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August 2017



Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE Col Gerald C. Maxwell, USAFR



Fellow Members –

Back to school! That will soon be the mandate for all of those continuing to learn. You have the opportunity to continue to learn – and continue to serve with other like-minded folks that have committed themselves to our country and its values. If it has been a while since you have attended one of our monthly meetings, now is the time to start attending! Our meetings are scheduled for the last Wednesday of the month. Lunch is served at 11a.m., followed by a membership meeting at 11:30, and then our featured speaker. Please RSVP and let Chris Downing know if you plan to eat.

Our speaker this month is Cory Samz of Hospice Family Care at Huntsville Hospital. In September, we have the Huntsville Police Quartet to entertain us. You also join us for our monthly informal breakfast. They are held the second Saturday of the month at 9a.m. at the Royal Rose Diner – University Drive at Memorial Parkway (next to Costco & Home Depot). If you have not been yet, the food & service is outstanding

Your Chapter has planned a fantastic trip to Nashville to witness the total solar eclipse on 21 August. Our bus is filled and there is a waiting list. To add your name to the list send me an e-mail. We are also planning future interesting and educational trips. If you have any ideas for trips or other activities, let us know.

On 21 September we have our annual Scholarship Golf Tournament! If you play, sign up. If you don't, volunteer for the Golf Committee. The tournament is part of the Redstone Arsenal Retiree Appreciation Days activities.

We always need additional advertisers for the Sentinel. Keep your Huntsville Chapter in mind as you shop at your favorite locations. Talk to the manager about advertising in our award-winning newsletter! It is a great way to assist your favorite shopping establishments and help your Huntsville MOAA Chapter.

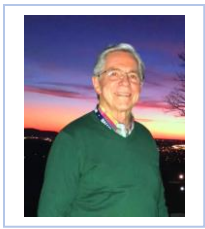
Remember to check out our award-winning website for more information and updates: <http://huntsvillemoaa.org>.

Gerald Maxwell

***Get Involved!***

<b><u>In This Issue</u></b>			
President's Message	1	Birthdays	13
Legislative Corner	2	Chapter Happenings	13
Concerns	3	TAPS	14
PX/Commissary	3	Guest Speaker	15
Fox Army Health Clinic	5	Legislative (continued)	17 & 18
Surviving Spouse's Activities	6	Golf Flyer	19
PX/Commissary (continued)	6	Job Fair	20
Chaplain's Corner	7	Surviving Spouse Corner	21
New Members	7	Legislative (continued)	21
Treasurer's Report	7	Job Fair	22
Legislative (continued)	9	Chapter Objectives	23
Membership Statistics	11	Important Dates	24
Membership Renewal Notice	12		

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



## Legislative Corner

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



**Take  
Action**

→ <http://www.moaa.org/takeaction/>

Well, as some of you know, I have occupied the Legislative Affairs Chair since joining the chapter somewhere around five years ago. This will probably be my last Sentinel article since I will be transitioning this seat to Lt Col Charles Clements, USAF, retired. Charles, as most of you know is a past president of the chapter and having recently retired from the Missile Defense Agency as a Civilian Employee, he has loads of extra time on his hands ☺ ☺ and is looking for more ways to occupy his time. No, seriously, Charles has a strong interest in how legislative matters affect us all as veterans, retirees, or just generally interested folks in how the Congress keeps its “promises” to those of us who have contributed to the defense of the nation. As usual, my strong interest is in the area of the financial benefits that we work so hard to preserve. Accordingly, this month’s items will be along that line and the first is especially to those fewer members who are still on active duty and will be most affected by the new blended retirement system.

- **Blended Retirement System (BRS) Decisions Should Consider the Whole Story:**



*sourced from Lt Col Shane Ostrom,  
Program Director, Finance and Benefits Information, MOAA (national)*

Shane has been following the articles on the new Blended Retirement System with great interest. He has also read the Defense Department’s online information about the new plan and completed all of the BRS education programs. And, while technically correct, he has found some of the information presented about the BRS to be a bit misleading. As a professional financial specialist, both as a past investment adviser and now in his education and counseling role, here are a few additional points service members and their families should consider. The BRS educational materials should describe the current retirement program as a combination of the Thrift Savings Plan and a retirement-pay benefit. However, comparisons in the current TSP are disappointingly absent. That’s because DoD does not consider the TSP to be a

*Continued on page 9*

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Membership: CDR Christine Downing, USN-Ret, 256-828-9740, [cdowning@bellsouth.net](mailto:cdowning@bellsouth.net)

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Public Affairs (Publicity): Mrs. Jan Camp, 256-464-8622, [janetecamp@aol.com](mailto:janetecamp@aol.com)

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, [janetecamp@aol.com](mailto:janetecamp@aol.com)

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

Constitution and By-Laws: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

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ROTC: Lt Col Charles T. Clements, USAF-Ret, 850-496-6089, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

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The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, [brobins@mitre.org](mailto:brobins@mitre.org)

#### 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@heartlandits.com](mailto:monte.washburn@heartlandits.com) (July 2018)

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**

The Exchange back to school sale continues through July and into August. Clothes, backpacks, school supplies, exercise items, and dorm room supplies. You can save even more by signing up for the Exchange STAR card. The first day you use it – ALL your purchases are 10% off on your bill! In August, your STAR card offers 12 months no interest and no payments on any jewelry and/or watch purchase of \$700 or more. Plus 0% interest and no payments for 12 months on any major appliance of \$499 or more.

