Volume 53, Issue 9 September 2014

Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter Military Officers Association of America

The Sentine



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



Hi Everyone -

I was going to use my column this month to tell you all about September's happenings – that the chapter was awarded the 5 start Level of Excellence award for the third straight year, that we are having an evening membership meeting this month, that we plan to have a reserved MOAA table at the Oktoberfest, and that the chapter will once again support Retiree Appreciation Day. Then I learned that one of our chapter past presidents and current board member passed away over the weekend. So instead, I will devote my column to him.

CH (COL) Danny Burttram, USA-Retired, was the chapter president for the term 2007-2008. Danny was a solid chapter member, and always could be counted on to provide advice on a myriad of topics, as well as volunteer to support the numerous chapter activities throughout the year.

Danny was the "enforcer" at board meetings, invoking Robert's Rules of Order, even when they had nothing to do with the topic at hand. Danny & Robert were friends.

He was also passionate about the scholarship fund, insisting that it was kept as a separate budget line item. Danny consistently thought "outside the box", and always tried to push the chapter towards new options.

Danny was concerned about the future of the chapter, and offered many ideas for increasing membership and keeping Life members informed and connected. He recently volunteered to lead a chapter strategic planning session that was to be held in October. He will be dearly missed.

- Bruce

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Get Involved!

REMINDERS

Monthly Membership Meeting: The next meeting is Wednesday, 24 September 2014, 1800 at the Summit Club. The guest speaker will be Rhonda Smith.

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

<u>Breakfast:</u> Next breakfast is Saturday 27 September 2014, 0900 hours at the Steak & Shake Madison Square Mall.

Governing Board: Next meeting is Thursday 11 September 2014, 1100 hours at the Summit Club.



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



• Finally: Some Relief for VA Beneficiaries

Chairmen Sen. Bernie Sanders (I-Vt.) and Rep. Jeff Miller (R-Fla.) of the Senate and House Veterans Affairs Committees announced at a joint press conference that compromise legislation had finally been passed to address the widespread national scandal in our VA facilities.

For the first time in its history, veterans who meet the requirements of the new law can elect on their own to seek care from an authorized non-VA provider. Qualifying veterans would be issued a VA "Veterans Choice Card" to get outside health care. But enrolled veterans who qualify and expect to receive a VA "insurance card" might be disappointed. Although complete details are yet to be developed by the VA, it appears that the Veterans Choice Card keeps the VA in the driver's seat to coordinate outside care referrals. The VA has 90 days to build new rules for the program.

Here's how it is supposed to work. VA would issue a Choice Card to a veteran who:

- 1. Is enrolled in the VA health system as of August 1, 2014, or;
- 2. Enrolls at any time after August 1, 2014 having served in a combat theatre of operations during the 5-year period prior to enrolling;
- 3. Is unable to be seen for care at a VA facility within 30 days, or a future published goal set by the VA; or,
- 4. Resides more than 40 miles from the nearest VA facility

The legislation designates \$10 billion as emergency spending – not subject to appropriation or funding offsets – to implement the program. The Choice card pilot program would run for three years.

The VA currently oversees a growing outside referral program that is expected to consume almost \$5 billion, about 8 percent, of the VA's health budget this year. The Choice Card program should further drive up outside care costs and greater challenges for the VA to coordinate and manage it. Generally, the VA will not reimburse providers for non-service connected care if the veteran has <u>private or government health coverage</u> such as MEDICARE.

An additional \$5 billion is provided in the legislation to hire more health care providers, improve existing VA medical facilities, and authorize 27 major

Continued on page 8

2013-2014 GOVERNING BOARD

EXECUTIVE COMMITTEE

President: MAJ Bruce T. Robinson USA-Ret, 256-450-3191, http://www.bruchinson@mitte.org

1st Vice President: COL Norb Patla, USA-Ret, 256-890-3340, norbpatla@otelco.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 Arno Hoerle, USA-Ret, 256-837-6253, arhoerle@mediacombb.net

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

STANDING COMMITTEES

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

Programs: LTC Earl Freeman, USA-Ret, 256-479-6735, earl 1906@gmail.com

Legislative Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-

Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

Finance (Budget): CDR Robert Rolf, USN-Ret, 256-206-6164,

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

Audit: MAJ Robert C. Szeremi, USA-Ret, 256-883-5127,

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-

017-0035, <u>cnowig w nechaeomobalec</u>

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

FAHC Liaison: 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,

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 2017)

Position Vacant (July 2015)

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



PX / Commissary Col Gerald C. Maxwell, USAFR





September finds your Redstone Exchange still in the process of renovation. We thank you for your continued patience as we make improvements to serve you better! Our tentative Grand Opening will be 19 September, 2014. We will keep you posted as construction continues!

