

Volume 54, Issue 8
August 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 –

Our annual golf tournament is fast approaching. It will be held on 25 September at the Links at Redstone as a part of Retiree Appreciation Day. The tournament is the chapter's primary fund raising activity, and all proceeds go towards our scholarship program. Get your registrations in now! We are still in need of sponsors, door prizes and your donated items. If you know of any businesses that might be interested in sponsoring the tournament, please let me know. Also, be sure to tell your friends and associates about the tournament - it is open to all. You can download a flyer from the chapter website.

There will be a new feature in *The Sentinel* beginning in September – “Member Spotlight”. Chris Downing, our membership database guru, will be interviewing members selected at random and we will publish the results each month.

MOAA logo shirts are now available to our members, produced locally by Phoenix Embroidery. Details are inside, or you can go to the “Chapter Store” link on our website. They are great to wear at chapter functions, so get more than one.

Since our bus trip to Lynchburg, Tennessee this past May was so successful, we are considering another day trip – this time to Chattanooga to visit the Tennessee Aquarium. The timeframe is October. More details to follow as they become available.

Speaking of trips, the Montgomery Chapter is organizing a bus trip to Northern Florida that coincides with the MOAA Annual meeting in Orlando. You can attend the Annual Meeting without the hassle of flying, and see some sights along the way. Details are inside.

Finally, we may be establishing a “satellite” arrangement with our neighboring Scottsboro Chapter, which has less than 30 members and is not very active. They would be able to leverage our award-winning newsletter and website to keep their members informed.

- Bruce

Get Involved!

In This Issue

President's Message	1	Membership Renewal Notice	11
Legislative Corner	2	PX/Commissary (continued)	12
Concerns	3	Birthdays	14
PX/Commissary	3	TAPS	14
Widow's Activities	5	Memorials	14
Chaplain's Corner	6	Guest Speaker	15
New Members	6	Golf Tournament	16
Treasurer's Report	6	Logo Shirts	17
Fox Army Health Clinic	8	Bus Trip to MOAA Convention	18
Legislative (continued)	9 & 10	Important Dates	19
Membership Statistics	10		



Legislative Corner

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



• MOAA's Legislative Goals for 2015

Have you ever wondered what the National level MOAA leadership concentrates on as far as annual goals? I thought I would remind you of what they set as goals for this year. They are categorized under the following headings: Active/Reserve Force/Family Issues; Healthcare Issues; Retirement/Survivor Issues; and Veterans/Other Issues. Below are selected goals that seem to be of particular interest to our membership, and as you will note, some have been achieved while others remain as goals.

Active / Reserve Force/Family Issues

- Ensure active duty, Guard and Reserve force sizes meet mission requirements
- Sustain military pay comparability with private sector pay as required by law
- Protect currently serving and retiree benefits from severe, arbitrary sequestration cuts
- Credit all Post-9/11 active duty service toward Guard and Reserve early retirement
- Create new incentives for employers to hire and retain drilling Guard and Reserve members
- Create new incentives for employers/government/contractors to hire military spouses
- Protect funding for commissaries, exchanges, dependent schools and family support programs
- Ensure service sexual assault and suicide prevention measures provide positive outcomes
- Improve professional licensure transferability for service members and spouses

Healthcare Issues

- Improve seamless transition and protect Defense and VA health budgets/programs and benefits
- Authorize the option to retain operational reservists' civilian family health insurance upon call-up
- Increase orthodontia payment cap under active duty plan
- Authorize TRICARE coverage for Applied Behavioral Analysis for active and retired members
- Avert a 24% Medicare/TRICARE payment cut and fix the statutory formula to improve care access

Continued on page 9

2015-2016 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

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

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

Second Past President: Vacant

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

Programs: LTC Earl Freeman, USA-Ret, 256-479-6735, earl1906@gmail.com

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Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-1334, mrbill5779@comcast.net

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

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

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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@heartlandis.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



Commissary

Case lot sale September 24, 25 and 26. It's worth the trip!
 August/September – Labor Day promos on Meats, Butts and ribs. All of August – Promos on back to school meats, watermelons, grocery wacky Wednesday and Women's Equality Day. September has Retirees Appreciation Day, National Honey month promo and Hispanic Heritage month promos. With Christmas coming up soon don't forget Gift Cards. Commissary gift cards, available in denominations of \$25 or \$50, are a great way to provide the necessities to your loved ones and friends conveniently and quickly.

