Volume 54, Issue 10 October 2015

Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter
Willitary Officers Association of America

The Sentine

Huntsvillemoaa.org





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



Hi Everyone -

September was a busy month. We held our 4th annual golf tournament on 25 September at the Links at Redstone. The turnout was almost double that of last year, and through the innovative ideas of the golf committee we managed to more than double the amount of money raised. Kudos to John Inman, Rick West, Don Kimminau, Arno Hoerle, Lou Kubik, Charles Clements, Chris Downing and Norb Patla.

Thank you also to the volunteers from the Community Women's Club who helped stuff goodie bags, assisted with registration, and helped with the awards ceremony. They also made gift baskets (which were real moneymakers), provided many innovative ideas, and we could not have done it without them.

Finally, many thanks to those Chapter members who, at the last minute answered the call to volunteer with support on the day of the tournament. It is great to see the members get involved.

Retiree Appreciation Day was held on 26 September, and we had a table at the Sparkman Center and hosted MOAA National guest speaker CAPT Paul Frost.

Our October membership meeting guest speaker will be Alabama representative Paul Sanderford from south Huntsville. He intends to talk about the recent special sessions of the legislature and the challenges of getting a state budget approved.

Also in October is the MOAA National Annual Meeting, which is being held in Orlando 30-31 October. Since it is easy to get to Orlando, hopefully some of you will be able to attend and get a better appreciation of how our national organization works.

Be sure to save the date of 12 December for the Christmas party. Reservation information will be on the website shortly, and in the November newsletter.

- Bruce

Get Involved!

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



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





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

• VA adds 22 additional U.S. Navy ships to the presumption of Agent Orange list

U.S. Navy and Coast Guard Ships in Vietnam



VA maintains a list of U.S. Navy and Coast Guard ships associated with military service in Vietnam and possible exposure to Agent Orange based on military records. This evolving list helps Veterans who served aboard ships, including "Blue Water Veterans," find out if they may qualify for presumption of herbicide exposure. Veterans must meet VA's criteria for service in Vietnam, which includes aboard boats on the inland waterways or brief visits ashore, to be presumed to have been exposed to herbicides. Veterans who qualify for presumption of herbicide exposure are not required to show they were exposed to Agent Orange or other herbicides when seeking VA compensation for diseases related to Agent Orange exposure.

Find your ship:

Ships or boats that were part of the Mobile Riverine Force, Inshore Fire Support (ISF) Division 93 or had one of the following designations that operated on the inland waterways of Vietnam. Veterans whose military records confirm they were aboard these ships qualify for presumption of herbicide exposure. During your Vietnam tour, did your ship or boat have one of the following designations?

- ➤ AGP (Assault Group Patrol/Patrol Craft Tender)
- ➤ LCM (Landing Craft, Mechanized)
- ➤ LCU (Landing Craft, Utility)
- ➤ LCVP (Landing Craft, Vehicle, Personnel)
- LST (Landing Ship, Tank)

Continued on page 8

2015-2016 GOVERNING BOARD

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256-859-1484, jtreadway51@mchsi.com

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Second Past President: Vacant

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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

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

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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

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

LIFE MEMBERSHIP TRUST

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

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

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



PX / Commissary Col Gerald C. Maxwell, USAFR





Main Exchange

Shop our 2015 Fall Fashion trends starting October 2nd at your Redstone Exchange. You will find a great assortment of Branded clothing for ladies just in time to be a fall trendsetter!

Join your Redstone Exchange as we celebrate Breast Cancer Awareness Month in October. Join us October 16th from 1100-1300 and enter to win prizes and free gifts to increase Breast Cancer Awareness.

Remember your Boss on October 16th on National Boss's Day. Stop by and pick out the perfect gift for your boss!

October 23rd features a fun Toy Sale. Time to get ready to make Christmas Dreams come true!

October 30th features our first 2015 Holiday Beauty Book, featuring, jewelry, Prestige fragrances and cosmetics. Shop early as quantities are limited.

Visit your Redstone Exchange NOW for best selection of Halloween candy, décor and costumes. Your Redstone Exchange family sends wishes for a safe Halloween this year!

Shoppette

Regular fall specials throughout the month – stop in to see what is on sale each week! Don't forget 10% off with case sales. The gas pumps are open 24/7 using your credit card.

