

Volume 54, Issue 4  
April 2015

### Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



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



Hi Everyone –

We had a great turnout for our March membership meeting. In addition to our scheduled guest speaker, LTC Richard Ruffin from the Alabama A&M ROTC Department, we had two additional speakers. LTC Charlie Marvin, President of the Alabama Council of Chapters, spoke about the upcoming State MOAA Convention. Ms. Robin Daniel, manager of the Commissary, spoke about some changes the store is going through. Additionally, the members present approved several changes to the Constitution and By-laws.

Our next membership meeting is a “gold bar” ceremony, where the graduating cadets from Alabama A&M University and the University of Alabama at Huntsville will be recognized. The guest speaker will be retired Marine Corps Lt Gen Willie Williams. More information on the meeting is inside.

Our May membership meeting will feature Huntsville Mayor Tommy Battle as the guest speaker. This will be an evening meeting at the Summit Club. So mark your calendar and come listen to the Mayor discuss where our city is headed.

Planning for our Summer Party is underway. It will be held on 20 June at the Summit Club. The theme is “Hawaiian Luau” and the AMC Band has been requested to provide entertainment. There will be prizes for best Hawaiian shirt, so save the date.

Planning is also underway for our annual Scholarship golf tournament. It will be held on 25 September at the Links at Redstone as a part of Retiree Appreciation Day. All proceeds go to fund our scholarship program. If you want to volunteer to help organize and execute the tournament, contact John Inman or myself. If you want to play, then save the date and clean up those clubs.

- Bruce

### *Get Involved!*

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## Legislative Corner

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



- **“That Same Old Song”— from The Military Compensation and Retirement Modernization Commission**

(Excerpted from MOAA Director of Government Relations Col. Mike Hayden, USAF (Ret), writing on the national MOAA website):

Following are several quotes from the MCRMC report and other various group recommendations for military retirement and compensation, from as far back as 1948, and MOAA’s reaction to them. Yes, we all regularly hear about and read headlines about the need to reform the military retirement system because it is too costly. Over the past several years, more commissions, think tanks, and talking heads have crowed about how “unsustainable” military compensation is. One thing we’ve learned is how repetitive these calls for fundamental changes to military compensation sound. For instance:

“[We] cannot disregard already heavy costs involved in military retirement of the substantial added costs, which would result if re-computation were to be retained as part of the military retirement system.”

Congress wrote those words in 1963, believing an annual cost-of-living adjustment (COLA) was too expensive for the government and ultimately would ‘threaten national security’. These remarks seem strange now, considering annual COLAs are, at least for now, locked in statute. Military retirees today have the peace of mind of an inflation-protected benefit, something increasingly rare in the private sector. Yet it is one of the incentives that keeps someone in the service for 20 or 30 arduous years.

“During the past two decades, the uniformed services retirement system has come under increasing scrutiny and attack. By recommending the [current] changes..., [we] are attempting to put the issue of structural reform in the uniformed services retirement system to rest for the foreseeable future. ... As a result of these changes, the criticism of the uniformed services retirement system will subside and the concerns of service-members regarding the uncertainty of retirement benefits can be assuaged.”

*Continued on page 9*

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Air Force Representative: Col Gerald C. Maxwell, USAFR, 256-606-5282, [gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

Immediate Past President: Maj Glenn S. Crawley, USAF-Ret, 256-883-2323, [glennscrawley@comcast.net](mailto:glennscrawley@comcast.net)

Second Past President: Vacant

##### STANDING COMMITTEES

Membership: CDR John Inman, USN-Ret, 256-425-8022, [inman331@msn.com](mailto:inman331@msn.com)

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Chapter Historian: Vacant

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

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##### LIFE MEMBERSHIP TRUST

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

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

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



**PX / Commissary**  
**Col Gerald C. Maxwell, USAFR**



**Main Exchange:**

Check the <https://www.shopmyexchange.com> web site every day for the super daily special. At this site, you can also see the latest specials, weekly sales, and sweepstakes. In the Make the Most of Spring sale (March 27 – April 2), you can find everything from Michael Kors (some \$25 off if you use your STAR card), spring fashions, 20% off clearance fine jewelry, watches and fashion jewelry), TV's, XBOX, cameras, computers and accessories, fitbit, furniture, grilling accessories, 25% off Whirlpool appliances, and health care/snack items on sale. Something for everyone!! Also, don't forget to download the Exchange EXTRA app today. Get it on Google play, the Apple app store, or scan the QR (quick response) code in flyers and ads.

**Commissary:**

It's coming soon! Redstone Commissary Case Lot Sale! May 14-16<sup>th</sup>, 2015 from 0900-1800

Keep in mind that three to five mindless bites a day can mean an extra 5 pounds around your waist in six months. Your commissary not only saves you an average of 30% or more, but also has links to healthy living and recipes at: <http://www.commissaries.com/healthy-living/index.cfm>.