FIVE GREAT REASONS COMMISSARY GIFT CARDS ARE SO CONVENIENT FOR GIVER AND RECEIVER

- Card balances can be checked easily by phone and online
- Anyone can purchase the cards for authorized patrons to use
- Cards are available in-store worldwide and on our website
- There is no limit to the number of cards you can purchase
- Cards can be shipped anywhere in the United States as well as to APO, FPO or DPO addresses

Exchange

Don't forget the 2015 Sales Tax Holiday. August 7 – August 9. Check out: <http://www.revenue.alabama.gov> for all the tax exempt items. The Exchange normally tax free year round – usually discounts the amount of tax for purchases during this time. Your opportunity to save on those back to school items especially those big ticket items like computers.

We value your opinion! Please take a moment to tell us how we are doing. Please take our survey at www.ExchangeCustomerSurvey.com. Take the survey and log in to register for a chance to win Sweepstakes Prizes. Visit our online store! www.shopmyexchange.com.

Continued on page 12

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.

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.

Concerns

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

None this month

Persons to contact are:

Army Representative:
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



**Paul Snowden,
Tim Kinnison, COL., USAF (Ret.)
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Affordable Care Act and the IRS

Under the Affordable Care Act (ACA), all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if applicable) have the minimum essential coverage. More information will be forthcoming about the delivery method of these forms.

These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016

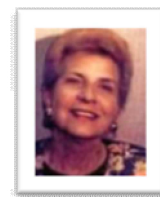
You can act now to make sure your forms remain secure once they are available using myPay. Just look for the link to "Turn On/Off Hard Copy of IRS Form 1095" in your account and select Electronic Delivery Only. Your information will remain safe until you need it. For more info contact the DFAS Customer Care Center at 1-888-332-7411 option 5.

You can find more information about the impact of the Affordable Care Act on your federal income tax at: <http://www.irs.gov/Affordable-Care-Act>, or <http://www.dfas.mil/taxes/aca.html>.



Mrs. Carrie Hightower
256-882-3992

Widow's Activities



Mrs. Liz Townsend
256-721-9762

WOW Support Group

There will be no luncheons in July or August as we break for summer.

We resume the schedule in September.

I hope you all have a great summer.

MOAA Widow's Luncheon

The MOAA widow's luncheon will be held on Friday, August 14th at the Main Street Café, 101 Main Street, Madison, AL. Phone 256-461-8096.

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

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

How to Protect Yourself after the OPM Data Breach

In June, the Office of Personnel Management (OPM) announced records had been compromised of millions of former and current government employees as well as prospective government employees who underwent security checks - one of the largest breaches of government data in history.

Data hacked included names, addresses, dates and places of birth, and Social Security numbers - data that can be used to steal your identity. It also might have included security-clearance information, such as facts about family members, college roommates, foreign contacts, and psychological profiles.

As of early July, no government agency involved, including the FBI and the Department of Homeland Security, had confirmed the identity of the hackers, but media has reported "unnamed government officials" have said that based on limited evidence, the hack originated in China. If this is true, it's not clear whether it was perpetrated by the Chinese government, hackers supported by the Chinese government, or independent hackers looking for financial gain.

OPM is in the process of notifying those who might have been affected. It's also offering potential victims credit report access, credit-monitoring services, and identity theft insurance for 18 months at no cost to them.

What should you do right now?