Commissary

Your surcharge dollars are at work and construction at your commissary is scheduled to be complete 3/3/2016. Your Commissary Store Services: Bakery, Deli, Fresh Sandwiches to go, Party Cakes, Plants, Rotisserie Chicken, and Sushi. Start planning your football watching with recipes from your commissary: http://www.commissaries.com/healthy-living/recipes/index.cfm

Also don't forget to practice good food safety: http://www.commissaries.com/food_safety.cfm

Thanksgiving will soon be here – watch for upcoming savings!

Need Addresses

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:

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



Cloud Advice: Fiduciary Standard Expansion Law

Last week in our Cloud Advice column we wrote about the difference between the fiduciary standard and the suitability standard. We explained that brokers and brokerage houses are only required to give advice that is "suitable" for investors whereas Registered Investment Advisors (RIA) and Investment Advisor Representatives (IAR) are required to act in an investor's "best interest."

If you missed that column, I recommend that you go read it online at www.CloudFinancial.com/Blog, because this conversation isn't going away.

Let's start with a quick recap of the two standards as they relate to the financial services industry. The suitability standard requires only that a broker or advisor offer advice that is suitable to his or her client's situation, which may or may not be what is also best for the client. The fiduciary standard, on the other hand, requires an advisor to always put the client's best interests first. And look, please understand, I don't mean to suggest that all brokers are only looking out for themselves. You may be lucky enough to have found one who puts your interests before his own, even if he is not required to. My goal is for you to understand the difference in standards and the questions you should be asking so you can determine that

Other professions that are held to a fiduciary standard include CPAs, Doctors & lawyers. In addition to putting a client's best interests first, a financial professional held to a fiduciary standard must act with prudence, cannot mislead, and must fully disclose and fairly manage the client's assets in the client's favor.

I find that when people learn about the difference between the two standards, they often wonder how it is possible that one group of professionals is held to a significantly lower standard than another group of professionals in the same industry. Why wouldn't everyone be held to the higher standard and be required to do what is best for their clients? Wouldn't that make sense to help avoid any confusion?

Hmm. Well, the government has started to ask those questions as well. The Department of Labor has introduced a new proposal, one that would require all financial advisors to put the best interests of their clients ahead of their own, even if it means less money in their pocket. Brokers would be required to recommend the best product, not just a suitable one

that benefits the broker. This proposal comes on the heels of research performed by the Council of Economic Advisers (CEA) that estimates the "suitability" standard can cost investors over 1 percent of their total return annually. In fact, a White House memo argues that investors lose as much as \$17 billion annually in retirement dollars because of conflicted advice.

Now, you may be thinking, "Oh, that isn't what's happening to me, though." Although, I hope that it is not, please know this, the report from the Council of Economic Advisors also stated that an estimated \$1.7 trillion of IRA assets are invested in products that generally provide payments that generate conflicts of interest.

It isn't just the CEA that found startling results. A strong set of independent research also shows that losses result from brokers getting backdoor payments or hidden fees for steering their clients' savings into funds with higher fees and lower returns.

The Department of Labor has been tasked with putting forth new rules to protect investors. The proposed rules will require all retirement advisors to put their clients' best interests first, expanding the fiduciary standard to apply to brokers. Second, the proposed rules will preserve the ability of working and middle class families to choose different types of advice. Lastly, it will preserve access to retirement education.

You might think, "Great, if things are changing, I don't need to switch to an IAR or RIA. My guy will be held to the fiduciary standard." And, although, I hope that will happen, you should know that this proposal won't go through without a fight. According to the vice president of the Insured Retirement Institute, if the Department of Labor releases a conflict of interest rule based on expanding the fiduciary standard, it will be met with "swift and strong legislative action."

Please note that this issue was first introduced to Congress in October 2010, and five years later nothing has changed. Potential conflicts of interest, compounded over five years, may have cost you significant losses. How much more are you going to miss out on, waiting for a change?

Don't you deserve better? Call or visit our website at www.CloudFinancial.com



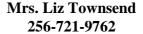
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Widow's Activities

Mrs. Carrie Hightower 256-882-3992





WOW Support Group

The WOW Support Group will meet for lunch on Thursday, October 15th, at the Golden Corral, 4920 University Drive in Huntsville.

We will meet at 12 noon.

Everyone will be called.

MOAA Widow's Luncheon

The MOAA widow's luncheon will be held on Friday, October 9th at the Olive Garden, 3730 University Drive in Huntsville. Phone 256-539-1955.

