Volume 57, Issue 12 December 2018



Huntsville Chapter
Military Officers Association of America

Huntsvillemoaa.org





PRESIDENT'S MESSAGE Col Gerald C. Maxwell, USAFR



Fellow Members -

Another year is about to go by! I don't think we had a Fall – except for a few days. The end of the year means that it is time for our annual members to renew their memberships. We have the lowest membership dues - \$10 – of all the MOAA chapters. You can't get lunch for \$10. Better yet, lock in this current low rate with a multi-year renewal. See the form inside. in our award-winning chapter. And don't forget to mention MOAA to your military friends. The main reason National MOAA members are not chapter members as well is that they did not know there was a local chapter they could join. Do your friends a favor and tell them about our award-winning Chapter!

Our Christmas Party is fast approaching on 15 December – at the Summit Club. Entertainment – a variety of musical, dance and comedy routines - will be provided by a chapter member. There will also be a selection of Christmas music, numerous door prizes, and I will present the member of the year award. Make sure you sign up for this gala event - a reservation form is inside.

In closing, be sure to remember those still serving throughout the world during this Holiday season. They continue to help make our country and others safe through their sacrifice.

Wishing you all a very Merry Christmas and a Happy New Year.

Gerald Maxwell

Gala Christmas Party – 15 December

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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/

Over 1.7 million Alabamians voted last month in the general election—good for us. Legislative Affairs is sort of slow this month, but I do want to share an article relating to President Trump's recent call for a 5 percent cut across every federal department includes the Defense Department. What does all of this mean for service members and retirees? Potential reductions could mean:

- A military pay raise for fiscal year 2020 that is below the Employment Cost Index
- Another possible push to reduce the calculation for Basic Allowance for Housing (especially with regard to dual military couples)
- Increases in TRICARE fees for beneficiaries

Defense News reports the new topline defense budget will be \$700 billion, not the \$733 billion that the Pentagon had been planning for most of the past year. The new topline number is down from the \$716 billion approved in the FY2019 defense budget. Deputy Defense Secretary Pat Shanahan on Oct. 26 indicated that this will not be a one-year blip, but rather part of a flattening of budgets. At the Military Reporters and Editors News Conference, Shanahan said, "When you look at the \$700 billion, it's not just for one year drop down, it's a drop and then held constant over the future years defense program, a five-year projection included in every budget."

Congress will have the final word in the outcome of the FY2020 defense budget, once the administration's proposal hits the Hill early in the New Year, and after the upcoming 2018 midterm elections. As a new Congress will be seated, no outcome is certain. Also requiring congressional action in FY2020 are the reductions that would come with a return of the mandated sequestration cuts required under the 2011 Budget Control Act. Without further legislative action by Congress, these reductions will also directly impact the FY2020 defense budget.

All of this portends that after two years of sustained growth in the defense budget, there will now be proposed reductions and cutbacks to defense spending and programs. This means that reductions will have to be found and those cuts can often start with pay and benefits. Earlier this month,

Continued on page 6

2017-2018 GOVERNING BOARD

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

1st Vice President: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

2nd Vice President: Lt Col Charles T. Clements, USAF-Ret, 850-496-6089, ctcbama76@gmail.com

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

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

Immediate Past President: Lt Col Charles T. Clements, USAF-Ret. 256-450-3610, ctcbama76@gmail.com

Second Past President: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, csdowning@bellsouth.net

Programs: COL James D. Treadway, USA-Ret, 256-859-1484, jtreadway51@mchsi.com

Legislative Affairs: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, ctcbama76@gmail.com

Personal Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, jerry15@hiwaay.net

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

Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, 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

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

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

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

ROTC: Lt Col Charles T. Clements, USAF-Ret, 850-496-6089, ctcbama76@gmail.com

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

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

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, <u>fairlambjrf@comcast.net</u> (June 2020)

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

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



PX / Commissary Col Gerald C. Maxwell, USAFR



Main Exchange

Now though 6 Dec, check out the "Make it an Apple Holiday" sale! The IPad Pro, Apple Pencil, IPod Touch, Apple TV, and Apple Smart Covers – all on sale!

