

Volume 58, Issue 8  
August 2019



Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE CAPT Richard C. West, USN-Ret



Greetings Huntsville Chapter Members!

Welcome to August – and the last month of summer. For many of you, it is a very busy month with vacations ending and schools starting back up!

For the golf committee, it is a very busy month with the final push for sponsors, donations and participants in progress. I really need you all to help make this our most successful tournament ever. If you can help or donate, please contact Bruce Robinson or me – our phone numbers and emails are in this newsletter. If you are playing, please get those registrations in the mail!

Our next membership luncheon is scheduled for Wednesday, August 28<sup>th</sup> at 1100 at The Summit Club and it should be a GOOD ONE! Representative Mo Brooks has been confirmed by his office. Let's show him how we can fill the Bob Howell room at The Summit Club - get your reservations in early to CDR Christine Downing. See page 9 for details!

Our venue for this month's breakfast (0900 on August 10<sup>th</sup>) will again be the City Café Diner on Drake Avenue. Come enjoy some great food and camaraderie!

Your Governing Board is working on a few upcoming projects: (1) MOAA National and Command and General Staff College are in discussions with us regarding presenting an award to the outstanding graduate of each class. This would be great exposure for the chapter, but the proposal must pass through Army legal (in progress). (2) Due to Army funding and participation limitations, the RSA Garrison Commander has asked the local veteran's organizations to evaluate funding a lunch for retirees at RAD between the morning briefs and the afternoon health fair. HCMOAA has taken the lead in a feasibility study and several of the other organizations have expressed interest. More to come...

Have a great August and stay safe! Hope to see many of you on the 28<sup>th</sup>!

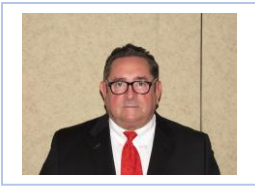
Rick

### *Member Meeting 28 August Guest Speaker is Congressman Mo Brooks*

#### In This Issue

President's Message	1	Treasurer's Report	10
Legislative Corner	2	PX/Commissary (continued)	11
Concerns	3	Spouse Corner (continued)	11
PX/Commissary	3	Membership Renewal Notice	12
Fox Army Health Clinic	5	Birthdays	14
Surviving Spouse Luncheon	7	TAPS	15
Surviving Spouse Corner	7	TRICARE Articles	16&17
Chaplain's Corner	8	Golf Sponsorship	17
New Members	8	Chapter Objectives	18
Membership Statistics	8	Important Dates	19
Guest Speaker	9		

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



## Legislative Corner

### Lt Col Charles Clements, USAF-Ret



**Take  
Action**

→ <http://www.moaa.org/takeaction/>

“All politics is local.”

Veteran Treatment Court Coordination Act of 2019. New regulations could help more veterans navigate the justice system by expanding veteran’s treatment court programs across the country. The Act directs the Attorney General to establish and carry out a Veteran Treatment Court Program. The legislation will establish an office in the Justice Department that would provide support and possibly funding to states to establish and maintain veteran’s treatment courts. The courts are significant because they would help veterans charged with crimes linked to service-connected issues.

Unlike a typical court proceeding, veterans court programs are non-adversarial and divert honorably discharged veterans away from jail time by pairing them with specially trained judges, caseworkers and mentors. The programs have eligibility criteria, such as only accepting veterans who have been charged with misdemeanor offenses or non-violent felonies. Eligibility rules vary by state.

The first veterans court was established in Buffalo in 2008. More than 400 programs are active nationwide. The courts give misguided veterans a second chance.

By allowing the Justice Department to establish a program that would advise and help fund state veterans courts, the law would help standardize a veteran’s legal experience nationwide. This would be a step toward the alliance’s goal to ensure each state veterans court expunges criminal charges so that veterans can get a fresh start; not all state veterans courts do so.

**COLA Watch.** The June CPI is 1.4% above the FY 2019 COLA baseline.

Also, the Alabama Department of Veteran Affairs released a request for site selection proposals on 14 July 2019. The plan is to build a 182,000 square-foot home to provide nursing care for 150 to 175 veterans—minimum site requirement is 27 acres. There are 10 counties under consideration in southeastern Alabama. Proposals are due 15 August.

Go to <http://huntsvillemoaa.org>. Look on our webpage under Legislative Affairs for August 2019; there are three articles I invited you to read: Two of the articles discuss the proposed 2020 Defense budget and the third one deals with the Widows’ Tax.