Your commissary has exclusive saving for you and they vary each month. Check out the complete list every month at:  
<http://www.commissaries.com/partners.cfm>

ConAgra Foods is offering you the opportunity to "Stock Up on these Frozen Favorites" at your commissary when you purchase a total of \$15 of Marie Callender's, Healthy Choice, Bertolli, Banquet or Alexia frozen products in a single transaction from March 1 to March 31. To participate, simply submit a picture of your receipt from this transaction to [frozen@drvsusa.com](mailto:frozen@drvsusa.com) no later than April 14 to receive a coupon worth \$5 off a commissary transaction in May 2015.

*Continued on page 5*

**Need Addresses**

**Lt Col James Hayes, USAF**  
**CW3 Willard Dodd, USA**

We have lost track of the above members. If you know their whereabouts, please have them contact Chris Downing at 256-828-9740 to update their addresses.

**Concerns**

This month the following people were reported as being ill or recuperating and need our support and prayers:

**CPT Albert Castelli, USA**

Persons to contact are:

Army Representative:  
**COL James D. Treadway**  
 256-859-1484  
[jtreadway51@mchsi.com](mailto:jtreadway51@mchsi.com)

Navy/USMC Representative:  
**CW4 Louis J. Kubik**  
 256-859-3054  
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Air Force Representative:  
**Col Gerald C. Maxwell**  
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Personal Affairs Officer  
**COL William Stevenson**  
 256-424-1334  
[Mrbill5779@comcast.net](mailto:Mrbill5779@comcast.net)



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Gary Brotherton



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

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## Bite Into a Healthy Lifestyle

Each year, the Academy of Nutrition and Dietetics launches a nutrition and education campaign to encourage you to make informed food choices and develop healthy eating and physical activity habits. The theme for 2015 is "Bite into a Healthy Lifestyle."

This theme reflects the importance of what we eat in our quest for healthy living. We can be physically active, but if we don't make changes in our diet, our weight loss and overall health won't see meaningful change.

Eating healthy means enjoying a variety of nutritious foods and beverages, especially vegetables, fruits, low and fat-free dairy products, and whole grains; limiting the intake of saturated fats, added sugars, and sodium; keeping trans-fat intake as low as possible; and balancing caloric intake with calories burned to manage body weight. Eating healthy also helps reduce your risk for heart disease, high blood pressure, diabetes, osteoporosis, several types of cancer, and helps you get and maintain a healthy body weight.

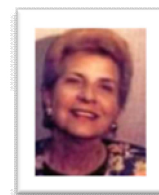
Healthy eating is necessary for a healthy lifestyle, and physical activity supports the benefits of your healthy eating habits. According to the National Prevention Strategy's Fact Sheet "[Active Living](#)," physical activity strengthens bones and muscles, reduces stress and depression, and makes it easier to maintain a healthy body weight or to reduce weight if overweight or obese. The Physical Activity Guidelines for Americans state that adults should engage in at least 150 minutes of moderate-intensity activity each week, and children and teenagers should engage in at least one hour of activity each day.

Active living can help set people on the right course; regular physical activity helps people of all ages protect and improve their health. TRICARE offers tips on living your healthiest life, including benefit information on the "[Live Well](#)" section of the TRICARE website. [Operation Live Well](#), the Department of Defense wide initiative also offers tools and resources to help you.



**Mrs. Carrie Hightower**  
256-882-3992

## **Widow's Activities**



**Mrs. Liz Townsend**  
256-721-9762

### **WOW Support Group**

Now that the unpredictable winter weather is past us, we intend to resume monthly activities.

Our next luncheon will be at the Red Lobster, 1818 University Drive, Huntsville, on Thursday April 16<sup>th</sup>. We will meet at 12 noon – note this is a time change

Everyone will be called.

### **MOAA Widow's Luncheon**

The MOAA widow's luncheon will be held on Friday, April 10<sup>th</sup> at the City Café Diner, 2102 Drake Ave, Huntsville

Betty Ford will be your hostess. We will meet at 11:00 AM.

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

### *PX/Commissary - continued from page 3*

You may have noticed the deli, bakery and sushi bar are temporarily closed with anticipated re-opening date of sometime in June. During the MOAA meeting March 25<sup>th</sup>, we were fortunate to have the Commissary Manager Robin Daniel address the members. She explained that there was a contract issue with the current deli, bakery and sushi contractors. Temporary operators are planned to be in place by mid-April, with new contractors and full operations restored beginning in mid-June.

### **Express Shoppette:**

The Exchange quarterly Tent Sale is almost here. Look for the announcement! Last year it was from June 30 – July 3 so plan ahead! Customers can purchase their favorite Class Six beverages under a large white tent at the Super Summer Sale. As one customer said, "If they got something in there you want, it's worth it." Visit the sale and you will definitely find something you want! 🇺🇸

## **Attention Members**

The Chapter's Secretary, LTC Kevin Messer, recently resigned from the office. He is a small business owner, and the demands of running a business are exceeding what he envisioned.