In addition, cameras, furniture, appliances, jewelry, fragrances, toys, and snacks-also on sale. Check out the deals on TV's for the college football playoffs. For the gamer, Xbox One X and PS4 with games and controllers on sale!

Sign up for the Buddy List and receive e-mails for worldwide and local promotions. Plus, download the Exchange Extra App and stay informed about sales anywhere in the world, coupons, rebates, recipes, fitness tips, and super daily specials.

If you have a Military Star Card, each time you use it through 31 Dec, you will automatically be entered to win getting your Star Card bill paid in full!

The Redstone Arsenal Exchange is located at Building 3220, Redstone Arsenal, Alabama 35898-7210. You may call us at 256-883-6100, fax 256-880-0588, or <a href="mailto:emailto

Shopette

Stop by the Shopette and see the wide variety of Holiday gift packs! All your favorites with promotional items included – they make the perfect gift. While there, be sure to stock up for your Christmas and New Year's celebrations!

Commissary

Your commissary has fresh turkeys by Shady Brook - breasts and whole turkeys. Also available are pre-smoked turkeys, frozen turkeys and plenty of hams. Plus, all the accourrements to make your Christmas or New Year's meals memorable.

Near the registers find chocolate and treats from around the world to celebrate your Christmas! Perfect for giving and for treating yourself. Also, check out the center of the store where warehouse pricing is in effect!

Register 12 is now a self-bagging register to help with the lines at self-checkout.

Throughout your commissary you will find specials that will make your Holidays the best yet!

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

Navy/USMC Representative: **CW4 Louis J. Kubik** 256-859-3054 lkubik@mediacombb.net

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

Personal Affairs Officer **Lt Col Gerald Haynes** 256-882-7857 jerry15@hiwaay.net





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



TFL, Premium-Based Plans: What to Do During Open Season

TRICARE Open Season is happening now. If you want to enroll in or change your TRICARE Prime or TRICARE Select plan for 2019, you have until Dec. 10, 2018 to make an enrollment choice. If you have TRICARE for Life (TFL) or a premium-based plan and want to stay in your current plan, TRICARE Open Season doesn't apply to you. You'll stay in your current plan for 2019 or as long as you're eligible.

TRICARE for Life

TRICARE Open Season doesn't apply to TRICARE for Life because enrollment isn't required. Coverage is automatic if you have Medicare Part A and Medicare Part B. For more information about TFL, visit the TRICARE for Life page.

If you're in the TRICARE Retiree Dental Program (TRDP), provided by Delta Dental, and want to have dental coverage in 2019, you must enroll in a plan during the Federal Benefits Open Season.

Premium-based Plans

TRICARE Open Season doesn't apply to premium-based plans. These plans offer continuous open enrollment throughout the year. The premium-based plans include:

- TRICARE Retired Reserve
- TRICARE Reserve Select
- TRICARE Young Adult
- Continued Health Care Benefit Program

Your dental coverage may be changing. If you're enrolled in the TRICARE Retiree Dental Program, provided by Delta Dental, your coverage will end on Dec. 31, 2018. If you use TRDP and want coverage in 2019, you must enroll in a plan during the Federal Benefits Open Season if you want coverage.

What About Dental and Vision Coverage?

Dental and vision insurance plans for retirees and their families will be available through the Federal Employees Dental and Vision Insurance Program (FEDVIP). The U.S. Office of Personnel Management offers FEDVIP. If you want FEDVIP dental or vision coverage in 2019, you must make a plan choice and enroll during the Federal Benefits Open Season. The last day to enroll in a FEDVIP plan is Dec. 10, 2018.

Keep updated on all of the upcoming TRICARE changes. For the latest on TRICARE, visit TRICARE Changes and TRICARE News. Take command of your health and visit the Open Season page for more information.

Legislative – continued from page 2

MOAA reported the Employment Cost Index could be driving another big pay increase in 2020, but the prospect of cuts means the actual raise could come in below ECI next year.

Please read the recent posting to the Legislative portion of our webpage. The posting deals with new legislation called the Patient Right to Know Drug Prices Act.

As always, please take time to look at http://takeaction.moaa.org. The National Headquarters of MOAA has outlined action items they think are important to active duty force as well as those who have served, including you. On the MOAA webpage each action item is presented in the following format: Who is Affected; The Issue; and The Remedy.