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

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



Fox Army Health Center Col Gerald C. Maxwell, USAFR



Supplements and medications – What's the problem?

Service members should be aware of the side effects regarding supplement usage and the negative effects it can lead to in the workplace, including loss of concentration, uneasy heart murmurs, and other potential health problems leading to work-stoppage.

Dietary supplements and medications (prescription or over-the-counter) can be a dangerous combination. Many dietary supplement ingredients, especially herbs and botanicals, can interact with drugs or even other dietary supplements, which can either increase or decrease the effectiveness of your medications. In other words, you could be getting too much or too little of the medications that you need, putting your health at risk.

If you are taking or plan on taking a dietary supplement, inform your healthcare provider to make sure it's safe to use with your medications. Even then, you should still take caution, as some dietary supplements contain ingredients not listed on the label.

The Food and Drug Administration (FDA) advises consumers to be aware of certain supplement/drug interactions and offers tips to stay safe. For more information, see the <u>FDA's Consumer Update</u>. And for information about many known interactions, visit the <u>Natural Medicines Comprehensive Database</u>.



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

That Marcy Boy

"And be ye kind one to another, tenderhearted, forgiving one another, even as God for Christ's sake hath forgiven you" (Ephesians 4:32, KJV).

At 14 years of age, the "bad boy" of a little Massachusetts town, was so powerful in influence for evil that no one was found able to teach him at the school where he attended; it seemed "pretty poor soil." Everyone said the student in question was "bad clear through," "hopeless," and "bound to go to ruin."

One day a new teacher came who said he was not afraid to try. The school friends were quick to tell him all the stories of "the Marcy boy." All advised that he be forbidden to enter the school. However, he was allowed to enter. The teacher analyzed the "hopeless soil," and began at once to enrich it with kindness, justice, goodwill and confidence, and at the right time dropped in seeds of ambition, hope and self-respect. The seed took root developed, grew and began to bear fruit.

The promising young student dropped his bad habits studied day and night, went to college, and graduated with honors. He studied law, answered the call for men in 1812, became associate justice of the Supreme Court, United States senate, governor of New York, and finally Secretary of State. His name was William L Marcy. He served faithfully in every situation. All of this happened because a good teacher saw in a child the image of God!



WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

Mrs. Betty Bates Mrs. Margaret Feist

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.

<u>Treasurer's Report</u>

CAPT Richard West, USN

For the Month of August 2015

Beginning Balance \$23,284.22 Credits 3022.00 Debits 2151.49

Ending Balance \$24,154.73



ON THE ROAD TO RETIREMENT, IT'S IMPORTANT TO

HAVE GOOD DIRECTIONS.

Your goals. Our guidance.

The end of the year is a good time to take a look at where your investments are heading. We can help you keep them on track and moving forward. Consider an IRA from USAA to help plan for what's ahead. Call us for guidance on building a strategy for your needs.





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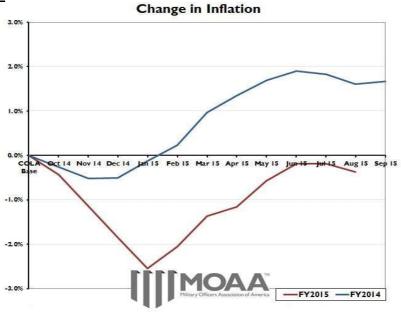
Legislative – continued from page 2

- > PBR (Patrol Boat, River)
- > PCF (Patrol Craft, Fast or Swift Boat)
- ➤ PG (Patrol Gunboat)
- > STABS (Strike Assault Boats)
- ➤ WAK (Cargo Vessel)
- ➤ WHEC (High Endurance Cutter)
- ➤ WLB (Buoy Tender)
- ➤ WPB (Patrol Boat)
- YFU (Harbor Utility Craft)

Alphabetized ship list:

If your vessel is **not** included in the Mobile Riverine Force, ISF Division 93 or above designations, check VA's alphabetized list at: http://www.publichealth.va.gov/exposures/agentorange/shiplist/list.asp

• COLA Watch:



The August Consumer Price Index (CPI) is 233.366, dropping to .4 percent below the FY 2014 COLA baseline. The 2015 COLA will be based on the CPI average from July through September.