Starting 11 November, formerly serving military can shop online (although not in store) at the Exchange. All veterans are being encouraged to confirm their eligibility at <https://www.vetverify.org>. Once confirmed, begin to shop through four exchange service portals: [www.shopmyexchange.com](http://www.shopmyexchange.com) for Army & Air Force Exchange Service (AAFES); [www.mynavyexchange.com](http://www.mynavyexchange.com) for Navy exchanges; [www.mymcx.com](http://www.mymcx.com) for Marine Corps stores; and [www.shopcgx.com](http://www.shopcgx.com) for Coast Guard exchanges. The [vetverify.org](https://www.vetverify.org) process takes about five minutes.

**Shopette**

Tent sale! Shop early for best selection.



Also, check out the new items of the month and the wines of the month on sale!

*Continued on page 6*

**Need Addresses**

**None at this time**

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

**Concerns**

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

**None at this time**

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 Edward L. Uher**  
 256-882-6824,  
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## **Fox Army Health Center MAJ Bruce T. Robinson, USA-Ret**



### **Physical Therapy gets boost at Fox Army Health Center**

With readiness a top priority, Fox Army Health Center is doubly prepared to get the Soldier back to the fight.

For the first time ever, Fox Army Health Center is home to not just one, but two physical therapists. Joining Dr. David Kesting in the medical treatment facility's physical therapy department is Dr. Jeff Middleton, who has not only improved the clinic's access to care, but also the care provided, according to Kesting.

"The quality of our care has been tremendously enhanced," said Kesting, who has worked at Fox since 2006. "As a physical therapist, sometimes you think, 'I don't quite understand this case or this particular problem, I'd sure like to have somebody to bounce this off of.' With Jeff being here it's unbelievably nice. We pick each other's brains and collaborate a lot. Having another source, another pair of eyes, is one of the biggest assets we've got going now."

Middleton, an Alabama native, received his doctorate in physical therapy from the University of North Dakota after serving as a mechanic in the Air Force. He joined Fox staff in February.

"I really enjoy the demographic of the people that come here – I wanted to work with the military, their families and retirees," Middleton said. "I just love being back. This is home – the military is what I'm used to – and to come back into this, it's something bigger than myself. It serves more of a purpose being here in this capacity at Fox, being able to get the active duty member ready to get back to the fight. If I can help in any way, I'm humbled."

Physical therapy staff provides a variety of services to beneficiaries aimed at treating disease and injury, to include electric stimulation and ultrasound, manual therapy, soft tissue/deep tissue massage and trigger point release. Patients must be referred by their physician, whether they are located at Fox Army Health Center or not. Women's health and pediatric cases are referred outside of the facility. Most common cases include hips, knees, the occasional shoulder injury, and the basic wear and tear on a body that comes with being in the military.

"Helping people get healed and overcome their pain, increase their strength, and get back to full functional independence is our mission," Middleton said. "We're here and we definitely want to help the Soldier get back to the fight – it's all about getting them ready as quickly and independently pain-free as possible."



## **Surviving Spouse's Luncheon**

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

There will not be surviving spouse luncheons during the months of July and August.

Everyone enjoy your summer and be safe.

The luncheons will resume in September.

Everyone will be called a reminder.

*PX – continued from page 3*


### **Commissary**

At the entrance of your Commissary you will find an opportunity to give back to your community. Pre-packaged bags for the Feds Feeds Families food drive. A wide variety of items bagged and convenient – all priced at \$10.19. Be generous,

Also, while entering the Commissary check out the table of coupons and sales flyers. You will be sure to find something on sale to get great savings.

New at your Commissary – Bolthouse Farms Green Goodness, Blue Goodness, Strawberry/Banana, Amazing Mango, and Vanilla Chai Tea! A wide variety of healthy vitamins, antioxidants, and protein!

August is grilling time. Meats are on sale – steaks, ribs, chops. And you can find charcoal, marinades, wood chips, and everything else a grill-master needs.

With the end of summer around the corner, many people are about to be canning items from their gardens or store shelves. Your Commissary has you covered with extensive canning supplies located in the middle of aisle 13. 





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

**Love Your Enemy!?**

Jesus said, "You have heard that it was said, '*You shall love your neighbor* and hate your **enemy**.' But I say to you, love your enemies, bless those who curse you, do good to those who hate you, and pray for those who spitefully use you and persecute you, that ye may be the children of your Father which is in heaven: for he maketh his sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust (Matthew 5:43-45, KJV)

How can we love our enemy? The following is one example: The Civil War had just ended, and the opportunistic scalawags were busy lording it over their fellow Southerners. A hot-blooded group of die-hard former rebels gained an audience with President Lincoln. His gentle friendly manner soon thawed the ice, and the Southerners left with a positive respect for their old foe. A northern congressman approached the President and criticized him for "befriending the enemy," suggesting that instead of befriending them he should have had them arrested because they were really traitors. Lincoln smiled and replied, "Am I not destroying my enemies by making them my friends?"