Warning Signs of Identity Theft

It is the Holiday season, and many of us do a lot of our shopping online. Cyber thieves are lying in wait to steal our personal information if we are careless. Make sure you know the warning signs of identity theft.

What Do Thieves Do with Your Information?

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax refund in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest.

Clues That Someone Has Stolen Your Information

- You see withdrawals from your bank account that you can't explain.
- You don't get your bills or other mail.
- Merchants refuse your checks.
- Debt collectors call you about debts that aren't yours.
- You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.
- Your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- You get notice that your information was compromised by a data breach at a company where you
 do business or have an account.

If your wallet, Social Security number, or other personal information is lost or stolen, there are <u>steps you can take</u> to help protect yourself from identity theft.



Surviving Spouse's Luncheon

Mrs. Carrie Hightower 256-882-3992

Our November luncheon was cancelled due to bad weather – we will try again – same time & place We will be meeting on 30 December at Ding How II, 4800 Whitesburg Drive in Huntsville Phone: 256-880-8883

Everyone will be called with the details

Surviving Spouse Corner: Preparing to Move

Moving can be stressful, no matter how many times you've done it. Here are some tips to help you plan.

You would think after a lifetime in the military and moving from place to place every year or two, preparing to move would be a piece of cake. Think again!

Perhaps downsizing has been an impetus in your decision to move. While in the active military, downsizing never was really a problem, as you tended to get rid of most the extra stuff you were not using. Fast-forward to life after retirement and living in one place for a number of years, and you realize just how much you've accumulated. At this point, creating a checklist is helpful.

- 1. Clear out unwanted items. Donate or sell old newspapers, magazines, and books. In your new place, you probably won't be having dinner parties for 20 or more people. "Replacements" in North Carolina is a great place to contact to see if they can use all that crystal and dinnerware you bought in Germany. They check it over and pay cash on the spot. Of course, there are always thrift and consignment shops to consider for those items and for clothes, linens, and excess furniture that won't fit into your new place and all the knickknacks your children and relatives don't want passed on to them.
- **2.** Use up food. A month or so out, consider what to do with the food stored in your pantry or freezer. Here, creativity in meal planning is key. If you can't use it or give it away, it will probably end up in the landfill, unless you're planning to move it with you. Movers generally will not move wine or spirits, so perhaps one last big party is in order.
- **3. Update your address.** Remember to change or cut off utilities, notify people of a new address, and get new address labels for your correspondence.

Finally, don't forget about your pets. They are a part of the family, and you'll need to plan for them as well.



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

The Christmas Spirit

Five days after an arsonist destroyed Christmas Village in Bridgeport, Connecticut, December 1982, city officials and community leaders assembled to see what could be done. For twenty-six years children had come to the "Village" to see animated Christmas scenes, visit with Santa Claus, and receive a toy. The fire had destroyed much of the one-hundred-forty- foot long building, including many handsome scenes, and about fourteen thousand dollars' worth of toys that were to be given away by the Police Athletic League, sponsors of the annual event. Frank Parlatore, a sixty-five-year-old retired factory worker who has been Santa Claus at the Village for twenty-five years, sat near the ruins weeping. A seven-year-old child was among the children who feared Santa had died in the fire.

Meanwhile the community committed and calibrated itself beautifully to restore the building in time for Christmas. With fantastic cooperation and contributions from institutions, trade unions, and individuals, the project went forth. Soon the site was teeming with workers; volunteers with every needed expertise worked around the clock in freezing temperatures. Through remarkable supportiveness and participation, the "village" was read for reopening twenty-four hours ahead of schedule.

The mayor of Bridgeport, Leonard S. Paoleatta, called it "a miracle." Santa Claus proclaimed it "the best Christmas ever." President Reagan called from Camp David to congratulate the community and to say this is "one of the most inspiring Christmas stories I have heard in year and years and years." (*RICHMOND TIMES –DISPATCH*, December 13, 1982, "Santa's Helpers Make Christmas Possible Again.")