With one month to go, the chances of a positive FY 2016 COLA look slim. If there is no growth in CPI, annuitants will not receive an annual COLA. Retirees did not receive COLAs in 2009 and 2010. In the event of a negative CPI, annuitants will not see a reduction in pay. Congress passed legislation that keeps retired pay flat in the event of a negative COLA.

The CPI for September 2015 is scheduled to be released on October 15, 2015.

(Note: Military retiree COLA is calculated based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI. Monthly changes in the index may differ from national figures reported elsewhere.) See more at: http://www.moaa.org/takeaction/#COLA-Watch

Continued on page 14



Membership Statistics

Total Members: 445 Auxiliary Members: 69 Life Members: 220

New this month: 2 Deaths this month: 3

Renewals: 0

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!



SEVEN GREAT EVENTS

- Military- and Spouse-Friendly Career Fair
- Informational Workshops
- MOAA Partners and Exhibitors Expo
- Community Heroes Award Night
- MOAA Annual Meeting
- Chairman's Luncheon
- Chapter Levels of Excellence Award Ceremony



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

Membership Application or Renewal Confirmation Yes! I'd like to add my voice to the Huntsville Chapter

New			R	Renewal			
	Year Years e Years	\$10 \$20 \$30		Interested in a			
Firs	t Name		ı .		Last Nam	ie	
Preferred I	Name	Birth	day (m	nm/dd/yy)	Spouse's	s Name	Period(s) of Active Duty i.e. 1965 – 1990
Grade	Bra	nch of Serv	ice	MOAA Nati	onal Memb	er#	
Active	Retire	ed _	NG	Forme	er Officer	Reserve	Surviving Spouse
Mail	ing Addre	 !SS	-	City		State	Zip
Pho	ne Numbe	er	-		E-mail Ad	Idress	

Attention Annual Members

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

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

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

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

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

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

26 Birthdays in October Happy Birthday!



CW3 Raymond Watford, 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 LTC Robert Hearon, USA COL Melvin McLemore, USA LTC Harold Walden, USA

CPT Gary Rose, 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 Albert Parmentier, USA
BG Daniel Montgomery, USA
COL Dewey Granger, USA



TAPS

Our deepest sympathy to the families of our departed friends

CW4 William Little COL Carl Steimle MAJ Robert Rutledge

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:

Rv

TRICARE Fees Go Up in October

Beginning Oct 1, TRICARE Prime enrollment fees will be \$565 for a family and \$282 for a single person. The increases will affect military families and retirees under age 65. Increases to TRICARE enrollment fees are based on the annual cost of living adjustment for retired military pay.

Annual TRICARE Prime Enrollment Fees

Through Sept 30	Beginning Oct I		
Single: \$277	Single: \$282		
Family: \$555	Family: \$565		

Surviving family members of sponsors who died on active duty, and medically retired service members and their family members, are exempt from the fee increases.

Since 2011, beneficiaries have seen TRICARE Prime enrollment fees increase by 23 percent, double the rate of inflation over the same period.



Membership Meeting 28 October 2015 11AM – Summit Club

Representative Howard Sanderford

Howard Sanderford is a member of the Alabama State House of Representatives. Sanderford, a conservative Republican, has represented the 20th district since 1989. The district composes most of southeast Huntsville.

"I am honored to serve the people of the 20th district in the Alabama State House of Representatives. As a conservative Republican, I am committed to fiscal responsibility, transparency, and the principles of limited government."

Representative Sanderford received his B.S. Degree in Accounting from Mississippi State University where he was active with student government. After serving as an officer in the U.S. Marine Corps, Howard Sanderford became an executive with IBM and is now President of Computer Leasing Company, Inc. He and his wife Dot are active in their church, First Baptist Church of Huntsville.

Representative Sanderford has served as past President of the Huntsville Rotary Club, past Chairman of the Madison County Republican Executive Committee, past Co-chairman of the Chamber of Commerce Free Enterprise Committee, past Vice President of the Metropolitan YMCA Board, and was a member of the Alabama Commission on Aerospace Sciences and the Alabama Management Improvement Program.

He is currently a board member of the Alabama Space and Rocket Center, Volunteers of America of North Alabama (Past Chairman), YMCA, Alabama Men's Hall of Fame (Past Chairman), Biztech, and Alabama Board of Medical Scholarship Awards.