## 2019-2020 GOVERNING BOARD

### EXECUTIVE COMMITTEE

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

1st Vice President: CAPT William P. Nash, USN-Ret, (256) 858-1617, [p3cdriver@gmail.com](mailto:p3cdriver@gmail.com)

2nd Vice President: Vacant

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, [m.barron468@gmail.com](mailto:m.barron468@gmail.com)

Treasurer: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, [jreadway51@mchsi.com](mailto:jreadway51@mchsi.com)

Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, [lkubik@mediacommb.net](mailto:lkubik@mediacommb.net)

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, [bged992K@aol.com](mailto:bged992K@aol.com)

Immediate Past President: Col Gerald C. Maxwell, USAFR, 256-606-5282, [gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

Second Past President: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

### STANDING COMMITTEES

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

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

Legislative Affairs: Lt Col Charles T. Clements, USAF-Ret, 256-715-1671, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

Personal Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, [jerry15@hiwaay.net](mailto:jerry15@hiwaay.net)

Public Affairs (Publicity): CDR John Inman, 256-425-8022, [inman331@msn.com](mailto:inman331@msn.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)

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, [chbwig@gmail.com](mailto:chbwig@gmail.com)

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, [gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brucer76@knology.net](mailto:brucer76@knology.net)

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brucer76@knology.net](mailto:brucer76@knology.net)

ROTC: Vacant

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brucer76@knology.net](mailto:brucer76@knology.net)

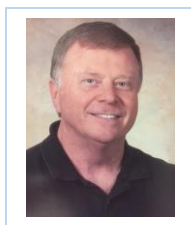
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brucer76@knology.net](mailto:brucer76@knology.net)

### LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, [fairlambjrf@comcast.net](mailto:fairlambjrf@comcast.net) (June 2020)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, [monte.washburn@heartlandits.com](mailto:monte.washburn@heartlandits.com) (July 2021)

LTC John C. Franks, USA-Ret, 703-489-2701, [john.franks@ingenuityinc.net](mailto:john.franks@ingenuityinc.net) (July 2019)



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



**Main Exchange**

Be sure to check out the DEAL of the DAY every day at [shopmyexchange.com](http://shopmyexchange.com). Don't forget, you can save even more by signing up for the Exchange STAR card – plus you always get free shipping no matter the items cost! You can apply for the STAR card and wait to use it after it arrives. The first day you use it – ALL your purchases are 10% off on your bill! Plus, every time you use the STAR card for gas at the PX, save five cents per gallon and you always get 10% off at the food court. Watch for specials throughout the year when you use your STAR card.

Remember formerly serving military can shop online (although not in store) at the Exchange. All veterans are being encouraged to confirm veteran eligibility status at <https://www.vetverify.org>.

Every month check out the online sweepstakes. Also, check out your Exchange on Facebook. Usually every Friday a FREE Friday drawing.

For those who missed the sales tax holiday – don't worry. Your Exchange ALWAYS has no tax. Plus mark your calendars for 21-23 February 2020 – Severe Weather Preparedness Sales Tax Holiday!

**Shoppette**

Another Tent Sale! In the Shoppette parking lot 22-24 August. Shop early for best selection. Case and individual sales with tasting samples. The more you buy, the more you save! The first day savings when you use your STAR card is also good at your shoppette. You can use it on Dom Perignon for those with an expensive taste - \$187.75.

Check out the smaller liquor sales bottles at your shoppette. Small enough have several tastings to decide if you want to scale up.

New! Bailey's Almonde – made with Almond milk.

New! Jim Beam has a wider variety of flavors – Peach, Apple, Fire (cinnamon), honey, vanilla, and regular bonded.

NEW! Suntory Whisky Toki (Suntory Whisky Toki is a blend of selected malt and grain whiskies from the Hakushu, Yamazaki, and Chita distilleries. Unlike their previous blended expressions that focuses on malt from Yamazaki as the key component, this one highlights Hakushu malt aged in American oak and balances that with grain whisky from Chita distillery).