That means that the Secretary position is currently vacant. This is an elected office whose term runs through December 2016. Duties involve attending monthly board and membership meetings, taking notes, and preparing minutes. Membership meeting minutes are presented at the subsequent meeting for approval, and become part of the Chapter's official records.

If you think you might be interested in serving as the Chapter's Secretary, please contact Bruce Robinson at [brobinso@mitre.org](mailto:brobinso@mitre.org).





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

Father forgive them...

"Father, forgive them; for they know not what they do."  
(Luke 23:34a, ASV) This is the first of the seven sayings from the Cross of Jesus. Surely the deacon and evangelist, Stephen, must have meditated on these words because when he was stoned to death the evangelist cried out with a loud voice, "Lord, lay not this sin to their charge." (Acts 7:60, ASV) For example, in the Lord's Prayer he taught us to pray, "And forgive us our debts, as we also have forgiven our debtors." (Matthew 6:12, ASV) Then after the Prayer He begins a discussion about forgiveness: "For if ye forgive men their trespasses, your heavenly Father will also forgive you.

But if ye forgive not men their trespasses, neither will your Father forgive your trespasses." (Matthew 6:14-15) Of course, there are power parables on subject. Now there a few questions we need to ask this Easter. First, has anyone done anything to you that was worse than what was done to Jesus on the Cross? Next, have you ever said, "I can never forgive him or her for that?" Then, what would Jesus say about our answer to the latter question? Meditate on these Scriptures and questions above. These Scriptures will help us to control anger in our culture.



**WELCOME NEW MEMBERS TO  
HUNTSVILLE CHAPTER MOAA**

**Col Scott Patton, USAF**  
**MG Virgil Packett, 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.

**Treasurer's Report**

**CAPT Richard West, USN**

For the Month of February 2015

Beginning Balance	\$8908.46
Credits	11,735.00
Debits	789.95

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Ending Balance      \$19,853.51



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



### **Is Your Workplace Putting Your Vision in Jeopardy?**

Nearly 300,000 Americans visit the emergency room each year due to workplace eye injury. This month, the American Academy of Ophthalmology (AAO) wants to remind you of the importance of protecting your eyes at work. Whether you are in the motor pool, the dining facility or Company HQ, know the potential dangers to your eye health and safety. The most important thing you can do to protect your vision at work is to always wear appropriate protective eyewear, which can prevent more than 90 percent of serious eye injuries. The type of eye protection needed depends on the activity you are involved in. Common causes for eye injuries are flying objects, tools, particles, and chemicals.

Eyes can also be damaged by sun exposure, not just chemicals, dust or objects. If you, or a coworker, injure your eye, the AAO website has information on Recognizing and Treating Eye Injuries. When an eye injury occurs, an ophthalmologist or other medical doctor should examine the eye as soon as possible, even if the injury seems minor. A serious eye injury is not always immediately obvious. Delaying medical attention can cause the damage to worsen and could result in permanent vision loss or blindness.

If you are injured in the line of duty, active-duty service members should seek care at the nearest military hospital, clinic, or civilian facility if the military one does not do emergencies. National Guard and Reserve members injured while in drilling status can receive line of duty care at an MTF or through TRICARE. This includes when traveling directly to or from your place of duty. To get line of duty care, your unit must issue a Line of Duty (LOD) determination (or a Notice of Eligibility (NOE) if you're in the U.S. Coast Guard).

Civilians who experience eye injuries should seek emergency care. Remember an emergency is a medical condition that is threatening to life, limb or eyesight and requires immediate attention. For more information, visit the Emergency Care page on the TRICARE website.

You can also subscribe to Tricare podcasts at:

[https://public.govdelivery.com/accounts/USMHSTMA/subscriber/new?topic\\_id=USMHSTMA\\_336](https://public.govdelivery.com/accounts/USMHSTMA/subscriber/new?topic_id=USMHSTMA_336)



That sounds like something you would expect from the recent Military Compensation Reform and Modernization Commission (MCRMC) report, right? **Wrong!** That lofty statement came from Congress in 1985, the last time they tried to seriously tinker with military pay and benefits. What was the result of that experiment? REDUX--the system that ended up crippling retention by the late 1990s that the service chiefs begged Congress to abandon it in 1999.

The MCRMC recommends moving retirees into a blended retirement system and lowering the defined benefit by 20 percent while establishing a government match into a contributory retirement plan, similar to a 401(k). The idea is service members put some “skin in the game” and fund part of their own retirement like their civilian counterparts. Service members could take their benefit with them if they leave before 20 years of service. Who could object to that?