Please don't hesitate to ask one of our associates or Managers if you cannot find what you are looking for. We will be glad to find it for you!

MILITARY STAR Sharp TV Promotion 29 Aug to 4 September 2014 - 12 months no interest/payments (until Oct 2015) with a Sharp 60" or larger TV purchase using MILITARY STAR®.

The Redstone Express on Goss Road September event is a Customer Appreciation Tent Sale from 18-20 September. Various beers, wines and liquors are featured.

On 20 September, visit the Retiree Appreciation Day PX Booth at the Sparkman Center for information and giveaways. Visit the Main Exchange at 1500 for refreshments and free gift bags, and register to win \$50 Exchange gift cards.

The Commissary has a Case Lot Sale planned for September 18-20, and there will be back to school specials. In addition, they have a Retiree Appreciation Day welcome planned on 19 September with refreshments served from 1100-1400.

News Item: Allowing 18.8 million honorably-discharged veterans to shop online through military exchange services, which also operate brick-and-mortar department stores and concessions on base, could boost store profits enough to pump more than \$100 million back into base quality-of-life programs.

Read more at:

http://militaryadvantage.military.com/2014/08/aafes-makes-business-case-for-all-vets-to-shop-online/

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:

COL Nathaniel Raley Mrs. Lucy Mize

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 <u>lkubik@mediacombb.net</u>

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

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





Ed Munnerlyn Munnerlyn Co. 231-G Hampton Street Greenwood, SC 29646 Office: (864)223-2922 Cell:(864)980-4157 Ed@markethousepromo.com



I am a member of the Star Fort chapter of MOAA in Greenwood SC, and I have created a line of military rings to signify our service to our country. Please visit our new web site at www.militaryveteranrings.com

Thanks, Ed Munnerlyn





Carrie's Notes

Mrs. Carrie Hightower, 256-882-3992

MOAA Auxiliary

No meeting was held in August due to cancellations at the last minute. Our next meeting will be on Tuesday, September 16th, at 9:30AM. Please call Ursula Spicer, 256-881-4741, for more information.

WOW Support Group

I hope everyone enjoyed their summer. We will return to our regular schedule with a luncheon on Thursday, September 18th, at 11:00AM. We will meet at Casa Blanca Restaurant, 7900 Bailey Cove Road. Everyone will be called.



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



COL David Carpenter, Commander Fox Army Health Center

"I want to invite military families, and retirees to 'come home' to military healthcare and experience the Patient Centered Medical Home (PCMH). PCMH is the result of the transformation of the Army's healthcare to a system whose total focus is on the needs and experiences of the patient. I define Soldiers broadly – Service Members, retired Service Members, their families, and all those eligible beneficiaries who serve in and around the community working tirelessly on systems that improve the safety and



effectiveness of our forces. – I want to invite them back to Army medicine and PCMH," said Carpenter, commander of Fox Army Health Center. "With patient centered, and I emphasize – patient centered – medical home, I think we have a lot to offer."

Carpenter has spent the past month or so discovering just how much Fox has to offer, after assuming command of the medical treatment facility July 10. Prior to joining Team Redstone, he served as the deputy G3, 18th Medical Command, at Fort Shafter, Hawaii. One of his top priorities as commander is bringing eligible beneficiaries back to Fox, thereby dispelling the memories of Army medicine of yesteryear and putting patients on a path to wellness, where the focus is on their care.

"I look back at my personal experience with Army medicine, and am pleased to see how we have transformed and put the needs of the patient, in a holistic view, at the forefront of every patient encounter while establishing and maintaining an enduring relationship. We're going to try to do everything we can for you with each visit," Carpenter said.