The Army-Navy Game

A classic rivalry since 1890

Navy leads the series 60-51-7

Watch Army attempt to extend its winning streak to 3

Saturday, 8 December, 2PM

Televised on CBS or at your favorite sports bar





HCMOAA Treasurer's Report October 2018

Submitted by CAPT Richard C. West, USN (Ret.)

- 1. The October 2018 Treasurer's Report is presented herein. It was reviewed by the Governing Board and approved by the membership at the November 2018 meeting.
- 2. Monthly Summary:

| | Operating Funds | Savings | Scholarship Fund |
|------------------|-----------------|------------|------------------|
| Starting Balance | \$ 6199.15 | \$ 8000.94 | \$21377.15 |
| Income | \$ 75.00 | \$ 0.20 | \$ 825.00 |
| Expenses | \$ 1223.47 | \$ 0.00 | \$ 0.00 |
| Ending Balance | \$ 5050.68 | \$ 8001.14 | \$22202.15 |

- 3. Notable income: none.
- 4. Notable expenses: bankcard fees and transfers to the Scholarship Fund, ALCOC and MOAA National meeting travel reimbursement, and printed Sentinel printing and mailing costs.
- 5. Chapter savings account activity was limited to interest.
- 6. Scholarship Fund checking account activity included last minute income from tournament sponsors and member donations.
- 7. The Chapter holds an \$8000 (current value: \$8153.46) Certificate of Deposit with Renasant Bank for reserve funding and advance dues payment protection.

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. <u>Please consider donating</u> to our program. Contact Rick West at rickw675@att.net or 256.776.6901 for details.

Scholarship Fund Donations Received During November 2018

Mrs. Stella Myers Col Lee Smith 2 Anonymous

Total received for November: \$245 Total received FY19 to date: \$720



Many thanks to our generous donors!

WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

MAJ Sean Sterling, USA
Col Dwayne Wilhite, USAF
LTC Gary Flecker, USA
COL Joshua Kennedy, USA
Mrs. Gloria Lewis

Membership Statistics

Total Members: 382 Regular Members: 316 Surviving Spouses: 66

New this month: 5 Deaths this month: 1

Renewals: 7



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:





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

| Phone Number | | | E-ma | il Address | | | | |
|-----------------|--------------|---------|-------------------------------------|----------------|---|--|-------------------------|--------------------|
| Mailing Address | | | City | Stat | te Zip | | | |
| Active | Reti | red | NG | Former Offic | er Reserve | Surviving Spouse | | |
| Grade | Br | anch of | Service Mo | OAA National M | ember # | | | |
| Prefe | rred Name | | Birthday | Sp | ouse's Name | Period(s) of Active Duty i.e. 1965 – 1990 | | |
| F | irst Name | | MI | - 1 | Last Name | | | |
| | | | g between 7/1 t 11/1 will have i | | d through follow | ring calendar year | | |
| | | | cing (age-base | | | | | |
| I | nterested in | a Chap | ter Life Membe | rship | Other (P | lease explain | | |
| | | | _ Three Years | \$30 | Friend / | A website acquaintance | | |
| R | enewal | | _ Two Years | \$20 | Local event Letter / e-mail from HCMOAA | | Letter / e-mail from H0 | e-mail from HCMOAA |
| | ew | | One Year | \$10* | MOAA N | | | |

Attention Annual Members

It is now time to renew your membership for next year (see next page)
The Chapter has one of, if not the, lowest membership rates in the country at \$10

Don't risk getting dropped from the rolls – renew now!

You can also renew for multiple years and lock in that low rate Don't know when your membership expires? Contact CDR Chris Downing at 256-828-9740 or csdowning@bellsouth.net

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member – contact COL John Fairlamb at 256-539-0161 or fairlambjrf@comcast.net for the details

Annual Members who Need to Renew

LTC Richard B Allen Lt Col Claude R Baldwin Jr

LTC Barney F Barron LTC Johnnie L Bone Jr CW3 Braxton D Butler

LTC John E Cole

LTC Robert E Connors Jr Maj Glenn S Crawley LTC Eric C Deets

LTC Michael W DiNardo Col Frederick J Driesbach LTC William K Emerson

Mrs. Betty R Ford

MG Douglas M Gabram Mrs. Florence L Garman

Mrs. Sonia Gojsza

COL Donald B Harmon CPT Robert C Hinchman

LTC Paul L Hoffman LTC James O Holland LTC Norman P Hopkins MAJ Richard C Hudgens