“A noncontributory plan of retirement is traditional with the military and particularly suited to a government agency. Private industry, lacking the taxing power and the security of perpetual assistance, wisely accumulates in advance the funds from which to pay retirement benefits, even though the employer’s corporate existence should end. The government has no need to accumulate such a fund as long as the power to tax exists.”

The Hook Commission of 1948 said those words, which highlight the importance of the current system. While the workforce has changed considerably over the past 70 years, the premise remains the same: The government has the ability to pay for military benefits in ways that private enterprise simply cannot. It is the responsibility of Congress to find a way to pay for national defense. But that hasn’t stopped studies since then from seeking savings by cutting back on the defined benefit for retirees.

“Some of the proposals offer an opportunity for substantial budget savings, which guarantees them some popularity during this difficult budget season. But changes in military compensation must also be assessed in light of their effects on recruiting and retention, lest we revisit in the next few years the major manning problems of recent years.”

That line sounds remarkably like what MOAA members have been telling Congress when these proposals surface. But those wise words actually were said in 1983 by then-Assistant Director for National Security and International Affairs Robert Hale. They were true then, and they are just as true today.

By looking at the past 13 years of conflict, it is clear the current retirement system works. We’ve been in the longest sustained military engagement in American history, and we’ve only been able to maintain retention levels because of the value of the current system. Any changes to military retirement would have to provide the same results. **In today’s environment, a transportable career device only provides a greater incentive to leave when times get tough.**

**The bottom line:** Commissions, think tanks, and recommendations on retirement reform tend to sing the same tune. MOAA, as your advocate, cuts through the noise to make sure you hear the real message. What’s most important is that the retirement system of the future retain top quality, mid-grade NCOs



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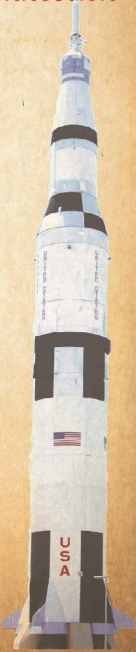
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## **Membership Statistics**

Total Members: 449  
Auxiliary Members: 72  
Life Members: 227

New this month: 2  
Deaths this month: 1  
Renewals: 11

## **MOAA Connect**

MOAA's Social Media Application

Go to [www.moaa.org](http://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!

## **Make the Decision to Quit Tobacco**

Make the commitment to quit tobacco. TRICARE beneficiaries can pledge to quit smoking by joining others in the effort to raise awareness about the serious effects of using tobacco.

In the United States, tobacco use is the leading preventable cause of death, disease, and disability. According to the Centers for Disease Control and Prevention (CDC), around 443,000 people die each year from smoking or exposure to secondhand smoke, and another 8.6 million suffer from a serious illness caused by smoking. In fact, two new CDC reports indicate that, despite the dangers of tobacco use, about 46.6 million adults in the U.S. still smoke, and 88 million non-smokers are exposed to secondhand smoke.

Make the commitment to quit smoking and you can automatically lower your risk for smoking-related diseases. TRICARE beneficiaries have several tobacco cessation options to help them quit tobacco for good. Benefits are available to all beneficiaries who are not eligible for Medicare, and a diagnosis of a smoking-related illness is not required to use TRICARE smoking cessation benefits. Beneficiaries who are ready to kick butts for good can visit the [Quit Tobacco website](http://QuitTobacco.website) for resources and tools to help them stay tobacco free. Visit [TRICARE.mil](http://TRICARE.mil) for more information on TRICARE's smoking cessation benefits.



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

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

<input type="checkbox"/> New		<input type="checkbox"/> Renewal			
<input type="checkbox"/> One Year	\$10	Interested in a Chapter Life Membership? Contact us for pricing (based on your age)			
<input type="checkbox"/> Two Years	\$20				
<input type="checkbox"/> Three Years	\$30				
<input type="text"/> First Name		<input type="text"/> MI	<input type="text"/> Last Name		
<input type="text"/> Preferred Name		<input type="text"/> Birthday (mm/dd/yy)	<input type="text"/> Spouse's Name	<input type="text"/> Period(s) of Active Duty i.e. 1965 – 1990	
<input type="text"/> Grade	<input type="text"/> Branch of Service	<input type="text"/> MOAA National Member #			
<input type="checkbox"/> Active	<input type="checkbox"/> Retired	<input type="checkbox"/> NG	<input type="checkbox"/> Former Officer	<input type="checkbox"/> Reserve	<input type="checkbox"/> Surviving Spouse
<input type="text"/> Mailing Address		<input type="text"/> City	<input type="text"/> State	<input type="text"/> Zip	
<input type="text"/> Phone Number		<input type="text"/> E-mail Address			

**Protect Your Private Information**

TRICARE wants to remind you that it will never call beneficiaries and ask you for your personal information, and if you receive this type of call it is fraud. Beneficiaries should remain vigilant in protecting their personal information and their personal health information from people looking to use it for fraudulent reasons. You should never give out personal information, like your social security number, to anyone over the phone.