Continued on page 9

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

Transforming Power

...even though I was formerly a blasphemer and a persecutor and violent aggressor. And yet I was shown mercy, because I acted ignorantly in unbelief... 1 Timothy 1:13 (NASV)

The greatest glory of the story of the apostle Paul is knowing what he had been before seeing what he became. The greatest enemy of the Lord Jesus Christ in the first century became His greatest servant, most trusted apostle, and faithful friend. The same hand that wrote out indictment of heresy against the early church was the hand that wrote the letters upon which the early church was based and ultimately spread. The heart that rejoiced when Stephen was stoned to death became a heart that rejoiced at the privilege of suffering or Christ's sake. The noble statement of theology in Romans, the sweet lyrics of Christian love in 1 Corinthians 13, and the desire to reach the regions beyond with the gospel all came from the former persecutor of Christ and His church.

Many have seen the evidence of the transforming power of the gospel in the life of Saul the persecutor who became Paul the apostle. Hopefully the same gospel has transformed you.

"For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes, to the Jew first and also to the Greek." Romans 1:16





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

12 September 2014

The MOAA widow's luncheon will be held on Friday, 12 September, at the Summit Club (formerly the ROCC), phone 256-830-2582.

Ursula Spicer, phone 256-881-4741, 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

Mrs. Lois Wendt CPT Steven Raymond, USA COL David Byers, USA

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.

Legislative - continued from page 2

medical facility leases in 18 states and Puerto Rico.

VERY IMPORTANT: The compromise package also grants the VA authority to demote or fire Senior Executive Service (SES) employees for poor performance or misconduct. Bonuses available for VA employees would be cut by \$40 million each year through fiscal year 2024. The legislation also improves education benefits under the Post-9/11 GI Bill for veterans and surviving spouses.

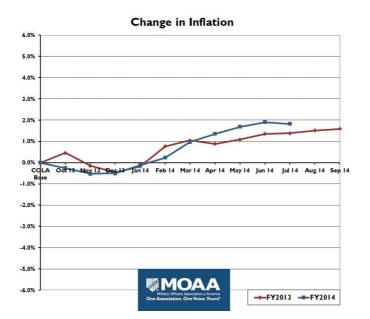
During the month of August, the VA expanded further the expanded the outside healthcare network. In response to the access crisis, and with recommendations from MOAA and other service groups, the VA announced it will now provide primary care through its recently-established <u>nationwide</u> Patient-Centered Community Care (PC3) contracts. Previously, the VA only provided primary care services within the walls of VA hospitals and clinics.

Veterans' access to PC3 (purchased care) services are based on referrals from the VA when a local facility is unable to see a veteran within a reasonable time (or does not offer the needed service). PC3 contracts now provide primary care, inpatient and outpatient specialty care, mental health care, some emergency care, and limited newborn care for enrolled female veterans after delivery.

The addition of primary care to the PC3 contracts will help local VA Medical Centers reduce waiting times for a number of services by providing more flexibility in the referral system. The expansion of services provided through the PC3 contracts is not related to the establishment of veteran "Choice Cards" in the recently passed Veterans Access, Choice and Accountability Act of 2014.

COLA Watch Continues.

The Consumer Price Index dipped 0.1 percent, falling to 234.525. It now stands 1.8 percent above the FY2014 COLA baseline of 230.327. The July, August, and September CPIs will be used to calculate the 2015 COLA. Information for the Consumer Price Index for the month of August is scheduled to be released on September17.



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Fox - continued from page 5

That includes immunizations, annual physicals, and even looking ahead and anticipating what the patient will need in the future. It's a model that fits in well with Carpenter's approach to healthcare.

"The focus has always been on treating the patient, but it used to be after an acute event occurs, fix it and get them back in the fight," Carpenter said. "The shift now is to focus on wellness, build that resiliency, that resistance to become injured or ill, and you've never lost the fighting strength. His guidance to his staff is, "If you're working toward the best interest, the centered interest of the patient, you're working in the right direction."

Carpenter's main priority as commander is implementing the key strategies and focuses within the Army Medicine 2020 Campaign Plan, which aims to "improve readiness, save lives and advance health in support of the Total Force." Patient Centered Medical Home is part of that plan. "Our center of gravity is our patients," Carpenter said.

Command priorities include the safety of patients and the workforce, training and communication. In the immediate future, Carpenter plans to continue his assessment of the facility, to avoid pushing "the cart before the horse." Even after leaving paradise – Hawaii – Carpenter's initial reaction is "great facility, great people."