COL George J Jobczynski MAJ Mark H Laflamme

LTC John L Lewis CAPT Dale E Lyle

COL Melvin J McLemore

Mrs. Elaine Miner

MAJ Edward L Morfenski

LTC Hector New COL Henry N Oldham LTC Douglas L Oyler Mrs. Jean B Parker Col Scott G Patton

COL Michael P Peterman COL William R Pope LT William H Redmond COL John D Rivenburgh

MAJ Curtis Smith Mrs. Ursula Spicer

COL William W Stevenson COL Ricki L Sullivan CWO4 Gary K Sweet LCDR Don R Vaden

LTC Robert C Westerfeldt LCDR Frances K Witt

LTC Gary R Young

MAJ David R Arterburn CW4 William J Barron

COL Gary L Bliss

COL Douglas S Brouillette

Mrs. Margot Chabot
1LT Megan Coley
CW5 Charles A Covell
COL Steven S DeBusk
LTC Joseph J Della Silva
CDR Christine S Downing
Lt Col David L Dunlap

COL Paul H Fall

COL Ronald N Funderburk LTC Jason L Galindo CW2 Robert A Glasier COL John G Greaves

CW5 Harry Hobbs

COL William A Holbrook CW03 William L Holtzclaw COL Michael I Howell LTC Richard K Jackson

CPT Melissa M Lacey
COL George S Laslo
CW3 Monty L Lewis
LTC Robert H Mackintosh

CDR Steven T Middleton LTC Michael J Monis CAPT William P Nash CWO3 Kenneth J Nurmi

Col Jon M Owings CPT Aaron J Page

COL Robert M Pastorelli COL David W Pemberton

LT James L Pointer LTC David E Pray

COL Adrian A Ritchie Jr

LTC John R Scott
LTC Richard H Sorrell
MAJ James L Stanley
Mrs. Travis Stewart
CW4 Jeffrey A Sumners
LTC Lyn O Tronti
LTC Harold E Walden

MAJ Joe H Williams CAPT Scott W Witt CDR Timothy L Zane





39 Birthdays in December

Mrs Esther S Gober CW3 Donald L Wagoner, USA MAJ Francis W Thonus, USA Mrs Billie K Jones LTC Robert W Senn, USA Mrs Stella R Myers COL Nathanael P Causey, USA LTC Kenneth V Barnwell, USA Lt Col Robert R Barnes Jr., USAF LTC Malcolm R Sams, USA COL Larry M Pigue, USA BG Leslie L Fuller, USA LTC Richard W Levan, USMC CW4 Ronnie L Rogers, USA CW5 William L Young, USA Mrs Dalila Carrasquillo LTC John S Bolton, USA Mrs Lee Newell CAPT George C Skezas, USN Lt Col Gerald W Haynes, USAF

Mrs Travis Stewart Maj William M Burke , USAF COL Casmere H Taylor, USA COL Thomas M Devanney, USA CW4 Carl J Woida, USA LTC LaVerne J Gehm, USA LTC Eugene F Small, USA LTC William D Katholi, USA LTC Thomas E Means, USA Maj Robert F Stierwalt, USAF LTC Douglas L Oyler, USA MAJ Bruce T Robinson, USA COL David L Wyatt, USA CAPT Thomas L Jones, USN Lt Col Charles W Zavadil, USAF COL Dahl J Cento, USA MAJ Mark H LaFlamme, USA Mrs Rosemary Bundy Mrs Edwina Morse

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 so it can be included in future newsletters. Thank you.



Chapter Happenings





November Membership Meeting – guest speaker John E. Carson and his service dog, Mr. Freckles



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

TAPS

LTC Royal C. Lewis, USA-Ret - almost 102, went peacefully to heaven on Saturday, November 10th. He is lovingly remembered by his wife of 67 years, Gloria D. Lewis; son, Royal C. Lewis III and wife, Kay; daughters, Amy L. Bear and husband, Jay, and Fay L. Leo and husband, Karl; granddaughters, Dr. Christina Cochran, Jessica Dodd (Brian), Hannah Lewis, Channing Cochran, Lana Leo; grandsons, Thomas Rudderow IV (Emily), Landon Leo; and great granddaughter, Emmalyn Alford.