In more sophisticated telephone scams, the caller may have specific information that makes the call seem official, typically your address, phone numbers or doctor's name. The caller is hoping this will convince you they are a legitimate vendor and that you will give them your social security number and additional personal information.

If you receive a call like this, DO NOT give any of your personal identifiable information, such as birth date, social security number or banking information. TRICARE never asks beneficiaries for this information when calling for an official Department of Defense survey. For more information, go to the [Report Fraud or Abuse](#) page on the TRICARE website.

## Cloud Advice: Stop Fracking Around!

I don't know anyone who likes volatility in the markets. Currently, people are worried about the recent free-fall in oil prices and the plunge in bond yields to below zero percent in the Eurozone and Japan. Last month, Swiss authorities allowed the Swiss franc to float freely to the Euro. This surprise move caused the franc to soar by 10% in one day. Conversely, the Swiss stock market declined by nearly 10%, also in one day.

Here's the kicker though . . . none of it was all that unexpected. If you are a student of market history like I am, you know that about every 5-6 years our economy enters a recessionary period and we have a market correction. And while I cannot predict the future of the markets, one thing I am fairly certain of is that we are an economy of bubbles.

We all remember the Last Great Recession from '07 to '09, which was spurred by the subprime mortgage market collapse, and for those of you who have been following my weekly column, you'll know that I wrote an article titled, "Will You Hear the Screams" (<http://bit.ly/1EEMlqM>) in which I talked about another bubble, one inflated by high-yield bonds, and the possible effects of falling oil prices on fracking in the United States. You see, I've been focusing on the problems with fracking and the high-yield debt bubble because I believe falling oil prices could become the trigger that causes the high-yield debt bubble to burst, just like the subprime mortgage market collapse was the trigger that caused the housing bubble to burst which, as we all know, led to the last global financial crisis in 2008/2009.

Just as falling home prices triggered the subprime mortgage collapse, falling oil prices could trigger the collapse of the high-yield debt market. Heck, the high-yield bond market already sank 10%. And of course, uneducated investors are just focusing on the nightly news telling them all is good with the raging stock markets..but the nightly news is largely ignoring this crystal-clear threat just as they, and Bernanke,

ignored the subprime crisis when it was looming.

In my opinion, the Fed's Quantitative Easing helped to create the high-yield debt bubble by creating unnaturally low interest rates. Those historically low interest rates coincided with the emergence of fracking in the United States and, as a result, the fracking industry issued considerable amounts of high-yield debt. Now fracking is nearly 75% of oil production in the US. With oil prices plunging again, the fracking industry, quite simply, cannot be competitive. In order for the fracking industry to price competitively, oil prices need to get back to \$80-100 a barrel plus, which is unlikely anytime soon.

Even Goldman Sachs has reduced its long-term estimates from \$90-70/barrel. With prices so low and continuing to hover around \$40 a barrel, many drillers will simply not be able to pay back these high-yield bonds. Remember when we thought it was a good idea for subprime mortgage borrowers to get loans with no down payments? They couldn't pay their mortgages when home prices collapsed. This collapse in oil prices will likely kill the frackers.

Unfortunately, a lot of the media is focusing their commentary on Fed policy and the possibility of rising interest rates. Nope, not me; my eye is on oil prices! Some believe the Fed will not raise interest rates because in 3-6 months, the economy will not be as strong as it is currently. Either way, the frackers will be out of business and the falling oil prices will therefore trigger the collapse of the high-yield debt market, which could lead to a stock market correction.

Now is a good time to have a "gut" check and to follow up with your advisor to review your investment strategy. What happened to your strategy the last time you got caught "frackin'" around, what will change this time? Seek investment strategies that can go risk off, to cash, in troubled times. Unfortunately, many investors may fall victim to a bursting bubble, but not Cloud Advice readers, not you, not this time.



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## From the Membership Committee:

Have you thought that you would like to do more to help our Chapter succeed, but don't feel that you have the time to go to the monthly meetings?

Well, there is a way that you can help out. Working from the comfort of your home, on your own schedule, and only attend meetings if you care to.

The Chapter is in need of someone to maintain our membership roster. This is a key position that keeps the Chapter functioning smoothly. You would need a computer, an e-mail address, and a basic knowledge of Microsoft Excel.

The task would involve keeping the existing spreadsheet of Chapter membership data current, periodically interacting with MOAA National, and making member information available as required.

The spreadsheet is currently accurate and up to date. The person maintaining it has done an outstanding job. However, all good things come to an end. This person is eventually going to step down and let someone else assume the role. Time will be available for the outgoing person to transition the role to the incoming person over several months.