**WELCOME NEW MEMBERS TO  
HUNTSVILLE CHAPTER MOAA**

**Mrs. Ann Eittreim**  
**Mrs. Margot Chabot**  
**COL Steven Walburn, USA**

**Scholarships**

The Chapter has instituted an active scholarship program. In conjunction with the Redstone Women's Club, we will issue one or more scholarships each year to a deserving student.

Please consider donating to our program.  
Contact Richard West for details.



**Treasurer's Report**

**CAPT Richard West, USN**

For the Month of June 2017

Beginning Balance	\$8567.86
Credits	797.00
Debits	1741.12

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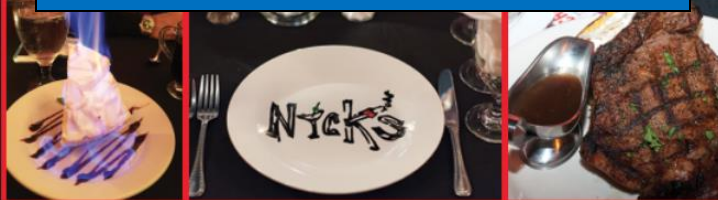
Ending Balance	\$7623.74
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The FY2018 budget will be posted on the website by 15 September and voted on at the September membership meeting



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## Help the Chapter Recruit New Members

Do you know someone who is  
eligible to be a Chapter member?

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membership meeting as your guest

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us at the next meeting

You are the Chapter's best  
recruiters

## Attention Members

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benefit since there is no DoD contribution. It's a valid point since "benefits" are employer-provided. But, if that's the case, why are member contributions and projected investment results included in the BRS materials? Service members contributing their own pay into a retirement account is not a benefit and neither are investment results.

If member contributions and projected investment results count as part of the BRS benefit, then those same factors should apply to current TSP contributions. This would give troops an apples-to-apples comparison and regarding member contributions, the Employee Benefit Research Institute indicates only 54 percent of people with employer-sponsored retirement plans take advantage of the benefit. The uniformed services' rate for the current TSP is only 46 percent. The Congressional Budget Office expects the TSP participation rate for the military services to climb with the new match and automatic enrollment. However, as with the national averages, the lowest participation will most likely be among the youngest service members since they have the least discretionary income.

Financial Engines, a leader in the retirement plan business, indicates that a quarter of employees do not contribute enough to their companies' retirement plans to receive their employers' full matches. However, forty-two percent of employees with incomes less than \$40,000 per year and about a third of employees under 30 don't contribute enough to receive a full company match. If you count investment results in the BRS materials, what about projections for members who lose value in their accounts due to market forces and bad investor behavior?

And according to DALBAR, a financial analytical firm, the 10-year average annual return for investors in equity funds is 4.2 percent. The same period for the S&P500 index (TSP C Fund) was 7.3 percent. The 30-year average for investors drops to 3.7 percent, while the S&P500 jumps to 10.4 percent. Lower investor results are primarily due to lack of knowledge and bad investor behaviors when managing retirement accounts. According to the Government Accountability Office, 55-64 year olds average \$104,000 in retirement accounts. That's nowhere near the amount needed for financing 40 years of unemployment during retirement. Chalk it up to lack of participation and investor behavior. The 85 percent of troops who separate early (the ones officials claim to benefit with the BRS) are among the population least likely to contribute to a TSP and won't be eligible to receive DOD matching contributions until their third year of service. Officials say separating troops currently leave the service with nothing. Although they do get the post-9/11 GI Bill, and that's not peanuts.

The point is, service members should be mindful of illustrations that count on full-member contributions and ideal investment results. Life happens and markets fluctuate. When making the difficult decision about whether to switch to the BRS, keep in mind the conflicts of interest regarding the BRS: the government stands to save a significant amount with the BRS and, financial service firms can't wait to guide members' seeking investment advice into expensive investment products. Tread lightly!

- **New Income Tiers for Medicare Part B Premiums in 2018**

*(again from Lt Col Ostrom at national, but perhaps affecting a much larger percentage of our membership than the previous item.)*

If you were already receiving Medicare benefits, or even if you weren't, you may remember some years ago, Medicare had to fix the payment system used to pay doctors. A permanent fix was passed in 2015. The permanent fix established new income tiers for Part B premiums to pay for the doctor payment fix. And it's

*Continued on page 17*

## Upcoming Meetings

September – The Huntsville Police Department Barbershop Quartet

October – Hear about the Burritt on the Mountain Museum

November – John Olshefski -past Garrison Commander and current face of Huntsville Utilities

December – Our gala Christmas Party

## Stay Hydrated When Temperatures Soar

Most people know that staying hydrated is important in the summer months. But did you know that losing just four percent of your body weight due to dehydration decreases physical performance by 50 percent? This loss of fluid can happen in less than two hours when exercising or working in the heat. When the body loses more water than it takes in through food and beverages, it becomes dehydrated.