- Carefully read your monthly credit card, bank, and any other financial statements. Crooks often start with a small theft. Sometimes they continue the same small theft month after month, hoping to fly under the radar. Other times, after the small theft, they go for the big money.
- Regularly check your credit report to make sure no one else has defaulted on a new credit card obtained in your name, which would indicate identity theft. The law permits you to obtain for free a report once every 12 months from each of the three major credit reporting agencies - Equifax, Experian, and TransUnion. Go to the central site set up by these agencies for this purpose, www.annualcreditreport.com, or call (877) 322-8228. You can order credit reports from all three agencies at once, but it's better to spread this out by ordering a report from each agency every four months.
- Stay up-to-date on the latest information about the data breach. Visit www.opm.gov/cybersecurity.

For more information about identity theft and how to protect yourself as well as recover from it, visit www.identitytheft.gov and www.consumer.ftc.gov.



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

"Why are you eating my cookies?"

A traveler, between flights, bought a small package of cookies. Then she sat down and began reading a newspaper. Gradually, she became aware of a rustling noise. From behind her paper, she was flabbergasted to see a neatly dressed man helping him to her cookies. Not wanting to make a scene, she leaned over and took a cookie herself.

A minute or two passed, and then came more rustling. He was helping himself to another cookie! By this time, they had come to the end of the package. She was so angry, but she didn't dare allow herself to say anything. Then, as if to add insult to injury, the man broke the one remaining cookie in half, pushed half across to her, and ate the other half and left.

Still fuming some time later when her flight was announced, the woman opened her handbag to get her ticket. To her shock and embarrassment, there she found her pack of unopened cookies!

How wrong our assumptions can be!

"Judge not that you be not judged." (Matthew 7:1, KJV) And how often are our judgments built upon assumptions or personal perceptions.

There is hardly anyone who has not been guilty of some grave misjudgment. There is hardly anyone who has not suffered from some else's misjudgment. And yet the strange fact is that there is hardly any commandment of Jesus which is more consistently broken and neglected.



**WELCOME NEW MEMBERS TO
HUNTSVILLE CHAPTER MOAA**

CW5 William Young, USA
COL Christopher Sargent, USA
COL Alfred Paddock, USA
CW4 Edwin Nickel, USA
COL George Laslo, USA
LT Aubrie Hess, USN
CAPT Charles Steckler, USN
Lt Col Paul Wagner, USAF
MAJ Charles Drake, USMC
Col Jon Owings, USAF
Maj Fred Stierwalt, USAF

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 June 2015

Beginning Balance	\$20,712.94
Credits	2885.00
Debits	1353.76

Ending Balance \$22,244.18



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Fox Army Health Center Col Gerald C. Maxwell, USAFR



Stateside Travel: On the Go with TRICARE

Whether you travel for business or pleasure, it's important to know that TRICARE is portable and travels with you wherever you go.

You should receive all routine care and get your prescriptions filled before traveling. If you have a medication that you take regularly, get enough to take with you and be sure to pack your medication in your carry-on luggage.

With routine care complete, your only health care concern should be urgent or emergency care. Your first line of defense when deciding what kind of care you need is TRICARE's Nurse Advice Line (NAL) at 1-800-TRICARE (874-2273). A registered nurse can answer your urgent care questions and schedule next-day appointments at military hospitals and clinics if necessary. Best of all, the NAL is available 24 hours a day, 7 days a week, so there is no need to worry about availability as you travel between time zones.

In the event of an emergency, you should seek care at an [emergency](#) facility. If you use TRICARE Prime and need emergency care, be sure to notify your primary care manager (PCM) or regional contractor within 24 hours or the next business day. If you think you only need urgent care, get a referral from your primary care manager or call the NAL to get advice on when and how to seek care for an urgent problem.

Standard beneficiaries can visit any TRICARE-authorized, network or non-network provider; simply call the doctor to schedule an appointment. Referrals are not required, but you may need prior authorization from your [regional contractor](#) for some services. If you use a non-network provider, you may have to file your own claim. You may also have to pay up front for your care, so look for a network provider for treatment and save your receipts to file a claim later. Using a network provider exercises the TRICARE Extra option giving you a five percent cost-share discount.

US Family Health plan participants should call customer service 1-800-748-7347 for care. Be sure to save all your health care receipts. Beneficiaries enrolled in the US Family Health Plan cannot use the Nurse Advice Line.