Again – all you need is a basic knowledge of Excel, the spreadsheet is current, and you can attend meetings if you so choose. Please contact Bruce Robinson ([brobinso@mitre.org](mailto:brobinso@mitre.org)) or John Inman ([inman331@msn.com](mailto:inman331@msn.com)) if you would like to help out.



**33 Birthdays in April  
Happy Birthday!**



**TAPS**

Our deepest sympathy to the families of our departed friends

**Mrs. Lucille Nicholson**

COL Harold Floody, USA	Col Charles Orr, USAF
COL Henry Mattern, USA	LTC Albert Reumann, USA
COL Faison Gibson, USA	COL Henry Brown, USA
MAJ Raymond Weinberg, USA	CWO Bennie Robison, USA
CW4 Joseph Costello, USA	COL Robert Pastorelli, USA
CW2 Ernest Carrick, USA	LTC Samuel Scruggs, USA
LCDR Don Vaden, USN	LTC Richard Allen, USA
LTC Stephen Torok, USA	CPT Stephen Cecil, USMC
Mrs Travis Stewart	COL Thomas Mizel, USA
Mrs Josephine Walsh	Lt Col Edward Gniadek, USAF
LTG George Stotser, USA	MAJ Gordon Brown, USA
LTC Thomas Stapleton, USA	COL Herbert Dixon, USA
LTC Fred Maksimowski Jr, USA	Mrs Terry Cave
Mrs Lillian Kawano	COL James Chatfield, USA
LTC Kenneth Worsham, USA	COL Henry Oldham, USA
1LT William Redmond, USAR	Mrs Lucy Mize
COL Gary Jerauld, USA	

**MEMORIALS**

If you would like to send a memorial contribution to the Huntsville Chapter MOAA, please send the following information along with your check to: Memorials, HCMOAA, P.O. Box 1301, Huntsville, AL 35807

In memory of:

By:

**2015 Alabama State MOAA Convention 24-26 April 2015**

**Renaissance Hotel & Spa at the Convention Center**

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

**Friday, April 24**

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

**Saturday, April 25**

- Continental Breakfast before a full day of business meetings
- Special program for spouses & guests
- The luncheon speaker will be Alabama Senator Bill Holtzclaw
- VADM Norbert Ryan, MOAA President, will be featured as the speaker for the dinner banquet

**Sunday, April 26**

- Memorial Service and plated breakfast
- Meeting adjourned

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

***It's still not too late to  
attend what will be a  
great convention.***

***Please sign up today!***



**30 April Membership Meeting  
11 AM – Summit Club  
Guest Speaker: LTG Willie Williams, USMC-Ret**

**This will be a “Gold Bar” ceremony recognizing  
the graduating cadets from  
Alabama A&M University**

Commissioned a second lieutenant in May 1974, Lieutenant General Willie J. Williams served as the Director of the Marine Corps Staff from July 2009 until his retirement July 10, 2013 at Marine Barracks Washington after nearly 40 years of service. As the top adviser to two Commandants of the Marine Corps, he's one of only four African-American Marines to wear the rank of three-star general.

LtGen Williams began his career with the 11th Marine Artillery Regiment in May 1975, serving first as a Battalion Supply Officer and then as the Regimental Supply Officer/Assistant S4 Officer. In October 1977, he was assigned to the 3rd Force Service Support Group in Iwakuni, Japan. After his one-year tour in Iwakuni, he returned to the U.S. for duty at Marine Barracks, North Island, San Diego, CA, serving as Barracks Supply Officer and Barracks Executive Officer. In June 1982, he reported to Quantico, VA for duty as Platoon Commander, Officer Candidate School and later attended the Amphibious Warfare School. In May 1983, he became the Supply Officer, Mountain Warfare Training Center, Bridgeport, CA and from August 1985 to June 1989 served as the Assistant Division Supply Officer, 3d Marine Division, Okinawa, Japan.

While serving with the 3d Marine Division, LtGen Williams deployed as the Logistics Officer, Contingency Marine Air Ground Task Force 3-88 during its Persian Gulf Deployment from May to December 1988. After completing Armed Forces Staff College, he was assigned to joint duty with the Department of Defense Inspector General's Office in January 1990. He next attended the Industrial College of the Armed Forces, and then assumed command of the 31st Marine Expeditionary Unit Service Support Group. LtGen Williams next had staff assignments with the 3d Force Service Support Group and the 1st Force Service Support Group. He returned to Okinawa in July 2000 as Commanding General, Marine Corps Base, Camp Smedley D. Butler and Commanding General, 3d Force Service Support Group, III MEF. From October 2003 to May 2005, he served as the Assistant Deputy Commandant for Installations and Logistics (Facilities), Headquarters, U.S. Marine Corps prior to taking command of Marine Corps Logistics Command, Albany, GA from June 2005 to June 2009.

LtGen Williams' personal awards and decorations include the Legion of Merit with gold star in lieu of second award, Defense Meritorious Service Medal, and the Navy and Marine Corps Commendation Medal.