According to the [U.S. Army Public Health Center](#), every summer thousands of service members are treated for heat-related illnesses, including dehydration, heat stroke and heat exhaustion. As dehydration worsens due to prolonged exercise, sweating, vomiting or diarrhea, blood thickens. The heart strains to move this blood, which increases the heart rate and blood pressure. The kidneys hold on to urine, which becomes dark in color. Dizziness and confusion set in. Severe dehydration can be a life-threatening medical emergency. Treatment requires fluids delivered through an IV.

Mild dehydration doesn't normally cause issues, and may even go unnoticed. According to the Centers for Disease Control and Prevention (CDC), even [mild dehydration negatively affects mood, brain and body functioning](#). Listen to your body. Follow these tips from the CDC to help you [prevent heat illness and stay hydrated this summer](#):

- When working or exercising outside in the heat, drink 1 cup (8 oz.) of water every 15 to 20 minutes.
- If you're outside and sweating for several hours, drink sports drinks with balanced electrolytes.
- Eat foods with high water content.
- Avoid sugary beverages, alcohol and drinks with high caffeine or sugar.
- Schedule outside work and exercise during the coolest times of the day.

If you feel thirsty, you may already be dehydrated. Pay attention to other [signs of dehydration](#), which include:

- Fatigue
- Lightheadedness or dizziness
- Muscle cramps
- Lack of tears
- Dark and/or infrequent urination
- Elevated heart rate, blood pressure and/or breathing

If you notice these signs, drinking plenty of water is the first line of defense. Sports drinks or rehydration solutions are important because glucose and electrolyte imbalances can be dangerous.

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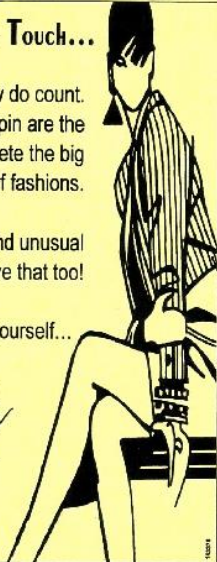
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## **Membership Statistics**

Total Members: 421  
Regular Members: 353  
Surviving Spouses: 68

New this month: 3  
Deaths this month: 2  
Renewals: 0

## **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:

**LTC Bob Miner**

By:

**COL Hal Hicks**

## **Declare Your Independence from Tobacco**

As we celebrate our independence as a nation, we want you to declare your independence from tobacco. Instead of smoking, vaping or chewing, we encourage you to spend this holiday working on your fitness, spending time with your family and enjoying the fireworks.

Research studies prove that tobacco use is a threat to the development of our social, physical and environmental surroundings. The leading cause of preventable death and disease in the United States, the CDC estimates that cigarette smoking and secondhand smoke cause 480,000 deaths each year; that's 20%! It also causes healthcare costs of more than \$300 billion each year in smoking-related illness.

You can find tips, articles and tools to help you get started on our website. Take back your freedom; declare independence from tobacco!



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"/> One Year	\$10*	If New, how did you hear about us? <input type="checkbox"/> MOAA National <input type="checkbox"/> Local event <input type="checkbox"/> Letter / e-mail from HCMOAA <input type="checkbox"/> HCMOAA website <input type="checkbox"/> Friend / acquaintance <input type="checkbox"/> Other (Please explain _____)
<input type="checkbox"/> Renewal	<input type="checkbox"/> Two Years	\$20	
	<input type="checkbox"/> Three Years	\$30	

Interested in a Chapter Life Membership  
Contact us for pricing (age-based)

\*\$5 for New Members joining between 7/1 to 11/1

New Members joining after 11/1 will have membership paid through following calendar year

First Name		MI	Last Name		
Preferred Name		Birthday	Spouse's Name	Period(s) of Active Duty i.e. 1965 – 1990	
Grade	Branch of Service	MOAA National Member #			
Active	Retired	NG	Former Officer	Reserve	Surviving Spouse
Mailing Address		City		State	Zip
Phone Number		E-mail Address			

## Get Your Blood Pressure Checked

High blood pressure often has no signs or symptoms until someone experiences a stroke or heart attack. According to Centers for Disease Control and Prevention (CDC), high blood pressure was a primary or contributing cause of death for [more than 410,000 Americans](#) in 2014. The only way to know if your blood pressure is high is to get it checked regularly. TRICARE recommends adults have their [blood pressure checked](#) at least once every two years. You'll also get a blood pressure screening each time you visit your doctor.