TRICARE Overseas Program (TOP) beneficiaries traveling in the United States can call the Nurse Advice Line for health care advice, but if they ultimately seek care from a provider, they will need to call their [TOP Regional Call Center](#) to coordinate care.

TRICARE covers services that are medically necessary and proven safe and effective. For information about your health plan, visit the [TRICARE](#) website.

- Oppose means testing of TRICARE Prime and TRICARE for Life enrollment fees
- Block the consolidation of TRICARE health plans into a single plan providing less choice

Retirement/Survivor Issues

- Evaluate Military Compensation & Retirement Modernization Commission recommendations; (February 2015)
- Oppose military benefit changes that are inconsistent with service career sacrifices
- Preserve full-inflation cost of living adjustments (COLAs)
- End the deduction of VA disability compensation from military retired pay
- End deduction of VA Dependency & Indemnification Compensation from Survivor Benefit Plan annuities
- Implement a more equitable military disability retirement system
- Restore VA Dependency & Indemnification Compensation for spouses who remarry after age 55
- Reform the Survivor Benefit Plan (SBP) calculation for reservists who die performing Inactive Duty Training
- Authorize survivors to retain a deceased retiree's full final month retired pay
- Reform the Uniform Services Former Spouse Protection Act (USFSPA)

Veterans/Other Issues

- Eliminate VA claims backlog and improve quality, efficiency and transparency of claims processing
- Improve VA healthcare services and access for women veterans
- Extend caregiver services and support to qualifying disabled veterans of all conflicts
- Authorize pre-tax payment of health, dental, and long-term health care premiums
- Prevent disproportional Social Security and Medicare penalties for any population segment

We commend and thank the continuous efforts made by Admiral Ryan and his staff in their successes while we encourage and cheer them on where there is still a few miles to go!!

• Congress: End Sequestration NOW!!!

The Budget Control Act of 2011 chained a ticking time bomb to our national defense capabilities. The resulting devastating cuts from sequestration resulted in furloughs, force cuts, and reduced training hours. Unless Congress acts to repeal sequestration and replace it with an alternative debt reduction deal, another, even more devastating round of defense cuts will be required beginning in FY 2016. As you probably know, the Army has projected a reduction of another 40,000 soldiers. DoD will be forced to resort to even more drastic cuts to cope with sequestration if it isn't repealed. Some of those include:

- Additional and accelerated force drawdowns
- Further reductions in flying hours and training drills and a reduction in O&M accounts
- Some 15 to 20% cuts in modernization accounts
- Further involuntary reductions-in-force to reduce civilian personnel costs and hiring freezes
- Halting all accessions, promotions, PCA moves & discretionary bonuses


You can imagine that these continued cuts would be a disaster as we send our service men and women into harm's way. While debt reduction is certainly a national priority, such a disproportional share of this burden must not be foisted on the backs of military families who already have sacrificed more for their country

Continued on page 10

than any other segment of the nation's population.

Contact your elected representatives and ask them to please put partisan politics aside and develop an alternative debt reduction package that fairly balances required sacrifices and avoids disproportional penalties for service members, retirees, and their families.

• **State of Alabama Tax Issues**

You may recall that at the MOAA State Convention in Montgomery, in April, we received an update from State Senator Bill Holtzclaw, District 2, representing Limestone and Madison Counties. Bill felt that the Governor's effort to tax retired military income had been "taken off the table." I hope that is true. However, you know from watching politics at all levels that surprises can take place, suddenly and often late in the game. I highly recommend that you stay in touch with your state legislators and senators on this issue and make it abundantly clear where you stand on this issue. The Michigan suite way back in the late 80s settled the taxing of Government retirees at all levels and agencies (tax all or none) and we enjoyed the benefit of the state not taxing military retirement since. However, if we've learned anything, (look at the Affordable? Care Act), we've learned that things can change. Stay alert and stay in touch!! 