Originally from northern Illinois, the journey to commanding Fox Army Health Center has been a winding one. Influential mentors throughout his career pointed Carpenter in the direction of the Army, where he spent nearly his whole career in operational units. Enlisting in September 1987 and commissioned in May 1992, Carpenter's first few assignments were with conventional units, but has spent most of his career in various special operations assignments. His career includes 11 combat deployments, including time in Iraq and Afghanistan, as well as two operational deployments and one unaccompanied tour to Korea.

"It's been a lot of time away, but the things I've got to do in those periods you just can't find anywhere else," said Carpenter, who has been married to his wife Lisa for nearly 20 years. They have one daughter, Madeline, a seventh-grader.

Commanding Fox is Carpenter's first MEDCOM assignment, one he looks forward to.
"Wellness and health are infections," Carpenter said. "If you're around healthy people, you're more likely to be healthy yourself. In some of our programs, particularly in our wellness clinic, we don't ask for the beneficiary card before you sit through a class, we're interested in getting that education out as far as we can reach. The more people we can influence, the better for us and the community."

Oktoberfest – Redstone Arsenal – 13 September

Some of the members have expressed an interest in getting a table at the Oktoberfest under the big tent for a social gathering. Plan on Saturday, 13 September, at 3PM – beer, brats and a German band. We'll try and have a MOAA sign on display.

2015 Alabama State MOAA Convention





The Montgomery Chapter, with help from the Alabama Council, is organizing the 2015 Convention.

The Renaissance Hotel is offering a special room rate of \$105 per night, with parking \$8 per night and a 20% discount at the Spa for 23-26 April.

The Council of Chapters meets Thursday, April 23, for a business luncheon – time & location TBD. If there is enough interest, could have a group outing for Biscuits Baseball at Riverwalk Stadium that evening.

Friday, April 24, is check in and registration at Hotel. Free time to roam, shop and explore until 6PM. Board the Riverboat Harriott II beginning at 6:30PM - sail away at 7:00 PM. There will be food and music on all 3 decks and great sightseeing until 9:00PM. Beverages available for purchase. The dock is a short walk from Hotel. Upon return to the dock, all are invited to enjoy the sights and sounds of downtown Montgomery.

Saturday April 25 will start with a continental breakfast, followed by a full day of business meetings. Invited Speakers/presenters include: MOAA Council and Chapters representative(s), MOAA Board member(s), and Alabama State Board of Veterans affairs member(s). We are continuing to invite other noteworthy guest speakers/presenters. The Governor of the Great State of Alabama is our invited Luncheon Speaker. Afternoon sessions follow with adjournment at 4:30 PM. Saturday also includes a very special Tour/Luncheon for spouses. That evening, there will be a pay as you go ho host bar prior to dinner. The dinner will feature Admiral Norbert Ryan, MOAA President and a surprise "group" of dignitaries.

Sunday, April 26, will feature an early morning Memorial Service and sit down plated breakfast, after which the 2015 Convention will come to a close.

Save the date and plan on going to Montgomery.

Retiree Appreciation Day 18-20 September 2014

18 September: MWR Golf Tournament – Links at Redstone

19 September: Health Fair - The Summit Club

20 September: Speaker Program – Sparkman Center – Breakfast with the AMC Band, over 50 information booths, numerous speakers - including Lt Col Shane Ostrom from MOAA National

The Chapter will have a booth in the Sparkman Center - stop by and say hello



Special Event! Evening Membership Meeting



Huntsville Chapter MOAA Membership Dinner 24 September 2014

Time: Social Hour (cash bar) 1700-1800

Dinner 1800-1845 Meeting 1845-1930

Place: The Summit Club

Menu: Mixed salad with choice of dressing

Baked chicken, meat loaf, or vegetable lasagna

Mashed potatoes w/ gravy, glazed baby carrots, and green beans almandine

Red velvet sheet cake Rolls, tea and coffee

Cost: \$20.00 per person for members and their family

RSVP by 19 September 2014 (with check made out to HCMOAA) to:

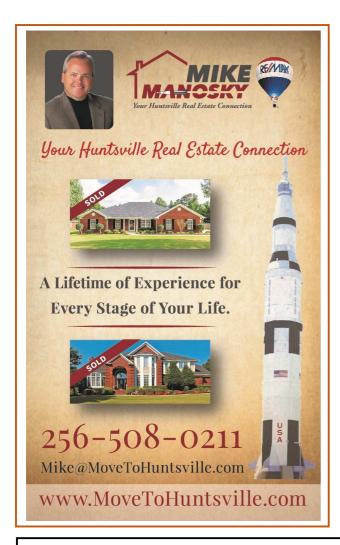
CDR Christine Downing 116 Spring Tanner Road Hazel Green, AL 35750-8483 256-828-9740 csdowning@bellsouth.net

Dress: Business casual

Guest Speaker: Ms. Rhonda Smith

Military Relocation Specialist

Speaker Topics: She will be speaking about the benefits of US Military on the Move program, along with some of the other initiatives she has undertaken in her work to support the military and retirees here in North Alabama.