### 34 Birthdays in August

COL John Rivenburgh, USA  
Mrs Carrie Hightower  
MAJ John Yelverton, USA  
Lt Col Ronald Harvey, USAF  
Mrs Doris Prince  
LTC Philip Bradley, USA  
LTC Henry Arnold, USA  
COL William Holbrook, USA  
COL Joseph Goss Jr, USA  
MAJ Michael Wood, USA  
COL Michael Barron, USA  
CW4 Edwin Nickel, USA  
COL William Roberts, USA  
COL Thomas Sharp, USA  
LTC Norman Hopkins, USA  
Mrs Marjorie Hines  
Capt William Jackson, USMC

LTC Michael Dinardo, USMC  
Mr Alvin Jupiter  
Capt Melissa Lacey, USAF  
Col Frederick Driesbach, USAF  
LCDR Frances Witt, USN  
MAJ Richard Quinones, USA  
MAJ Warner Davis, USA  
Mrs Margot Snyder  
COL Ronald Funderburk, USA  
LTC Richard Carter, USA  
CW4 Louis Kubik, USMC  
LTC Richard Sorrell, USA  
Mrs Carol Freyder  
COL Ronald Crowley, USA  
Mrs Helen Wilson  
CPT Camden Kent Jr, USA  
CDR David Swindle, USN

If we missed your birthday, it's because we don't have it on file. Please e-mail your birth date to MAJ Bruce Robinson at [brobinso@mitre.org](mailto:brobinso@mitre.org) so it can be included in future newsletters. Thank you.

### Chapter Happenings



Herb Lewis – The “Bird Man” – July Guest Speaker



### TAPS

*Our deepest sympathy and prayers are extended  
to the families and friends of:*

**COL George Sisson, USA** – passed away last month in Texas – no obituary

**Lt Col Robert Miner, USAF**, 80, passed away on Wednesday, July 19, 2017, at Huntsville Hospital surrounded by his loving family. He was born in Otis, Massachusetts, July 13, 1937, to Bernard Anson Miner and Grace Elizabeth Chase. He is survived by his loving wife of 51 years, Elaine Mayfield Miner; son, Stephen Thompson Miner; daughter, Nicole Elaine Alford (Bill); grandsons, Bryce William Alford, Sloan Thompson Alford; granddaughter, Sophia Lacey Miner; loving sister, Betty Miner Duchesneau.

Lt. Col. Miner graduated from Lee High School and the University of Massachusetts with a BS in chemical engineering. He joined the United States Air Force in 1959, and reported to navigator flight training school at Connally Air Force Base in Waco, Texas, and then on to Keesler Air Force Base in Biloxi, Mississippi, where he met his wife, Elaine. After a three-year tour in England, he was sent to McGuire Air Force Base in Trenton, New Jersey. Bob and Elaine married in Gulfport, Mississippi and moved to Texas, followed by Virginia, Thailand, the Philippines, and Arkansas. In the Air Force, Bob was a senior navigator of C-130 aircraft, where he was able to travel the world.

After retirement from the Air Force, he worked as a chemical engineer at Stennis Space Center in Bay St. Louis, Mississippi, and Marshall Space Flight Center in Huntsville, Alabama.

*Gone but not forgotten for their dedicated support and service to our  
Country. We will miss these outstanding Leaders and Patriots.*



**Membership Meeting**  
**30 August 2017**  
**1100 – Summit Club**

**Guest Speaker: Mr. Cory Samz**

Cory Samz is a native to the Huntsville area. After spending 10 years away, receiving a bachelor's and master's degree in social work and nonprofit management he returned to Huntsville in 2015.

He now serves as the Volunteer Coordinator at Hospice Family Care, Huntsville and Madison County's only not-for-profit hospice. HFC provides care and support for terminally-ill patients and their families. Hospice care is not limited to patients with a cancer diagnosis. Their services are available for anyone with a terminal disease and a prognosis of 6 months or less.

Hospice care is based on the belief that comfort and quality-of-life at the end of a terminal illness are of utmost importance. They provide each of their patients and their family a holistic team approach, including a physician, nurse, home health aide, social worker, chaplain, and trained volunteers to address their physical, social, emotional, intellectual, and spiritual needs. A recent study suggests that the hospice method of care may be positively affecting the length of life for many patients.

When Cory accepted this role, he quickly recognized an opportunity to improve care for veterans. Through outreach, education, and volunteer engagement Cory is passionate about ensuring veterans receive high quality end of life care with dignity and honor.

Cory is currently developing a volunteer/community based committee, called We Honor Veterans, with the immediate purpose of evaluating and improving care for veterans and the long-term goal of strengthening collaboration with other community partners.

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**Menu:** Fried chicken, fried catfish, mashed potatoes & gravy, coleslaw, peach cobbler & assorted beverages

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

**RSVP:** CDR Christine Downing, 256-828-9740, [csdowning@bellsouth.net](mailto:csdowning@bellsouth.net), NLT 26 August 2017

## **Public health nurse puts prominence on prevention**

The mission of Fox Army Health Center is to optimize readiness, promote and preserve health, and support the Redstone community by providing our beneficiaries with timely, high quality, patient-centered care. Fox's public health nurses are an integral part of that effort. As a public health nurse for Fox Army Health Center, it is Barbara Anderson's job to see the forest through the trees. "Our focus is preventive medicine – it's not individual patients, it's what's happening in the community," Anderson said. "We follow infectious disease. We don't want people to be sick, and if they are sick we want to make sure they get cured, and that they know why they got sick. It's all about prevention of disease."

At Fox Army Health Center that includes the prevention of disease for all ages, as the medical treatment facility's two public health nurses not only see, treat and educate Fox beneficiaries, but also the children who receive care through Family and Morale, Welfare and Recreation's Child and Youth Services facilities. That wide range of ages means the nurses are on the lookout for any kind of communicable disease – whether it be anything from tuberculosis or sexually transmitted infection to, the flu or hand, foot and mouth disease.