New! Purus Vodka – the highest rated vodka – winner of the ultimate sports challenge. Purus Organic vodka is made from organic Italian wheat harvested

*Continued on page 11*

**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.

**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](mailto:jtreadway51@mchsi.com)

Navy/USMC Representative:  
**CW4 Louis J. Kubik**  
256-859-3054  
[lkubik@mediacombb.net](mailto:lkubik@mediacombb.net)

Air Force Representative:  
**Col Edward L. Uher**  
256-882-6824,  
[biged992K@aol.com](mailto:biged992K@aol.com)

Personal Affairs Officer  
**Lt Col Gerald Haynes**  
256-882-7857  
[jerry15@hiwaay.net](mailto:jerry15@hiwaay.net)







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**Fox Army Health Center  
MAJ Bruce T. Robinson, USA-Ret**



## **Lunch & Learn**

### ***“Back Pain”***

**Presented by:**

**David Sheridan, CRNP**



**Fox Army Health Center  
Fox Den (Basement Classroom)  
Thursday, August 22, 2019  
12:00pm-1:00pm**

**1.2 Nursing CE's available**

**Everyone is invited to attend; no reservation required.**

**For additional information please call 256-955-8888 EXT: 1433**

## VA Home Loan Lies

Buying a home is a unique experience for everyone, with no "one-size-fits-all" scenario. And financing it with a VA home loan can be confusing and a little scary -- so much so, in fact, that myths around the VA home loan process run rampant. Some lenders even count on your ignorance about the process to pad their bottom lines. How can you play it safe, educate yourself and make the most of the VA home loan benefit you earned through service? Get smart on the rules around VA home loans and know how to spot a VA home loan lie when you see one.

- **Lie 1: The VA Requires a Minimum Credit Score.** There is no minimum credit score established by the VA -- zero, zip, nada. However, most lenders have their own internal guidelines for minimum credit score requirements, often in the range of 580-640. If your credit score is on the lower end of the spectrum you may still be approved, but expect the interest rate to be higher, as with any lender.
- **Lie 2: The VA Has Debt-to-Income Ratio Rules.** There is no debt-to-income ratio established by the VA, but there is a rule about residual income. Like credit score requirements, many lenders have their own internal debt-to-income guidelines, but there are some that go along with the VA's rules. Those instead look at residual income through a formula that considers family size and zip code and calculates how much money the family needs to have left over after all their monthly debt obligations are paid. If you have that amount of money left, in the VA's eyes you are good to go.
- **Lie 3: You Must Meet a Residency Timeline Before Reselling.** In truth, there is no residency timeline to meet. You could live in the home one month, one week, or one day, and the VA won't care. Instead, the requirement is simply that, upon purchasing the home, you intend for it to be your primary residence. That's it. Stuff happens, orders and deployments come last minute, and no one is chasing you down to make you live in a house for longer than is practical for your family situation.
- **Lie 4: You Can't Have Multiple VA Loans at Once.** You can have multiple VA loans at once. Many times, families purchase a home in one location, must move, and convert that first home to a rental property. VA home loan rules allow them to still buy a second residence in their new location with little to no money down, depending upon the combined price of their homes and the area loan limit in their new location.
- **Lie 5: You're Stuck with the VA Funding Fee.** The VA funding fee can be waived. The largest part of closing costs on the VA loan is the funding fee, which is a percentage of the loan amount that can be lowered with a down payment of 5%, or even more with 10%. But this fee can be waived if the veteran using the benefit has any disability rating, no minimum percentage or "service-connected" status required. Also, if an approved service member is transitioning and has already had their medical exam and applied for disability rating, the VA will refund the funding fee so long as the date on the application paperwork is before the date of closing on the home.
- **Lie 6: You Must Pay Lender Fees.** Lender fees aren't necessary. The VA does allow, up to 1% in lender fees in "Section A" of the loan estimate. They are usually labeled as processing fees, underwriting fees, admin fees or origination fees. But many lenders out there will charge nothing. When you shop for a lender, remember that these "normal and customary" fees are not necessary and can (and most certainly should) be negotiated down if encountered.
- **Lie 7: You Can't Assume Someone Else's VA Loan Rate.** VA loans are assumable. If you are purchasing a home from another veteran whose current loan has a below market interest rate, you can assume that loan under the same terms and conditions, if you qualify. That could save you thousands in the long run.



## **Surviving Spouse's Luncheon**

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

The Surviving Spouses do not meet for lunch during the months of July & August  
We will resume our luncheons in September  
Enjoy your summer

## **Meet the Air Force Spouse Dubbed the 'Marie Kondo' of Military Families**

As a child, Melissa Rogers liked to dig into the jumble of shoes at the bottom of her mother's closet, match up each pair, and line them up again. When that was done, she'd take all of the dishtowels out of the kitchen drawer, refold them, and match them up by color.

"Bringing order to spaces is one of my greatest joys," she says. "I've always found it extremely satisfying."