TRICARE Website: Easier to Use

On July 24, TRICARE.mil unveiled a new design to give TRICARE's 9.6 million beneficiaries clear and easy access to benefit information.

Users now have more ways to browse our site. We've added easier navigation, a login button for quicker access to our partner's secure services, and a section on the homepage dedicated to life-changing events.

We've also streamlined and reorganized our content so users can find what they're looking for in the way they're expecting. Some of the most popular things that beneficiaries look for include:

- What plan can I use?
- What's covered?
- How do I find a doctor?
- How much will I pay?

TRICARE.mil is a powerful educational tool for beneficiaries to learn about their health benefits and stay updated on the latest changes. Visit www.tricare.mil to see the new design and explore the TRICARE benefit.

NOMINATING COMMITTEE REPORT

In accordance with the Huntsville Chapter Constitution and By-Laws, during the August membership meeting an announcement was made of the nominating committee's proposed slate of elected officers to serve for 2015 and 2016. This list will again be announced at the September membership meeting, following which other nominations will be accepted from the floor. The election will then be held and the elected officers will be installed in January.

- President MAJ Bruce Robinson, USA-Ret
- 1st VP COL Norb Patla, USA-Ret
- 2nd VP LtCol Charles Clements, USAF-Ret
- Secretary LTC Kevin Messer, USA-Ret
- Treasurer CAPT Rick West, USN-Ret
- Army Representative COL James Treadway, USA-Ret
- Navy Representative CW4 Louis Kubik, USMC-Ret
- Air Force Representative Col Gerald Maxwell, USAFR



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 | | | | |
|-----------------|--------------------|-------------------------|----------------------------|-----------------|--|----------|
| | | hapter Life Membership? | | | | |
| | \$20.00 \$30.00 | Contact us for pr | ricing (based on your age) | | | |
| First Na | me | MI | Last Name | | _ | |
| Preferred Name | | Birthday | Spouse's Name | _ | Period(s) of Active Duty i.e. 1965 - 1990 | |
| Grade | -30 | Branch of Service | MOAA National Me | mbership Number | _ | |
| Active | Retired | Former Officer | Reserve | NG | Surviving Spouse | |
| Mailing Address | | ss | City | | State | Zip Code |
| Telepho | ne Number | | Email address | | _ | |



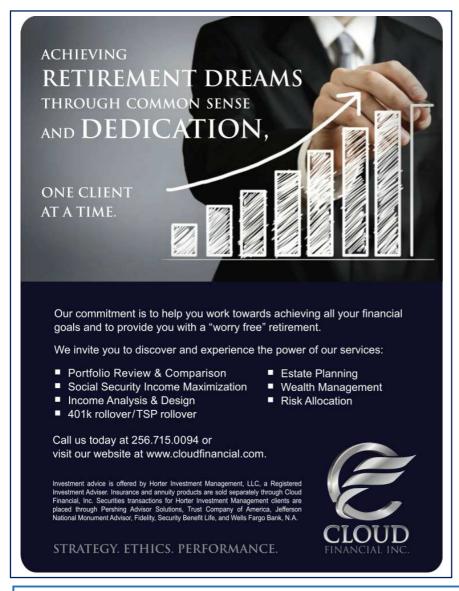
MOAA Connect

MOAA's Social Media Application

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

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

Give it a try!