When faced with a highly contagious disease Fox providers will refer their patient to the public health nurses, who will ensure they are treated and receive education about the disease, to include symptoms, how the disease is contracted, treatment, and whether an individual can get the disease again. Depending on the disease, patients may also have follow-up appointments with the public health nurse to ensure they have returned to a state of good health. "Part of our prevention is educating people so they know when to go to the doctor and what to do," Anderson said.

As the health consultant for Child and Youth Services (CYS), Anderson performs regular health inspections at the Child Development Center once a month, and the facilities for older children on a quarterly basis, in addition to visits on an as needed basis. She also serves as a resource for the CYS staff when issues arise, and ensures that the proper accommodations are made for special needs children - whether those needs include food allergies, diabetes, autism or other mental health and behavioral needs. In that role, Anderson serves on both the Special Needs Team led by Army Community Service, which meets weekly, as well as the Exceptional Family Member Program committee, which meets quarterly. The public health nurses also provide training for CYS staff on how to screen for illness and dispense medication as needed. "Education is part of our prevention because we want the kids to be happy and healthy and have what they need," Anderson said.

A member of the Fox team since 1991, Anderson noted she will miss her interactions with the children and staff of CYS as she heads into retirement later this summer. "I just love visiting the kids," Anderson said. "I get to watch them grow up."



almost time to pay the piper as the new income tiers start in 2018.

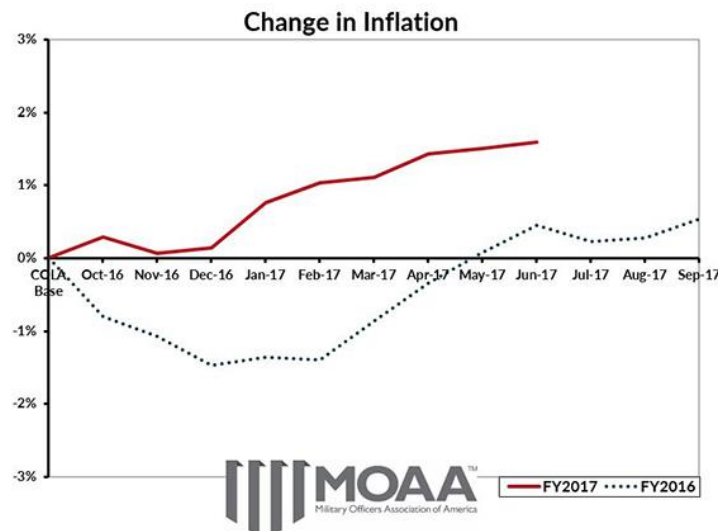
Below you can compare the current income tiers against the 2018 income tiers. You may find it interesting, but not surprising that you see how the higher income tiers have smaller amounts thereby making more people pay higher premiums in the future. The 2018 Part B premiums are not known at this time, but I think it's a safe bet that they will not be lower.

Tax Filing Status	2017	2017 Part B Premiums	2018
Single	Less than \$85,001	\$134mo	Less than \$85,001
Married	Less than \$170,001		Less than \$170,001
Single	\$85,001 - \$107,000	\$187.50	\$85,001 - \$107,000
Married	\$170,001 - \$214,000		\$170,001 - \$214,000
Single	\$107,001 - \$160,000	\$267.90	\$107,001 - \$133,500
Married	\$214,001 - \$320,000		\$214,001 - \$267,000
Single	\$160,001 - \$214,000	\$348.30	\$133,501 - \$160,000
Married	\$320,001 - \$428,000		\$267,001 - \$320,000
Single	More than \$241,000	\$428.60	More than \$160,000
Married	More than \$428,000		More than \$320,000

### • Continuing COLA Watch

The June CPI is 238.813, 1.6 percent above the FY 2016 COLA baseline. The CPI for July 2017 is scheduled to be released on August 11, 2017.

*Note: Military retiree COLA is calculated based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI. Monthly changes in the index may differ from national figures reported elsewhere.*



Continued on next page

Source of COLA changes: The Consumer Price Index (CPI) is a measure of the average change over time in the prices paid by urban consumers from around the country for a market basket of consumer goods and services. The market basket includes the prices of food, clothing, shelter, and fuels, transportation fares, charges for doctors' dentists' services, drugs, and other things people buy for day-to-day living. Prices are collected from about 50,000 housing units and approximately 23,000 retail establishments - department stores, supermarkets, hospitals, filling stations, and other types of stores. All taxes directly associated with the purchase and use of items are included in the index. Prices of most goods and services are obtained by personal visits or telephone calls of the Bureau of Labor and Statistics' (BLS) trained representatives. Collectively, the CPI is also used to adjust annuities for other federal retirees, survivors, and Social Security recipients.

- **Your Benefits: Title 10 vs. Title 32 vs. the State**



Seems like this month, I have addressed topics by “interest groups” although I did not start out with that in mind. However, we have a few members interested in how benefits for those in “reserve” status are affected, and last, but by no means least, this is for you.