Menu: Pork Schnitzel w/ Jaeger gravy, Bratwurst, German Pan Fried Potatoes, Green Beans, German Chocolate Layer Cake, Cucumber Salad, Broetchen w/ Butter, Assorted Beverages

Cost: \$15 for Chapter members and their guests – pay at the door – cash or check only

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 24 October



Get your financial life Squared Away.



Thomas Cheritt District Advisor & Principal



Adam Brink Financial Advisor



Alexia Ball Financial Advisor & Principal

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- > Retirement income planning and rollovers
- Investment strategies
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- > Life, home and auto insurance



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Chapter Happenings





Don and Germi Cloud, Cloud Financial Planning, address member-provided issues at the August Membership Meeting

Changes Coming to TRICARE Pharmacy Benefit

Starting October 1, 2015, a new law requires all TRICARE beneficiaries, except active duty service members, to get select brand name maintenance drugs through either TRICARE Pharmacy Home Delivery or from a military pharmacy. Beneficiaries who keep using a retail pharmacy for these drugs will have to pay the full cost.

Maintenance drugs are those you take regularly for a long time, such as drugs to control blood pressure or cholesterol. The law does not apply to drugs you take for a short time, like antibiotics, or generic drugs. Beneficiaries living overseas, or with other prescription drug coverage, are not affected. The TRICARE pharmacy contractor, Express Scripts, is sending a letter to beneficiaries taking an affected drug, explaining their options. Beneficiaries can contact Express Scripts at 1-877-363-1303 to see if they are affected.

After October 1, beneficiaries still filling an affected drug at a retail pharmacy will receive another letter informing them of the change to the benefit. After that, beneficiaries have one final "courtesy" fill at a retail pharmacy. If they fill at a retail pharmacy again, they have to pay 100 percent of the cost of their medication. TRICARE Pharmacy Home Delivery is a safe, convenient and low cost option to get maintenance drugs. You can get up to a 90-day supply, as opposed to a 30-day supply from a retail pharmacy. You save up to \$176 a year for every brand name drug you switch to Home Delivery. Military pharmacies offer up to a 90-day supply of drugs at zero copay, but not all drugs are available. You can check with your <u>local military</u> pharmacy to see if they carry your prescription.

For more information about this change to TRICARE's pharmacy benefit, visit www.tricare.mil/RxNewRules

Legislative – *continued from page* 8

Military Ethics Called into Question

You may find this to be very interesting:

Bribery, gambling, misuse of government funds, sexual misconduct: These are not the things you think about when it comes to military officers. After a series of embarrassing scandals over the past few years, Congress tasked DoD with reviewing how it addresses professional development and ethical behavior. Unfortunately, according to the Government Accountability Office (GAO), DoD has failed to implement several necessary changes.

The biggest impediment to change is that the department did not develop metrics to measure the effectiveness of the program. Without adequate metrics, GAO says DoD has no idea if its efforts are working, much less warranted. According to the report, "Without identifying information sources and developing intermediate goals and performance metrics that are clear, quantifiable, and objective ... decision makers in DoD and Congress will not have full visibility into the department's progress on professionalism-related issues." Other issues identified in the report include a failure of the Navy and Marine Corps to conduct 360 evaluations on all general and flag officers and for the Army and Air Force to require command climate assessments in performance reviews.

The questions remain: Are today's military officers less ethical? Has the longest period of sustained conflict eroded military leaders' ability to distinguish right from wrong? "Without reliable data," said Col. Mike Hayden, USAF (Ret), MOAA's Director of Government Relations, "there may literally be no way to tell."

- See more at: http://www.moaa.org/Content/Take-Action/Top-Issues/

FOX ARMY HEALTH CENTER 2015 FLU SHOT SCHEDULE

The Fox Army Health Center (FAHC) annual Flu Campaign will begin on 25 September 2015. TRICARE Prime with providers at FAHC will be offered flu shots during scheduled appointments beginning 13 October 2015. All other beneficiaries may receive shots as scheduled below:

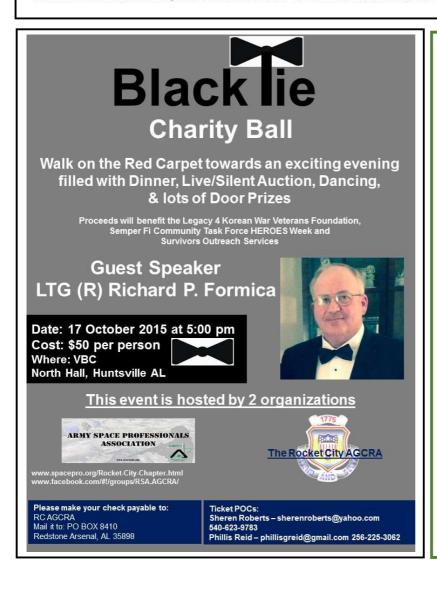
1) A/D and their family members, military retirees and their family members (Active Duty have priority)

- Tuesdays 13, 20, and 27 October 0800-1200, Fox Den, basement of FAHC
- Thursday- ~15 October- 1000-1300, Von Braun Center III Internet Cafe (Building Accessible Adult Beneficiaries ONLY)
- Thursday 22 October 1600-1900, Primary Care Clinic, 1st Floor, FAHC Saturday 31 October, 0800-1130, Primary Care Clinic, 1st Floor, FAHC
- Tuesday ~3 November, 0900-1400, Redstone Arsenal Commissary (adults 18 and over)

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

Flu shot screening forms and Vaccine Information Statements for adult and pediatric vaccines will be available for printing beginning 21 September 2015 on the FAHC website at www.redstone.amedd.army.mil and onsite.

For more information, please call 256-955-8888, x1442, x1441, or 1026.



Save the Date

Huntsville Chapter MOAA **Annual Christmas Party**

12 December 2015

Summit Club

6PM - Social Hour 7PM – Dinner

Entertainment by the AMC Band



Huntsville Chapter Objectives

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

Benefits of Membership

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

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

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

Member Spotlight - Lieutenant Colonel Richard LeVan, USMC

As relayed by CDR Christine Downing

For a young boy from a small town in Pennsylvania (with 4 brothers and 3 sisters!), following his mother's advice was a smart move in the long run. Mrs. LeVan felt strongly that her son should serve his country as it was the right thing to do. Add to that the fact that Rich was of draft age in 1964 and it became a decision that didn't require much thought. Enlisting the in the United States Marine Corps was the start of a long career that carried him through several enlisted ranks to Gunnery Sergeant, warrant officer, and to retirement as a Lieutenant Colonel. He is very proud of his participation in the battle of Khe Sanh. It was in Viet Nam that he says he learned the most – about others, about himself, about teamwork and about mission. Richard had 23 permanent change of station orders in his 41 year career as well as numerous temporary assignments. These postings took him to places such as London, England, Fiji, Hawaii, Guam, Korea, Japan and several in the United States. Perhaps the most interesting posting was as the defense attaché' in New Zealand. It was also good fortune in that there he met his wife Katy; they have five children who attend school here in Huntsville. Katy and the kids travel to New Zealand once a year, but unfortunately for Richard, he's left tending to matters at home. He also has two older sons. LTC LeVan's last assignment was in Huntsville as the Commanding Officer of the Department of Defense Joint Robotics office for Unmanned Ground Vehicles. The position no longer exists as the group was moved elsewhere, but the LeVan family decided that Huntsville was the place for them. Rich firmly believes in staying in contact with the Marines that he served with. Some of the bonds were formed so strongly that in some cases, he still corresponds with fellow Marines back from the early years in the mid 1960's. He recently took a journey from Huntsville through the Carolinas to Washington, D.C. just to see twelve of his old friends. In fact, he says that he has regular contact with close to 200 folks! He says that the people he served with over the years were the highlight of his career and he treasures those friendships. They had their various pranks and jokes – none of which seem significant now - but the relationships have stood the test of time. Not one to settle into a rocking chair for retirement, he keeps busy with his family and the two businesses that he runs. Good luck keeping up with LTC LeVan!

Important Dates in October

- 3 October East & West Germany Re-united (1990)
- 4 October 1st Satellite into Orbit (1957)
- 8 October Board Meeting Summit Club
- 8 October Great Chicago Fire (1871)
- 12 October Columbus Day
- 13 October Birth of US Navy (1775)
- 14 October New Huntsville VA Clinic Opens
- 21 October First Electric Light Bulb (1879)
- 26 October Gunfight at the OK Corral (1881)
- 28 October Member Meeting Summit Club
- 30-31 October MOAA Annual Meeting Orlando
- 31 October Monthly Breakfast Golden Corral
- 31 October Halloween