Get Answers to Your Medication Questions

Have you ever picked up a prescription, got home and realized you had a question? Maybe you had a headache but weren't sure how the pain reliever would work with another medication you take? You're not alone. "Your safety is important to us. Don't be afraid to call and ask your doctor or pharmacist to explain prescription directions again if you didn't understand them the first time," encourages Dr. George Jones, Chief of the Defense Health Agency Pharmacy Division. "And it's always a good idea to write down any additional or special instructions so you don't forget them once you get home."

Your pharmacist should be the first resource you use to answer questions about your drugs. If you are taking an over-the-counter (OTC) medication like acetaminophen (Tylenol®), cough medicines, herbal supplements or aspirin, those drugs can interfere with other medications. Because you purchased these products OTC, there is no record in the pharmacy's computer system to prevent harmful drug interactions. It is important that you tell your pharmacist about taking OTC products when you fill any prescription.

The Food and Drug Administration (FDA) is another good resource. FDA's Division of Drug Information (DDI) will answer almost any drug question and are easy to reach. The DDI responds to an average of 4,432 telephone calls, 1,531 emails and 91 letters with drug questions every month. The top five questions DDI pharmacists receive are:

- What are the possible side effects of my medicine, and where can I find the most current information about the drugs I take?
- How do I report a bad reaction to a medicine or a medication error to FDA?
- Are generic drugs the same as brand name drugs?
- How can I find out when a generic will be available for a medicine I take?
- How do I discard medicine that I no longer need?

Did you know that if you get your prescriptions from [TRICARE Home Delivery](#), you still have access to a pharmacist 24/7? You can get answers to these and other questions by calling Express Scripts, Inc., the contractor who manages the TRICARE prescription benefit at 1-877-363-1303. You can also call the FDA Division of Drug Information at 1-855-543-DRUG (3784).



Your Huntsville Real Estate Connection



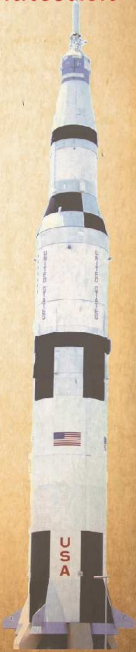
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256-508-0211

Mike@MoveToHuntsville.com

www.MoveToHuntsville.com



Membership Statistics

Total Members: 443
Auxiliary Members: 67
Life Members: 221

New this month: 11
Deaths this month: 1
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, 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			

PX/Commissary – continued from page 3

Tickets are on sale at the Redstone Exchange for the 4th Annual Rhythms Brew & BBQ Festival that will be Saturday August 23rd. Musical artists for this concert include Ledisi, Brian Culbertson, Tony! Toni! Tone!, and Tucka! We are also selling tickets for the Darius Rucker Concert for August 24th. Visit Customer Service to purchase your tickets.

We thank you for your patience while we continue renovating the Redstone Exchange. Please feel free to ask us if you cannot find what you are looking for!

Shoppette

Get ready for Back to School and don't forget Labor Day soon! Rug Doctor is now available at the Redstone Express; Retirees Appreciation Day Tent Sale September 24-26 and Redbox – all at your Shoppette. Check out our monthly promotions and save!! 🇺🇸

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 Advisers 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



Specializing In Tactical Wealth Management,
Call Today: (256) 715-0094

Investment advice is offered by Horter Investment Management, LLC, a Registered Investment Adviser. Insurance and annuity products are sold separately through Cloud Financial, Inc. Securities transactions for Horter Investment Management clients are placed through Pershing Advisor Solutions, Trust Company of America, Jefferson National Monument Advisor, Fidelity, Security Benefit Life, FC Stone and Wells Fargo Bank. N.A. 1. <http://tinyurl.com/n3as58n>; 2. <http://tinyurl.com/ax3devt>; 3. <http://tinyurl.com/a4fhfer>; 4. <http://tinyurl.com/a4fhfer>

Use a Full Sunscreen Regiment for Full Protection

As the summer sun continues to shine down on us, we need to remain vigilant against sun damage. Knowing the key differences in skin protection and using a full sunscreen regiment will best protect you and your loved ones from the sun.