Rogers married her husband Eric, now a master sergeant in the Air Force, 13 years ago, giving her plenty of opportunities to organize, reconfigure their family's belongings, and try to impose order as they moved duty stations across the U.S. and overseas. The skills she gained as an Air Force Spouse allowed her to turn her passion into a career as a professional organizer, "helping hard working women reinvent spaces as they transition through the different phases of life."

Among military spouses, that may as well be code for PCS move. So, it's no surprise that Rogers has become known as "the Marie Kondo of military families" in San Antonio, where her family is now stationed. Marie Kondo is, of course, the home-organizing guru features in a new Netflix series, "Tidying Up with Marie Kondo."

Rogers brings unique insights into the process of saying goodbye to belongings: "Being a military spouse myself means moving every couple of years and constantly reassessing my inventory of belongings. With each move, my perspective shifts on the value I place on my items. I've learned that when a sentimental item gets broken or lost in the move, although my heart aches, I can find other ways to keep the memory close to my heart. Being introspective about my own items and the role they play in life allows me the opportunity to relate to my clients."

Military families have a common struggle to part with items that "bookmark a previous part of life they don't want to forget," Rogers says. And since professional movers typically pack and unpack homes for military families, "we don't feel a strong pull to get rid of outdated items." This can snowball into a problem during a PCS when storage isn't sufficient, or weight restrictions impose additional fees.

*Continued on page 11*



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

**Death Is Checking Out of  
a Temporary Hotel**

The Roman Cicero lived before Christ. Cicero was a respected orator and politician. Without the insight of Christ's revelation, he said something very important concerning life and death:

"I am sure that my friends who died before me did not cease to live. In reality, only their present state can be called life. I believe this because I am duty bound to do so by my logic and because of my respect for greatest philosopher of the past. I consider this world as a place which was never meant to be our abode forever. I never considered my departure from this world as being chased out of my permanent residence, but rather as a checking out from a temporary abode such as a hotel or an inn."

Jesus said: "...I am the resurrection and the life. Whoever believes in me will live even though he dies; and whoever lives and believes in me will never die" (John 11:25, 26).



**Memorials**

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

In memory of:

By:

**Membership Statistics**

Total Members: 366  
Regular Members: 302  
Surviving Spouses: 64

New this month: 1  
Deaths this month: 2  
Renewals: 0

**Welcome New Members to  
Huntsville Chapter MOAA**

**COL Marvin Smith, USA**

**Recruiting**

You are our best recruiter. If you have a friend, colleague or co-worker who is eligible to join MOAA, or who already belongs to MOAA National – bring him/her to a Chapter meeting. You would be doing both them and the Chapter a favor.





**Membership Meeting**  
**28 August 2019**  
**1100 – Summit Club**

**Guest Speaker: Honorable Mo Brooks**  
**U.S. Representative – Alabama District 5**

On November 6, 2018, Congressman Mo Brooks (R-AL) was re-elected as the Representative for Alabama's 5th Congressional District. He proudly represents the people of North Alabama and serves on two influential committees: Armed Services and Science, Space, and Technology.

Congressman Brooks is highly active and engaged in representing the interests of the 5th District. Brooks supports America's missile defense technologies and is also a vocal opponent of sequestration.

During his first year on the Hill, Brooks founded and became co-chairman of the Army Aviation Caucus, a forum in which Members of Congress, staff, and Army leadership raise awareness for Army Aviation and seek to affect legislative priorities. The Caucus now includes more than 40 members and is one of the most active caucuses on Capitol Hill.

Rep. Brooks graduated from Grissom High School in 1972 (where he was all-city in baseball and an active member on two state championship debate teams). He graduated from Duke University in three years with a double major in political science and economics, with highest honors in economics. In 1978, he graduated from the University of Alabama Law School.

After graduation, Rep. Brooks worked as a prosecutor in the Tuscaloosa District Attorney's office, where he built a solid "tough-on-crime" reputation. He also organized and managed the grand jury.

Rep. Brooks left the Tuscaloosa District Attorney's office in 1980 to return to Huntsville as a law clerk for presiding Circuit Court Judge John David Snodgrass. In 1982, Brooks was elected to the Alabama House of Representatives and became one of 11 Republican legislators (out of 140 total) and the only elected Republican legislator north of Birmingham. Brooks was reelected to the Alabama House in 1983, 1986, and 1990.

In 1991, Brooks was appointed Madison County District Attorney. In 1996, he ran for the Madison County Commission and unseated an eight-year incumbent Republican. He was reelected to the Commission in 2000, 2004, and 2008.

