneth Quinlan CW4 Tom Sandner MAJ Grant Heinrichs Lt Col William Love

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.



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Active	Retired	Former Officer	Reserve	NG	Surviving Spouse	
	Mailing Addres	55		City	State	Zip Code
	hone Number			nail address		

X/Commissary – continued from page 3

Commissary

Store Manager Crawford said Retiree Days are 18 October (please check on that.) The store will have special activities for Retiree Days on that day. Check it out! Do you have young children or grandchildren coming over? Check out the Buddy Fruits right at aisle One. It is blended fruit in a pouch. Candy for Halloween is piled waist high in big bags on Aisle 7. We will get ours in September plus an extra bag for ME.

We make our own Pizza using Boboli or Mama Mary's Crusts and Boboli or Mama Mary's Pizza Sauce all at the end of the bread shelves. The sliced pepperoni is at the end of Aisle 13 but we have started using sausage we take out of Johnsonville Brats found on the East side of the store. Have a great Halloween. We will.

27 Birthdays in October Happy Birthday!



COL Hal Bennett Jr, USA LTC Dallas Shaw, USA Col Michael Vaccaro, USAF Col Edward Uher, USAF CW2 Edward Baltz, USA LTC Russell Dunford, USA COL William Stevenson, USA Col Adrian Ritchie Jr, USAF LTC Robert Dudley, USA LTC Melville Adams, USA CAPT John Huling, USPHS LTC George Gore, USA LTC James Cox, USA CPT Gary Rose, USA CW3 Raymond Watford, USA LtCol Barney Barron, USAF Col Donald Brewer, USAF LCDR Thomas Long, Jr, USN MAJ Curtis Smith, USA LTC Kevin Messer, USA Capt Howard Sanderford, USMC Maj Glen Crawley, USAF COL Brion Chabot, USA CAPT Richard West, USN LTC Robert Hearon, USA COL Melvin McLemore, USA LTC Harold Walden, USA



LTC Sherman Seltzer

TAPS

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: _____

By: _____

Treasurer's Report CAPT Richard West, USN

For the Month of August 2013

Beginning Balance	\$7935.97
Credits	2042.00
Debits	873.40

Ending Balance \$9104.57



2013 Breast Cancer Awareness Walk

About 1 in 8 women born today in the US will get breast cancer at some point during her life. After skin cancer, breast cancer is the most common kind of cancer in women.

The good news? Many women can survive breast cancer if it's found and treated early. A mammogram-screening test for breast cancer-can help find breast cancer early!

Walk with Fox Army Health Center to raise awareness!

When: October 11, 2013 Where: Fox Army Health Center Walkers: Everyone Time: 1200-1300 Place: Flagpole in front of Fox Army Health Center

The Huntsville Chapter Military Officer's Association of America (MOAA)

Together with the North Alabama Veterans and Fraternal Organizations Coalition (NAVFOC)

Presents:

Mr. Charles Wiley and a powerful presentation on "Accuracy in the Media" 31 October 2013 at 11:00 AM – Summit Club on <u>Redstone Arsenal</u>

Charles Wiley, a veteran international reporter, has lectured in all 50 states and on 5 continents. Every year he speaks at dozens of colleges, high schools and other youth audiences throughout the country. Included are annual talks at UC Berkeley (up to 800 students) and to almost 2000 of the country's top high school seniors at Boy's State in New Jersey and Wisconsin.

While reporting from over 100 countries, his search for facts led to his arrest eight times by secret police, including the KGB, and imprisonment in a Cuban dungeon while he was a correspondent for New York City radio station WOR.



Wiley has covered 11 wars from the front lines, including Vietnam, Kosovo and Afghanistan, reporting for NBC, UPI, the *London Express* and numerous other U.S. and foreign news media.

A graduate of New York University, his freelance articles and photographs have appeared in numerous publications, including the *New York Times*, *U.S. News & World Report*, *Newsweek* and *Time*. A well-known radio/TV talk-show personality, he has appeared on hundreds of network and local programs, including regular appearances on CNN *Crossfire* and C-Span.

Wiley lectured, and resided on campus, in China (Jinan University, Guangzhou) and Russia (Leningrad University and Moscow State University) and elsewhere abroad, including Germany, Australia, South Africa, Colombia, Taiwan, Luxembourg, Thailand, Belarus, Namibia and Albania.

He helped establish guidelines for a free press in Mongolia, was a speaker for the White House Public Outreach Group, lectured in New Zealand at the Civil Defence Academy and played a major role at international conferences in Great Britain and Italy.

Wiley frequently addresses military audiences in the USA and abroad including the Naval War College, the Defense Intelligence Agency School, the Air Force school for its top NCO's, the Naval Postgraduate School, CincPac, the UK intelligence school and many others. He was the keynote speaker at a Jane's two-day conference in Washington on homeland defense and terrorism.

He went into Afghanistan, with the mujahideen, during the war against the Soviet Union. Later during a tour of Kosovo, his visits to troops from many nations included the Russian 13th Tactical Group.

Wiley served in the Pacific in the Navy during World War II. He has taught a life-style seminar at five colleges, and had a very successful 13-year show business career.

He has a new website to present information on how America supported our Vietnam Troops and Veterans' even though the press and media waged a negative Campaign. <u>http://ncrp.us</u>

Membership Levels Clarified

There has been a bit of confusion concerning the new membership model that MOAA National recently unveiled. Additionally, there has been a bit more confusion concerning National vs. Chapter membership. We hope to clear this up.

MOAA at the National level has changed the membership types within the last few months. Previously there were two levels of membership: dues-paying and life. The Huntsville chapter is comprised of members from both National categories. In 2013, National created a third level of membership and is calling it "Basic" membership. Basic membership is free and intended for junior officers and cadets. Members who were dues-paying (that is, <u>not</u> Life members) of National MOAA were automatically converted to what is now called "Premium" membership. "Life" membership in National MOAA did not change.

Chapter membership is separate and distinct from National MOAA. There are two levels of membership in the Chapter: dues-paying and life. The local membership levels have not changed. If you have any questions about life membership in the local chapter, please contact Major Robert Szeremi via <u>Szeremi@comcast.net</u> or (256) 883-5127. If you have questions about dues-paying membership, please contact Commander Christine Downing via <u>csdowning@bellsouth.net</u> or (256) 428-5508. The table below summarizes the differences in the National MOAA membership levels.

National MOAA Membership			
Туре	Basic	Premium	Life
Dues	No fee	1 year - \$37	Fee is age dependent
		2 years - \$72	and membership
		3 years - \$95	transfers to spouse
		Full access to	
		information (electronic, hard	Direct access to staff experts, hard and
Type of	Electronic-based	copy or one-on-	electronic copy of
Membership	membership	one connection	publications
			•
What can I	Limited products	Full products and	Enhanced products and
access?	and services	services	services



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