We all know that sunscreen or sunblock is a must for skin protection during the summer and all year, but do you know which one is best for you? The American Melanoma Foundation classifies sunscreens into two major types: chemical and physical. Chemical sunscreens contain special ingredients that act as filters and reduce ultraviolet radiation (UVR) penetration to the skin. Physical sunscreens, or sunblocks, contain ingredients like titanium dioxide and zinc oxide which physically block ultraviolet radiation. Sunblocks provide broad protection against both ultraviolet B (UVB) and ultraviolet A (UVA) light. If you have an unusual sensitivity to UVR, you should use sunblock. If not, sunscreen is fine - and easier to wash off.

Sunscreen is only one part of a full sunscreen regiment, which includes wearing a wide-brimmed hat, sunglasses, a long-sleeved shirt and pants. You can apply sunscreen under makeup and you should even apply it under your clothes, since many t-shirts only provide Sun Protection Factor (SPF) of 5 to 8. Sunscreens should be used daily if you are going to be in the sun for more than 20 minutes because even on a cloudy day 80 percent of the sun's ultraviolet rays pass through the clouds. Don't forget your lips! Use a lip balm that contains sunscreen with SPF 15 or higher.

If you've spent time in the sun, it is important to watch for changes in your skin. A sudden or ongoing change in the appearance of a mole is a sign that you should see your doctor. Review the American Melanoma Foundation's [ABCD's of Melanoma](#) for warning signs. TRICARE covers skin cancer for individuals, but there are limits

**40 Birthdays in August
Happy Birthday!**



TAPS

COL Robert J. Feist

Our deepest sympathy to the families of our departed friend

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:

Dr. Albert Castelli

By: **COL Hal Hicks**

COL John Rivenburgh, USA
Mrs Carrie Hightower
MAJ John Yelverton, USA
Lt Col Ronald Harvey, USAF
Mrs Doris Prince
LTC Merrill Rising, USA
LTC Henry Arnold, USA
COL William Holbrook, USA
LTC John Nagle, USA
MAJ Michael Wood, USA
COL Michael Barron, USA
COL Richard Dean, USA
COL William Roberts, USA
COL Thomas Sharp, USA
LTC Norman Hopkins, USA
Mrs Marjorie Hines
COL George Sisson Jr, USA
CDR David Swindle, USN
CW4 Louis Kubik, USMC
MAJ Richard Quinones, USA

BG Eric Smith, USA
Mr Alvin Jupiter
CAPT James Newman, USN
Col Frederick Driesbach, USAF
MAJ William Smith, USA
LTC Philip Bradley, USA
MAJ Warner Davis, USA
Mrs Margot Snyder
COL Joseph Goss Jr, USA
LTC Richard Carter, USA
LTC Patrick Conner, USA
CW4 Edwin Nickel, USA
CH (MAJ) Frank Turnbow, USA
COL Ronald Crowley, USA
Mrs Helen Wilson
CPT Camden Kent Jr, USA
Capt William Jackson, USMC
LTC Richard Sorrell, USA
Mrs Carol Freyder
COL Ronald Funderburk, USA



Bringing Rehabilitation to American Veterans
in an Enriched Environment - Improving the
quality of life of veterans diagnosed with TBI

Welcome to The BRAVE Initiative

The BRAVE Initiative is a Department of Defense sponsored project aimed at improving the motor deficit of veterans who have sustained a traumatic brain injury (TBI). If you or someone you know has had a TBI please contact our laboratory to learn how you might become eligible to receive therapy at no cost. **All travel and living expenses will be paid for the participant and one caregiver.**

Contact:

Staci McKay

(205) 934-9768

TBirehabtherapy@uab.edu



Cloud Financial

Membership Meeting **26 August 2015** **11AM – Summit Club**

We will be joined by a group of financial advisors from Cloud Financial, a long time advertiser in our newsletter, *The Sentinel*. Their goal is to help you leave your financial worries behind, and provide you with a secure financial plan that give you confidence & peace of mind. Every financial plan they create is designed to maximize your returns while mitigating market volatility. Discover what it means to have confidence & peace of mind in retirement.