In 1976, Mo Brooks married Martha Jenkins of Toledo; they met at Duke University. Mo and Martha are the proud parents of four children and grandparents of ten grandchildren. Rep. Brooks was first elected to the U.S. House of Representatives on November 2, 2010.

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**Menu:** Fried chicken, beef brisket, corn, Mashed potatoes, strawberry 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 24 August 2019



## **HCMOAA Treasurer's Report June 2019**

**Submitted by Lt Col Charles T. Clements, USAF (Ret.)**

1. The June 2019 Treasurer's Report is presented herein. It was reviewed by the Governing Board and forwarded for membership approval at the August 2019 meeting.

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 6,036.62	\$ 8,002.54
Income	\$ 125.00	\$ 0.19
Expenses	\$ 573.12	\$ 0.00
Ending Balance	\$ 5,588.12	\$ 8,002.95

3. Notable income: Revenue from dues and a purchase of a life-time membership (LMT).

4. Notable expenses: Payments for the Tut Fann BBQ donation, ALCOC mileage expense and transfer of funds as the result of the LMT purchase.

5. Chapter savings account activity was limited to interest.

6. The Chapter re-invested a Certificate of Deposit (CD) with Wells Fargo Bank on 19 March 2019. The CD was opened for \$8,174.85 and the current balance is \$8,227.95. The funds represented by this CD are for reserve funding and advance dues payment protection.

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### **Scholarship Fund**

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving students. Please consider donating to our program. Contact Rick West at [rickw675@att.net](mailto:rickw675@att.net) or 256.776.6901 for details.

#### **Scholarship Fund Donations Received During July 2019**

Anonymous \$100

Total received for July:	\$100
Total received FY19 to date:	\$1020



*Spouse Corner – continued from page 7*

Face-to-face meetings help Rogers and her clients resolve some hard conversations about what to keep and what to donate or discard. “Each client is at a different starting point and so my job is to meet them at their level; it’s an emotional experience for some,” she acknowledges. Sensitivity and a grasp of human nature helps Rogers direct the conversation to her clients’ past, helping them to understand the impulse holding on to an item.

Delving into that can get emotional, Rogers says. “Sometimes [the desire to keep something] becomes [clearer] when we talk about different life stages,” she says. For example, a 40-year-old mother “might still be holding onto clothes she wore in college or in her early 20s, so when we talk through what to discard, we focus on why those clothes are no longer able to serve her as the person she is now.” These sorts of discussions move the process along, teaching clients to ask themselves those same questions and purge even more items after Rogers has left.

As Rogers works with her military family clients to organize their households, she also eases their transition to a new place and connects them with local resources. She may direct a donation of a client’s gently used baby gear to a community center or refer a client with too many business suits to a shelter that helps women transition back into the workforce.

But whether Rogers’ clients are military families or not, she conveys the idea, much like Marie Kondo: “With every project, my main goal is to help the client navigate their possessions and feel good about letting go. I want them to surround themselves with items that make them feel happy and at peace in their homes,” she says. |||

*PX – continued from page 3*

from North Italy. It’s blended from Alps spring water. The brand was acquired by Pure Holdings of Missouri in 2007. They insist on a commitment to the environment (at one time planting a tree for each bottle sold) and use 100% recycled glass, soy inks, and sustainable corks.

**Commissary**

Feds Feeds Families continues - 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.

Time for back to school – AND the start of football season! Your Commissary has you covered for all the chips, dips, sauces, marinades, steaks, chops, chicken wings and whatever else you might need to make your tail gating party one of the best! Also, while entering the Commissary check out the table of coupons and sales flyers – you will find several coupons covering those football party necessities! |||





## **Service Academy Graduates Could See Longer Military Obligations**

Senators want to look at the service obligations that graduates of U.S. military academies incur for the first time in more than 20 years.

The Senate Armed Services Committee wrote in the latest defense bill that the current eight-year service obligation for academy graduates hasn't changed since 1996.

"Since that time, the real cost per graduate has increased by nearly 20 percent," the committee wrote. Graduates of the service academies must serve five years on active duty and the remainder can be served in the inactive reserve. Different careers in the military may require different time commitments after graduation, however.

"Recent studies suggest service academy graduates have lower junior officer retention rates than other officer commissioning sources," lawmakers added. "Meanwhile, the increasingly technical nature of officer careers results in new officers spending less time at their first duty stations due to lengthier, more demanding, initial skills training courses."