Serving in the Guard means you serve two bosses; the governor and the president. Keeping score on your earned benefits under the two bosses can be confusing. Federal authority over Service members falls under Title 10 of the U.S. Code. These laws apply to active duty, Reservists, and Guard members who are ordered to federal-level active duty for federal-level missions. Funding comes from the federal government. The president is the boss.

Federal authority over National Guard members falls under Title 32 of the U.S. Code. This is considered federal active duty for specific state missions and full-time Guard positions. This type of state-level activation is guided by state laws and policies but it is funded by the federal government after approval from the president. This typically happens with large-scale, state-related missions; major natural disasters for example. The governor is the boss even though the state mission is sanctioned and funded by the federal government.

The confusion sets in when you are not activated under Title 10 or 32 but you are called up for a state-level mission by the governor specifically under state authority and state funding. This is the situation when your governor utilizes the Guard purely within the jurisdiction of a state-specific and managed mission; local control over a limited civil disturbance for example. We'll call this, “state call up”



In concert with the Retiree Services Office,  
the Military Retiree Council and the Redstone Arsenal  
Community Women's Club,

The Huntsville Chapter of the Military  
Officers Association of America presents



The Links at Redstone

**RETIREE APPRECIATION – SOLDIER for LIFE DAYS**

# **SCHOLARSHIP FUND GOLF TOURNAMENT**

**Entry Fee - \$75**

Includes: golf/cart, lunch,  
breakfast, door prizes ticket

- Prizes for: Top 3 Teams,  
Longest Drive, Closest to  
Pin, Hole in One
- Silent Auction
- Mulligans / Power Drive  
packages for sale

**Thursday**

**September 21, 2017**

**The Links at Redstone**

**0800 Shotgun Start**

**Registration begins 0630**

**4-person Scramble**

**Early Bird**

**Special:**

**Register by**

**August 21st for**

**\$65 per player**

**Don't Wait!**

For more information, contact Bruce Robinson at [brobinso@mitre.org](mailto:brobinso@mitre.org) / 256-426-0525 or Rick West at [rickw675@att.net](mailto:rickw675@att.net) / 256-776-6901 or visit [huntsvillemoaa.org](http://huntsvillemoaa.org)

**\*\*If you need base access, contact Rick West\*\***

To sign up, mail this form and your check made out to HCMOAA to: HCMOAA  
P.O. Box 1301  
Huntsville, AL 35807

Contact Phone Number: \_\_\_\_\_

PLAYER 1: \_\_\_\_\_ Email: \_\_\_\_\_

PLAYER 2: \_\_\_\_\_ Email: \_\_\_\_\_

PLAYER 3: \_\_\_\_\_ Email: \_\_\_\_\_

PLAYER 4: \_\_\_\_\_ Email: \_\_\_\_\_



**100% of net to the  
HCMOAA Scholarship Fund**

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U.S. Army nor the Department of Defense.





## **JOBS FOR VETERANS!**



**RECRUIT MILITARY\***

### **VETERANS JOB FAIR**

**120+  
JOB OFFERS  
EXPECTED!**



## **McWANE SCIENCE CENTER**

**Thursday, August 17, 2017**

**11:00 am – 3:00 pm**

**200 19th Street North  
Birmingham, AL 35203**

### **A FREE HIRING EVENT**

**FOR VETERANS, TRANSITIONING MILITARY PERSONNEL,  
NATIONAL GUARD MEMBERS, RESERVE MEMBERS AND SPOUSES**

**= COMPANIES ARE HIRING! =**

**Job Opportunities ▶ Continuing Education Opportunities ▶ Business Ownership Opportunities**

**REGISTER NOW!**

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## Surviving Spouse Corner: Loneliness Can Lead to Addiction

Recent research suggests loneliness and depression often can lead to addiction. There are many addictions: chocolate, alcohol, gambling, drugs, shopping, and others. Loneliness seems to impair the brain's ability to exercise control over our desires, emotions, and behaviors. The death of a spouse frequently leads to isolation and a lack of social activity (a recent subject of scientific study).

Human beings are social animals. Friendships are needed to survive, and psychologists find humans have a fundamental need for inclusion in group life and for close relationships. A lack of close friends, family, and social contacts brings discomfort and distress known as loneliness. These feelings tear away at our emotional well-being and cause stress that can lead to addictive behaviors.

During the Vietnam War, about 20 percent of servicemembers became addicted to heroin. After returning home, 95 percent of those simply stopped using heroin. This is attributed to the shift from a frightening daily experience to a safer more comfortable setting and relationships with family and friends and demonstrates how family bonds and social activity can combat addictive behaviors.

In adults, loneliness is a major precipitant of depression and alcoholism or another addiction. Considerable research has been done on situations that might lead to these addictions. If there is a history of alcoholism or another addiction in one's family, there might be a genetic predisposition to the use of substances to relieve loneliness. Many people turn to substances because they are lonely — and many people are lonely because they are addicted to substances. As the disease of addiction progresses, many people lose friends and damage relationships with family members, leaving them physically, mentally, and even spiritually alone.