He holds a Bachelor of Arts Degree from Stillman College, Tuscaloosa, AL, a Master of Arts Degree from National University, San Diego, CA, a Master of Science Degree from the Industrial College of the Armed Forces, National Defense University, and Honorary Doctorates from Stillman College and Albany State University.

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**Menu:** Baked Chicken, Fried Catfish, Mashed Potatoes & Gravy, Green Beans, Cornbread, Peach Cobbler & Assorted Beverages

**Cost:** \$13 - pay at the door – cash or check only

**RSVP:** CDR Christine Downing, 256-828-9740, [csdowning@bellsouth.net](mailto:csdowning@bellsouth.net), NLT 27 April

## IT'S FISH TIME AT THE ALABAMA VETERANS MUSEUM!

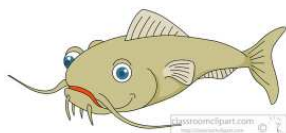
Friday, Apr 24<sup>th</sup>  
Emmanuel Baptist Church  
1917 Hwy 72 W, Athens AL  
11:00am – 1:00pm



### Menu

Catfish  
Chicken Tenders  
French Fries  
Slaw  
Hushpuppies  
Drinks and all  
the Fixins  
Desserts while  
they last!

Purchase your tickets at the AL Veterans Museum  
Tickets \$10.00 presale    \$12.00 at the door  
Carry out available  
Call 771-7578 for information



**Note: The Fish Fry will be held at the church, not the Veterans Museum. The flyer is a bit confusing.**

## Save the Date

**27 May 2015 – 5 PM**

**Membership Meeting at  
The Summit Club**

**Featuring**

**Huntsville Mayor  
Tommy Battle**



## TRICARE Revises Compound Drug Coverage

Starting May 1, 2015, Express Scripts, the TRICARE pharmacy contractor, will screen all ingredients in compound drug claims to ensure they are safe and effective, and covered by TRICARE. This screening process is like the one TRICARE already uses for other prescription drugs, but it will now apply to the ingredients in compound drugs.

Compound drugs are a combination of drug ingredients prepared by a pharmacist for a patient's individual needs. TRICARE beneficiaries taking a compound drug likely to be impacted by the change will soon receive a letter explaining the new process for screening compound drugs, and what steps they should follow.

Use of compound drugs has increased greatly in recent years. However, some compound drug ingredients have limited or no evidence that they are safe and effective. If a compound does not pass an initial screen, the pharmacist can switch a non-approved ingredient with an approved one, or request the doctor write a new prescription. If this is not possible, the doctor may ask Express Scripts to consider other evidence by requesting a prior authorization.

The Defense Health Agency's highest priority is to provide our beneficiaries safe and effective care while being responsible stewards of taxpayer dollars. Many compound drugs will still be covered because they include ingredients proven to be safe, and most beneficiaries will experience no delay in getting their prescriptions. For more information about TRICARE coverage of compound drugs, visit the [TRICARE Compound Drugs page](#).

## **HCMOAA SUMMER PARTY**

### **A Hawaiian Luau**

WHERE: The Summit Club  
WHEN: Saturday, 20 June 2015 from 6:00 - 9:30 PM

PRICE: \$20.00 per person (gratuity included)

Reservations are required no later than Monday, 15 June 2015

Mail the form below with your check

Call Carrie Hightower for more info at 256-882-3992

**Hawaiian (prizes for best costumes) or Casual Dress**

### **MENU**



Chicken and pineapple skewers  
Roast pork loin with Hawaiian glaze  
Polynesian rice  
Vegetable medley  
Mandarin orange salad  
Mango cheesecake  
Rolls with butter  
Coffee, Ice Tea



**Entertainment by the AMC Band (requested)**

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Please reserve \_\_\_\_\_ spaces for me (us)

Enclosed is a check for \$ \_\_\_\_\_ (\$20.00 per person) payable to HCMOAA

Please mail to: HCMOAA, P.O. Box 1301, Huntsville, AL 35807

The people in my party will be:

1. \_\_\_\_\_

3. \_\_\_\_\_

2. \_\_\_\_\_

4. \_\_\_\_\_



## Chapter Happenings



Ms. Robin Daniel  
Commissary Manager



LTC Richard Ruffin  
Alabama A&M ROTC

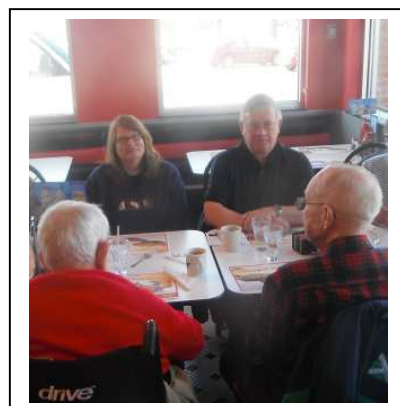
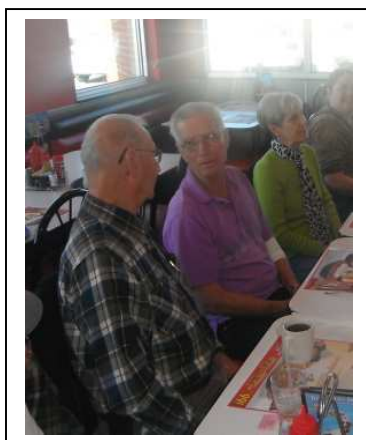
March  
Membership  
Meeting