The service academies are often seen as some of the best educational opportunities in the United States. Tuition, room and board at academic institutions with admission rates and academic rigor comparable to Ivy League colleges are covered by the American taxpayer in exchange for a surplus of capable military officers to lead the armed forces.

However, the service academies regularly commission less than one fifth of the nation's new officers each year, **according** to CNA Corporation, a nonprofit research and analysis firm.

Additionally, the service academies spend four times more per new officer than a typical ROTC program and eight times more than typical graduates of officer training schools, **according** to a George Mason University Law School veteran and service member legal clinic.

Those stats have left some lawmakers wondering how they can keep the academies a net benefit for taxpayers.

The Senate's language in the latest defense bill, which has yet to be signed into law, directs the secretary of defense and the subordinate secretaries of each military department to submit a report no later than April 1, 2020, on the issue of service obligation at the academies.

The report would detail how the real cost per military service academy graduate has changed since 1996 and how service academy graduate retention rates compare to those of other commissioning sources, such as ROTC at civilian colleges.

The report would also answer how an increase in the initial active-duty service obligation would impact academy application rates.

Additionally, lawmakers want the Defense Department to explain how a policy could be implemented that awards preference for admission to a service academy in exchange for an agreement to serve on active duty longer than the minimum amount of time.

The Senate is also offering the report to military leaders as an opportunity to solicit other policy recommendations that could be put in place to ensure an adequate return on investment for a service academy graduates.





## 33 Birthdays in August

Mrs. Carrie V Hightower  
 MAJ John V Yelverton, USA  
 Capt Melissa M Lacey, USAF  
 Col Frederick J Driesbach, USAF  
 LTC Philip H Bradley, USA  
 MAJ Warner A Davis, USA  
 Mrs. Margot G Snyder  
 MAJ Michael B Wood, USA  
 COL Michael C Barron, USA  
 LCDR Frances K Witt, USN  
 COL William J Roberts, USA  
 COL Ronald C Crowley, USA  
 LTC Richard A Carter, USA  
 Mrs. Marjorie E Hines  
 CPT Camden J Kent Jr, USA  
 COL Ronald N Funderburk, USA  
 CPT Michael E Funderburg, USA

Mr. Alvin M Jupiter  
 COL John D Rivenburgh, USA  
 Lt Col Ronald G Harvey, USAF  
 LTC Richard H Sorrell, USA  
 LCDR Walter A Starkey, USN  
 COL William A Holbrook, USA  
 COL Joseph B Goss Jr, USA  
 LTC Joseph J Della Silva, USA  
 LTC Michael W Dinardo, USMC  
 Mrs. Carol H Freyder  
 COL Thomas A Sharp, USA  
 LTC Norman P Hopkins, USA  
 Mrs. Helen K Wilson  
 MAJ Richard J Quinones, USA  
 Capt William L Jackson, USMC  
 CW4 Louis J Kubik, USMC

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 [brucer76@knology.net](mailto:brucer76@knology.net) so it can be included in future newsletters. Thank you.

## The Golf Committee Needs You

It's that time again. Initial planning is underway for the 2019 Scholarship Golf Tournament. You don't need to know anything about golf or commit an excessive amount of time – you can volunteer as much or as little as you see fit. The following are some of the ways you can help:

- When you visit a local merchant, ask them if they could donate any goods or services
- Recommend businesses that we can approach to be sponsors
- Spread the word about the tournament to any golfers that you know
- Set aside some time on tournament day to help out at the course – just an hour or two
- Join the golf committee – we meet monthly over lunch at the Redstone golf course



If interested, or to find out more, contact Bruce Robinson, [brucer76@knology.net](mailto:brucer76@knology.net) or 256-426-0525



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

### **TAPS**

**Dorothy Elizabeth Nutting Ambrose** passed away peacefully on May 31, 2019 in Santa Barbara, CA. She was 97 years old. Dorothy was born on the family farm in Hartland, Vermont on August 8, 1921. She received her RN in 1943 and married Alfred Homer Ambrose in 1944, before he joined the US Navy during World War II. They were married 65 years before his death on Memorial Day 2009. For many years, they lived in Huntsville while Al worked on the Saturn moon rockets.