Taking measures to remedy loneliness can be powerful therapy. Through fellowship, friendship, and connections it is possible to break the cycle of isolation and addiction. As humans, we are social creatures, and we depend on each other for survival.

### *Legislative – continued from page 18*

” for purposes of this article. Active duty Guard members, whether activated under Title 10 or 32, receive the same benefits and Service credit as federal active duty Service members—technically you are a federal employee so to speak. You could retire after 20 years of service and receive immediate retired pay if you racked up 20 years of Title 10 or 32 duty. You receive all the benefits associated with holding an active duty ID card; education, leave, base privileges and health care for you and your family while activated.

For those on state call up, you receive pay, benefits and retirement credit according to your state's employment laws, policies and programs. Federal laws, policies and money do not apply. You are a state employee. To retire from the Guard with federal Service benefits, you must earn a minimum of 20 “good years” of Service credit. A “good year” is a minimum of 50 Service points. If you don't qualify for federal Service retirement, you must qualify for your state's retirement program. Eligibility for VA benefits requires federal active service; Title 10 or 32. Know your duty status, know the difference between your state and federal benefit programs, keep your orders and closely track your Service points.

### • **Finally, closing thoughts:**

I would be remiss if I didn't remind you of the theme I've harped on for at least 4 ½ years. Your elected representatives are not mind readers. Use every means at your disposal to communicate your thoughts and preferences with them, whether it be at the local city/county, state or national!! 



Register at: <https://americanfreedomfoundation.givezooks.com/events/warriors-to-the-workforce-huntsville-presented-in-ass-3>

### **About the Event**

The American Freedom Foundation will host *Warriors to the Workforce* (WTTW) presented in association with Still Serving Veterans and in conjunction with the 2017 SMD Symposium & Exposition on **Wednesday, August 9, 2017** at the **Von Braun Center** in Huntsville, AL in **East Hall #3**. This one of a kind event is part of the American Freedom Foundation's nationwide initiative to help Veterans, transitioning military service members and military spouses find meaningful employment. The event will bring together major companies from around the country to provide employment opportunities for our military community. Attendees will have the opportunity talk with employers, submit qualifications on the spot, attend workshops sessions, practice interview skills and have their resumes reviewed by professionals.

In addition to the opportunity to meet and interview with potential employers, WTTW workshops provide a wide range of resources to help Veterans and military spouses build confidence, plan future career paths, and learn how to translate military skills and training into civilian life and corporate experience.

- Veterans and Military Spouse admission is free
- Be prepared to meet employers - research participating companies
- Dress for success - business or uniform is advised
- Bring enough resumes for all exhibitors - Govt and private sector

## **Huntsville Chapter Objectives**

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

## **Benefits of Membership**

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

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

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

## Grill Up Food Safety this Summer

According to the Centers for Disease Control and Prevention (CDC), 1 in 6 Americans get sick from eating contaminated food each year. TRICARE wants to help you practice food safety this summer. Food poisoning peaks in the summer months because warmer temperatures cause foodborne germs to grow. There are several things you can do to prevent illness in your family and friends.

First, wash your hands often when handling raw meat. Dirty hands and surfaces used to prep your meat can carry germs. So keep your hands and your prep area clean.

Next, clean your grill and your grilling utensils with a moist cloth or paper towel. If you use a wire bristle brush, check the grill after cleaning it. The brush bristles can come off and stick into food along with all the germs you thought you were cleaning off.

Throw away all meat marinades and sauces and don't re-use them. Raw meat juices can spread germs to cooked food. Also, put cooked food on clean plates and store different food separately. Meats need to be kept hot until served but grilled veggies keep well once they have cooled.

Check out the CDC's website for more information on food safety when grilling. If you feel sick after eating grilled foods, contact your provider or visit your nearest urgent care center.

## Important Dates in August

2 August – President Warren Harding dies while in office (1923)

3 August – Christopher Columbus set sail from Spain (1492)

4 August – Coast Guard established

5 August – Marilyn Monroe died (1962)

6 August – Atomic bomb dropped on Hiroshima (1945)

8-10 August – Space & Missile Defense Symposium – VBC

9 August – Atomic bomb dropped on Nagasaki (1945)

9 August – Richard Nixon resigned as President (1974)

**10 August – Monthly Board Meeting – Java Cafe**

**12 August – Monthly Breakfast – Royal Rose Diner**

13 August – Berlin Wall established (1961)

14 August – Social Security established (1935)

14 August – Japan surrenders to end WWII (1945)

15 August – Woodstock music festival (1969)

16 August – Gold discovered in the Klondike River (1896)

16 August – Elvis Presley died (1977)

19 August – Orville Wright born (1871)

**21 August – Chapter Trip – Solar Eclipse**

21 August – Hawaii becomes 50<sup>th</sup> state (1959)

24 August – Mt. Vesuvius erupted and destroyed Pompeii (79 AD)

26 August – Krakatoa erupted, killing 36,000 people (1883)

**30 August – Monthly Member Meeting – Summit Club – Speaker is Mr. Cory Samz**

31 August – Princess Diana died (1997)