LTC Charlie Marvin  
Alabama Council of Chapters  
w/ LTC Ruffin



March Breakfast



- **A New Milestone for the “Doc” Fix**

Congress needs to act quickly because once again, Medicare and TRICARE are due to cut payments to doctors by 21 percent on April 1. Because TRICARE rates are tied to Medicare reimbursements, military beneficiaries of all ages will be affected. This huge cut will likely deter many doctors from continuing to see Medicare and TRICARE patients. For 13 years, Congress has acted 18 times to block scheduled cuts with short-term fixes, sometimes for as short as a few months at a time. The main sticking point for Congress has been on reaching an agreement on how to pay for a permanent fix, but each time Congress passes a short-term fix and kicks the can, the scheduled cuts grow in size. Failure to take decisive action has its costs. With passage of the last doc fix, Congress has officially spent more on short-term fixes than actually replacing the flawed formula.

At a recent American Medical Association conference, House Budget Committee Chair Tom Price (R-Ga.) said he believes Congress will “come up with a patch, for four to six months, and then come forward with full-scale repeal.” There is movement in the House this week to replace the current Sustainable Growth Rate (SGR) formula by House Speaker John Boehner (R-Ohio) and Minority Leader Nancy Pelosi (D-Calif.), but little details are known. In all likelihood, Congress will offer a short-term fix to meet the impending deadline and take up a full repeal later this year. “While we’re thankful for any relief from potentially devastating cuts to Medicare and TRICARE, this is the same flawed logic Congress has used for years to avoid coming together and finding a bipartisan solution,” said MOAA’s Deputy Director for Government Relations, Capt. Kathy Beasley, USN (Ret). “The cost of full repeal is near historic lows. This is the opportune time for Congress to act.” According to the Congressional Budget Office, the most recent estimated cost for a permanent fix is \$174 billion. Previous projections estimated the cost at closer to \$300 billion. The massive decline in projected costs has been attributed to slower than projected medical inflation.

Act now to make your voice heard on this issue at:

<http://capwiz.com/moaa/issues/alert/?alertid=62956216> 

### **A Reminder concerning Membership Meetings**

Due to changes that went into effect at the Summit Club at the first of the year, the lunch service is no longer being offered. As a result, the Chapter’s membership meetings must now be catered. This requires that we turn in a headcount to the Summit Club 2 days prior to the meeting for the number of meals we will need. There is a notice in each Sentinel with guest speaker info, the menu, the cost, and RSVP instructions.

If you RSVP and fail to show up for the meeting, you have committed to pay for the meal. If you show up for the meeting having not notified anyone that you would be attending, we cannot promise that a meal will be available. Thanks for your attention to this.

## Chapter Bus Trip

***Saturday – 2 May 2015 - Lynchburg, Tennessee***

Jack Daniel Distillery



Mary Bobo's Boarding House Restaurant



The bus will leave from / return to the Gate 9 Visitors Center. The itinerary is to drive up to Lynchburg in the morning, and then take the free tour of the distillery. After the tour, we will have lunch at Miss Mary Bobo's Boarding House - a place for true Southern hospitality and traditional home cooking that serves one of the best noonday dinners in Tennessee. Then there will be time to walk/shop the Lynchburg town square.

There is a fixed price for the bus, so the more people that take the trip the less it costs for all involved. Feel free to invite your friends and associates – we want to fill up the bus. Please e-mail Bruce Robinson at [brobinso@mitre.org](mailto:brobinso@mitre.org) or 256-450-3191 if you want to attend.

## Important Dates in April

- 4 April – Welcome home Vietnam Vets – Veterans Memorial - Huntsville
- 5 April – Easter Sunday
- 6 April – Redstone Arsenal Volunteer Luncheon – Summit Club
- 9 April – Board Meeting – Summit Club
- 15 April – Tax Day
- 23 April – Take your Kids to Work Day
- 23 April – Council of Chapters Meeting – Montgomery
- 24 April – Arbor Day
- 24-26 April – State Convention – Montgomery
- 24-26 April – Panoply – Big Spring Park
- 25 April – Breakfast – Steak & Shake
- 25 April – Elvis benefit concert - VBC
- 30 April – Membership Meeting – Summit Club