Dot and Al had two children, Robert Paul Ambrose (Elaine Elizabeth Hoffman Ambrose) of Wayzata, MN and Rebecca Jane Ambrose Backer (Dr. Gary Wayne Backer), who lived in Huntsville for many years and now live in Santa Barbara. Dorothy is also survived by her five grandchildren, John Webster Ambrose (Leah Herling Ambrose), William Shepard Ambrose, Jennifer Elizabeth Backer Kosek, MD (Vincent Kosek), Matthew Wayne Backer, MD, Kyle Nathan Backer, MD (Kerri Marie Backer); her four great grandchildren, Alfred August Ambrose, Dane McKelvey Kosek, Audrey Elizabeth Kosek, and Svea Marie Backer; and many nieces, nephews, cousins, and friends. A celebration of Dorothy's life will be held in Woodstock, VT on August 4.

**LTC Allyn Campbell Griffiths, Jr, USA-Ret**, age 84, passed away at home on July 5, 2019. A native of Charleston, WVA, he was the son of Allyn and Lessie Griffiths. Allyn graduated from West Virginia University and earned his master's degree from the University of Northern Colorado. As an officer in the Air Defense branch of the Army, he served at various military bases in the States, was an ROTC instructor at Penn State, had overseas duties in Greece, was an advisor with the Vietnamese Army, and served in Korea. Following retirement, he worked for Civil Service at White Sands Missile Range and in 1983 moved to Huntsville where he worked for Teledyne Brown Engineering and then for Mevetec as an Operations Research Analyst. He retired in 1997.

Allyn is survived by his wife of 54 years, Myrna; daughter, Margaret Kent and husband, James; son, Steven; grandson, Avery Kent; nephew, Patrick Griffiths; niece, Danielle Griffiths and their families. In addition to his parents, he was preceded in death by his brother Joseph Griffiths.

Visitation was held on Monday, July 15, from 3:00 to 4:00 p.m. at St. Mark's Lutheran Church with the memorial service following at 4:00 pm. Inurnment will be in St. Mark's columbarium. A reception in the church fellowship hall followed the service. Allyn's family appreciates the care and compassion received during his last six months from the Hospice of North Alabama's nurses and aides and the home care aides from Right at Home. In lieu of flowers, memorial gifts may be made to St Mark's Lutheran Church or a charity of choice.

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



## **Don't Guess - You have 24/7 Access to a Nurse**

Welcome summer! Hopefully, you and your family members will be spending more time outside being active or even traveling. Whether biking, hiking, or taking a road trip, do you know what to do if you experience a minor, non-emergency injury or illness this summer? With TRICARE, you have an expert to turn to if you need health care advice. Instead of waiting or worrying, use the Military Health System (MHS) Nurse Advice Line and get advice from a registered nurse anytime.

A registered nurse is available 24/7 to:

- Answer your health care questions
- Assess your symptoms and provide recommendations for the most appropriate level of care
- Provide evidence-based instructions to treat minor ailments at home
- Help locate an urgent care or emergency care facility
- Help you schedule an appointment within 24 hours at a military hospital or clinic, when recommended by the nurse, and if enrolled at a military hospital or clinic

To reach a nurse, visit the MHS Nurse Advice Line website to begin a secure web chat or video chat. You can also call and speak to a nurse. If you're in the U.S., Guam, or Puerto Rico, call 1-800-TRICARE (1-800-874-2273) and choose option 1. For all other country-specific phone numbers, visit the website.

The MHS Nurse Advice Line is only available to TRICARE beneficiaries living or traveling in the U.S. or a country with an established military hospital or clinic. There's no cost to you. If you're enrolled in the US Family Health Plan; however, there's a different resource for you to use for 24/7 assistance.

Remember, the MHS Nurse Advice Line isn't for emergencies that threaten life, limb, eyesight, or safety, or that requires immediate medical assistance. If you reasonably think that you have an emergency, call 911 or your local emergency service center immediately. Or, go to the nearest emergency room or facility.

The next time you need help making decisions about your or your family's health care needs, don't guess. Contact the MHS Nurse Advice Line for 24/7 support and guidance for any non-emergency situation.

## **FEDVIP Provides Vision Coverage to TRICARE Beneficiaries**

Routine eye exams can help keep your vision strong. The National Eye Institute reports that a comprehensive eye exam can identify common vision problems and prevent diseases that may lead to vision loss or blindness. TRICARE health plans may include an eye exam or other services to diagnose and treat eye conditions. Your eye exam coverage is different based on who you are, your health plan option, and your age.

If you need more robust coverage, including glasses, you may also qualify to purchase vision coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

### **What is FEDVIP vision?**

FEDVIP is a voluntary program that offers eligible TRICARE beneficiaries a choice among a number of vision and dental carriers. It's administered by the U.S. Office of Personnel Management. The FEDVIP vision plans provide comprehensive vision coverage. Most include routine eye exams, vision correction, glasses, and more.