Leading the team is Don Cloud, a veteran of the Financial Services Industry with a passion for helping his clients not only retire, but remain financially independent throughout their golden years.

Don's "you don't have to lose in order to gain" investment philosophy has been featured in the Madison Weekly, on WAFF, and 256 Magazine. Don has also been named "Advisor of the Year" for his high level of success.

Don will be joined by Geremi Cloud and Charles Harriman.

Topics they will cover include:

- Mechanisms to transfer wealth outside of probate
- Minimizing taxes on IRA distributions
- Social Security benefits and strategies
- Potential impact of National debt
- Retirement savings and investments
- Types of annuities – pros & cons
- Cyber security

This will be a very informative and beneficial meeting.

Menu: Spaghetti with Marinara Sauce, Chicken Parmesan, Seasoned Green Beans, Tossed Salad with Italian Dressing, Garlic Toast, Tiramisu, Assorted Beverages

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

RSVP: CDR Christine Downing, 256-828-9740, cdowning@bellsouth.net, NLT 23 August



In concert with the Military Retirees Council and the
Redstone Arsenal Community Women's Club,
the Huntsville Chapter of the Military
Officers Association of America presents our



*The Links at
Redstone*

4th Annual "Scholarship" Golf Tournament "Retiree Appreciation Days" - Friday 25 September 2015

0800 Shotgun Start
Registration begins at
0630

4-person Scramble Format

Individual Golfer - \$75

Or

4 Person Team - \$300

Includes range balls, cart, golf, lunch & door prizes
ticket

Prizes for: Top Three Teams, Longest Drive,
Closest to the Pin, Hole in One

Silent Auction with lots of great items!

Mulligan / Power Drive packages for sale!

Early Bird Special:

**Register by August 21st at the
reduced rate of
\$65 per player / \$260 per 4 Person
Team!**

Don't Wait – Sign Up Now!

Interested in being a Tournament Sponsor or
Donating directly to the Scholarship Program?

Please Contact: Bruce Robinson
(Huntsville Chapter MOAA President)

256-450-3191 or brobinso@mitre.org

To Sign Up Contact:

Rick West
256-776-6901

or

John Inman
256-425-8022

Mail this form and your check made out to HCMOAA to:
Rick West
151 Tipton Rd
Gurley, AL 35748

PLAYER 1: _____ **PLAYER 2:** _____

PHONE: _____ **PLAYER 3:** _____

E-MAIL: _____ **PLAYER 4:** _____

**100% of net proceeds returned as merit awards for the
Huntsville Chapter MOAA Student Scholarship Program**

Sponsorship does not imply endorsement by the U.S. Army nor the Department of Defense.

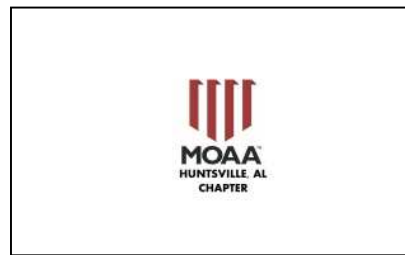
MOAA Logo Shirts Are Here!

A local company, Phoenix Industries, can produce embroidered MOAA logo shirts at very reasonable prices. They are the vendor for AUSA and other local organizations. The Chapter pays to get the logos digitized, and you get a logo shirt for the cost of the shirt.

You can get a second logo (like your name) on the sleeve for an additional \$3.

Want one of your personal shirts embroidered? No problem – it's just \$12 plus tax.

The logos we have digitized are:



These will be great to wear at membership meetings, monthly breakfasts, as well as other functions the Chapter supports.

To order, visit our website and go to the “Chapter Store” page, where you can download the Phoenix catalog of available shirts, as well as an order form.

Also from Fox Army Hospital

FRAUD ALERT: “Call Centers” are cold calling TRICARE beneficiaries, phishing for personal information they can use to fill and then bill TRICARE for prescription medications, including pain and scar creams and “metabolic capsules.” If you get unsolicited calls offering medication coverage, you should contact the Fraud Tip Hotline at 1-866-759-6139 or email TRICAREfraudtip@express-scripts.com.