Membership Statistics

Total Members: 448 Auxiliary Members: 71 Life Members: 236

New this month: 3 Deaths this month: 6

Renewals: 1

Honoring Heroes

The Tuscaloosa Tourism & Sports Commission Presents:

Alabama All Veterans & Family Reunion

26-28 September

- Military Aircraft Static Display
- Traveling Tribute Wall
- Military Ball
- Honor Ride
- Veterans Marketplace

Call 205-391-9200 for more information

September Membership Meeting 24 September at 6PM Summit Club



Ms. Rhonda Smith

Rhonda Smith, a Huntsville native and VP of Business Development is a Certified Relocation Professional (CRP) with Weichert, Realtors "The Space Place". This is a distinguished title requiring extensive study, preparation and an exam to earn the designation. One of the programs she manages is U.S. Military on the Move. Weichert is the only real estate company in North Alabama which offer it. It is an affinity program that financially rewards those with military service when they buy or sell a home anywhere in the country. She also holds the title of Certified Military Specialist servicing the needs of the military and their relocation needs.

She will be speaking to MOAA about the benefits of this program along with some of the other initiatives she has undertaken in her work to support the military and retirees here in North Alabama.

37 Birthdays in September Happy Birthday!



COL Robert O'Donnell, USA COL Michael Dooley, USA LtCol Howard Carlton Jr. USAF Mrs Joann Miller LTC Peter Schofield, USA Maj James Stanley, USMC Col Nathanial Raley, USAF COL Robert Troth, USA Mrs Sara Brown CPT Richard Pella, USA Maj Leroy Huntington, USAF LTC Edward Murphy, USA Col Kenneth Taylor, USMC COL Everett Mosley, USA MAJ Philip Crocker, USA 1LT Sebastian Tarchala, USA LtCol Claude Baldwin Jr, USMC Mrs Betty Ford Col Donald Kimminau, USAF

MAJ Mary Shaw, USA COL Paul Mullek, USA MAJ Larry Levaas, USA LTC John Franks, USA Mrs Ursula Spicer LtCol Ken Thompson, USAF LTC Brian Brandt, USA LTC David Howard, USA COL Willard Goldman, USA COL Robert Russell, USA Mrs Lee Barnes LTC Walter Milne, USA COL Casey Wardynski, USA CW4 James Keirstead, USA CDR Kinley Eittreim, USN COL James Huey, USA COL Brian Osterndorf, USA LTC Linda Green, USA



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|---|---------|
| Gentlemen's ChoiceClub cut AND hot towal shave | \$45.00 |
| Hero CutClub cut for active duty servicemen, police and firemen | \$22.00 |
| Head Shave Same special seven step process as the face | \$22.00 |
| Beard Trim | \$12.00 |
| Beard Trim with Clean Shaved outline | \$18.00 |
| Littlemen Age 10 and under | \$18.00 |



TAPS

Mrs. Betty Lau LTC Robert Wendt LTC Matthew Thome COL James Chatfield COL Danny Burttram LTC Robert Leonard

Our deepest sympathy to the families of our departed friends

MEMORIALS

In memory of:

LTC Matthew Thome

By:

COL Hal Hicks

Treasurer's Report CAPT Richard West, USN

For the Month of July 2014

Beginning Balance \$15341.32 Credits 930.00 Debits 802.38

Ending Balance \$15468.94





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• Ever Wondered Who Pays for Your SBP Benefits?

If your answer is "I do," that's only part of the story. Unlike civilian life insurance or annuities, the law requires a significant federal subsidy for Survivor Benefit Plan (SBP) benefits. Retiree premiums do, in fact, cover most of the benefit cost for non-disabled retirees who spend at least 20 years on active duty, but DoD picks up the rest of the tab. For Guard and Reserve retirees, who usually don't draw retired pay until age 60 or reasonably close to that age, the DoD share of the cost is higher. In the case of members who die while on active duty or active duty for training, the Pentagon covers 100 percent of the survivor's SBP benefit. The proof of this is that, every year since 1989, the amount of SBP annuity payments to survivors has exceeded the amount of SBP premiums collected from retirees. For FY 2013, payments to survivors totaled \$3.8 billion vs. \$1.25 billion collected in retiree premiums.

Some believe the government is somehow making money in those cases when a spouse pre-deceases the retiree. In fact, every single dollar of SBP premiums paid by today's retirees goes to fund survivors' benefits... and the total of the premiums falls significantly short of covering the SBP benefit cost. Unlike civilian insurance programs, SBP is a special benefit for military people who complete a career or die in service. A federal subsidy for the program is a recognition that military people pay far more for their benefits than their cash premiums. It's partial recompense for the vastly greater premiums service members and their families pay in service and sacrifice over the course of an arduous career in uniform.