*Continued on next page*

*FEDVIP – continued from previous page*

### **Who can enroll in a FEDVIP vision plan?**


Retirees, retiree family members, and active duty family members who are enrolled in a TRICARE health plan may qualify to purchase FEDVIP vision coverage.

### **When can you enroll in FEDVIP?**

You may enroll during the annual Federal Benefits Open Season. This period is your annual opportunity to enroll in, change, or cancel a FEDVIP plan. This year, open season is from Nov. 11 to Dec. 9, 2019. If you enroll during this time, your FEDVIP coverage will be effective on Jan. 1, 2020. You may also enroll after you've experienced a FEDVIP qualifying life event (QLE).

Remember, FEDVIP QLEs may be different from the TRICARE QLEs. You may check your eligibility, enroll, and manage your FEDVIP vision benefit online.

According to the Centers for Disease Control and Prevention, only half of the estimated 61 million U.S. adults at high risk for vision loss visited an eye doctor in the last 12 months. Regular vision screenings can help prevent certain vision loss. Take command of your eye health by staying informed about your available vision coverage options.

Learn more about TRICARE vision coverage. For more information about FEDVIP vision, go to the FEDVIP website. 

## **Support the Scholarship Golf Tournament** **Sponsor a Hole!**

You can personally support this great event by purchasing one or more individual hole sign(s). Signs are placed on the tees throughout the golf course during the tournament. Sponsorship by an individual person/family is \$100 (of which \$75 is tax-deductible).



To sponsor a hole (sample sign to the left), send a check made out to HCMOAA to HCMOAA, PO Box 1301, Huntsville AL 35807

Please include a message to the golfers!

Anonymous sponsorships are also greatly appreciated!

If you have questions or need additional information, please contact Bruce Robinson, 256-426-0525 or [brucer76@knology.net](mailto:brucer76@knology.net)

## **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 Arsenal Military and Civilians 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.



## Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our 400+ members each month. All they can say is “no”.

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is [brucer76@knology.net](mailto:brucer76@knology.net) or 256-426-0525.

## Important Dates in August

- 1 August – Anne Frank penned her last entry into her diary (1944)
- 2 August – Golf Meeting - Links @ Redstone**
- 2 August – The Iraqi army invaded Kuwait (1990)
- 2 August - President Warren G. Harding died suddenly while in office (1923)
- 2 August – Albert Einstein wrote a letter to the President on the feasibility of atomic weapons (1939)
- 3 August – Christopher Columbus set sail for the New World with the *Nina, Pinta & Santa Maria* (1492)
- 5 August – Abraham Lincoln signed into law the first Federal income tax (1861)
- 5 August – Marilyn Monroe died (1962)
- 5-8 August – SMDC Symposium - VBC
- 6 August – The first Atomic Bomb was dropped on Hiroshima (1945)
- 6 August – The Voting Rights Act was signed into law by Lyndon Johnson (1965)
- 7 August – Congress approved the Gulf of Tonkin Resolution (1964)
- 8 August – Soviet Russia declared war on Japan (1945)
- 8 August – Monthly Board Meeting – Java Cafe**
- 9 August – The second Atomic Bomb was dropped on Nagasaki (1945)
- 9 August – Richard M. Nixon resigned the presidency (1974)
- 10 August – Monthly Breakfast – City Café Diner**
- 11 August – Six days of riots began in the Watts area of Los Angeles (1965)
- 13 August – Berlin Wall established (1961)
- 14 August – Franklin Roosevelt signed the Social Security Act (1935)
- 14 August – Japan surrendered to the Allies (1945)
- 15 August – Woodstock Music Festival began (1969)
- 16 August – Gold was discovered in the Klondike River in Alaska (1896)
- 16 August – Elvis Presley died (1977)
- 18 August – The 19th Amendment was ratified, granting women the right to vote (1920)
- 21 August – Hawaii became 50<sup>th</sup> state (1959)
- 24 August – Vesuvius erupted and destroyed the city of Pompeii (79 AD)
- 24 August – British forces burned the Capitol and White House (1814)
- 26 August – The volcanic island Krakatoa erupted, killing 36,000 persons with tidal waves (1883)
- 28 August – Monthly Member Meeting – Summit Club**
- 28 August – March on Washington (1963)
- 31 August – Princess Diana died (1977)