Read the full news article at: www.health.mil/compoundfraud.

Check out our websites at www.redstone.amedd.army.mil.

More information about TRICARE at:
<https://www.tricareonline.com/portal/page/portal/TricareOnline/Portal>

Northern Florida and the National MOAA Convention in Orlando

Do you want to attend the National MOAA Convention in October, but without the hassle of flying or driving to Orlando? The Montgomery Chapter is sponsoring a 5 day bus trip to Northern Florida 29 October – 2 November. Buses will depart from two locations - Maxwell AFB in Montgomery and Dothan.

Day 1 – 29 October - Depart Maxwell AFB or Dothan for Ocala, FL. Check into your hotel and enjoy a “get acquainted” dinner.

Day 2 – 30 October – After breakfast, depart for Silver Springs, FL for a glass bottom boat ride and a BBQ luncheon. Continue on to Orlando for check-in at the Convention.

NOTE: Individuals must make their own MOAA Convention and Orlando hotel reservations

Day 3 – 31 October – Convention day. Bus is available for local use.

Day 4 – 1 November – Travel to Port Canaveral for a tour of the Kennedy Space Center and museum. Travel to Jacksonville, FL and check-in to your hotel. Enjoy the Alhambra Dinner Theater performance of “Anything Goes”.

Day 5 – After breakfast, enjoy a surprise tour of Jacksonville followed by a luncheon. Depart for Maxwell AFB or Dothan.

**Price per Person (excluding the MOAA Convention) is \$699 double or \$797 single
A deposit of \$200 is required by 1 September – final payment is due 1 October**

For more information or to register, contact:

**Colonel Carol Anne Toms
(334) 273-8713 (home)
(334) 312-1017 (cell)**

**MOAA Annual Meeting
Buena Vista Palace Hotel
Orlando, Florida**

30 October	Informational Workshops MOAA Partners and Exhibitors Expo Community Heroes Award Night and Dinner
31 October	MOAA Annual Meeting Chairman's Luncheon Chapter Levels of Excellence Award Ceremony and Dinner

VICTORY DAY 2015 - THE 70TH ANNIVERSARY OF THE END OF WWII

Victory Day, also known as VJ Day, marks the anniversary of the Allies' victory over Japan during World War II. It followed the dropping of the devastating atomic bomb on the Japanese cities of Hiroshima on Aug. 6 and Nagasaki on Aug. 9, 1945.

Of the 16 million Americans who served in uniform, less than 800,000 are alive today. Victory Day, a state holiday only in the State of Rhode Island, is observed on the second Monday of August each year. This year marks the 70th anniversary of the Allies' victory during WWII.

The Victory Day 2015 observance will be held at the U.S. Space & Rocket Center on Aug. 10 from 10 a.m. until 1 p.m. It will be a day of recognition for the men and women in military service during World War II.

Hundreds of WWII veterans are invited and expected to attend. Victory Day 2015 may be the last opportunity that such a large group of WWII veterans are assembled together for "An Outpouring of Thanks from A Grateful Nation."

WWII veterans and their families are invited and urged to attend.. The public is invited to display signs, posters and expressions of gratitude.

The event will feature an orchestra performance, reenactors, WWII equipment, dignitaries, celebrities, entertainment, gifts and expressions of thanks, an honor procession and an F-16 fly-over salute to honor the veterans. For more information visit www.rocketcenter.com/victory.

Important Dates in August

6 August – 1st Atomic Bomb dropped (1945)
7 August – AUSA Iron Mike Golf Tournament
9 August – Richard Nixon resigned (1974)
10 August – Victory Day – Space & Rocket Center
10-13 August – SMD Symposium – VBC
13 August – Berlin Wall established (1961)
13 August – Board Meeting – Summit Club
14 August – Social Security established (1935)
16 August – Elvis Presley died (1977)
21 August – Hawaii becomes 50th state (1959)
26 August – Member Meeting – Summit Club
29 August – Monthly Breakfast – Golden Corral
31 August – Princess Diana died (1997)