Royal C. Lewis was born in St. Johnsbury, Vermont, on December 5, 1916, the son of Royal C. and Edith J. Lewis. Royal was a Lieutenant Colonel in the U.S. Army. Among his decorations are the Bronze Star Medal, the American Defense Service Medal, the European African Middle Eastern Campaign Medal with 5 battle stars, the World War II Victory Medal, the Korea Service Medal with 3 battle stars, the Armed Forces Reserve Medal and the United Nations Medal. In 2017, the Republic of France recognized his World War II service by awarding him the "Ordre national de la Legion d'Honneur," the highest civilian honor the French nation can bestow.

Early in his military career, Royal was a member of the 6th Armored Division in World War II, landing at Utah Beach in Normandy, and fought in the Battle of the Bulge in the Ardennes. After release from active duty in World War II, he continued in the reserves and completed his education at the University of New Hampshire and also the Colby-Swarthmore College School of Languages in Waterville, Maine. When the Korean Conflict broke out in June 1950, duty called again, and Royal voluntarily accepted his World War II rank as 1st Lieutenant and was assigned to Ft. Benning, GA. There he met Gloria Doughtie, his wife of 67 years, marrying at St. Luke Methodist Church on May 26, 1951. Shortly after, orders were received for duty with the 2nd Infantry Division in Korea in 1951. On return from Korea, Royal was assigned as Executive Officer of the St. Louis Ordnance Plant, then a transfer to the Orlans Area Command in Orlans, France. After three years, he was assigned to US Army Missile Command (MICOM) at Redstone Arsenal, Alabama, where he served as the Branch Chief of Programs. When the "Wall" went up in Germany in 1961, he received orders to move to Hanau, Germany as the Adjutant of the 8th Ordnance Battalion. The year 1964 found the Lewis Family again sailing on a ship to the USA with an assignment to the 12th Support Brigade at Ft. Bragg, North Carolina. The last duty position Royal served was Secretary of the General Staff of the 12th Support Brigade in support of the 18th Airborne Corps. Royal took part in his last military formation as a Soldier at his retirement ceremony in 1966, after which, the Lewis family moved back to Huntsville, Alabama.

During his retirement years, Royal volunteered with Adult Education ESL (English as a Second Language) teaching many international residents of Huntsville. He loved languages and meeting people from all over the world. Also, he was an avid golfer into his nineties.

Royal was a member of Latham United Methodist Church where visitation and funeral service was held on Tuesday. Visitation was from 1:00 until 2:00 p.m. with the funeral service following immediately. Burial followed at Maple Hill Cemetery, with full military honors. In lieu of flowers, donations in Royal's honor may be made to <u>Wounded Warrior Project</u>, 200 Randolph Avenue, Huntsville, AL 35801.

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

TRDP is Ending: What to Look for in a New Retiree Dental Plan

The TRICARE Retiree Dental Program (TRDP) ends on Dec. 31, 2018. Beginning in 2019, new retiree dental coverage will be available through the U.S. Office of Personnel Management's Federal Employees Dental and Vision Insurance Program (FEDVIP). If you're eligible to enroll in a FEDVIP dental plan, you must enroll in FEDVIP during the Federal Benefits Open Season, which runs from Nov. 12 to Dec. 10, 2018. Your dental coverage will begin on Jan. 1, 2019. Now is the time to explore your new dental coverage options and make a choice.

When you enroll, you'll make a choice among 15 plans from 10 different dental carriers. But what type of plan should you choose? Here are a few factors to consider as you look for the right plan for you and your family.

How much does the plan cost? How much dental coverage do I need?

While you can't predict the future, you can reasonably predict some of your dental care needs. If you expect to visit the dentist for only routine cleanings next year, your dental needs will be different from someone who needs restorative care. If your child needs braces, consider a plan that doesn't have a waiting period for orthodontic services. You can <u>review and compare plans</u>, as well as view plan brochures (look for "Official Statement of Benefits") to see your share of the payment for services.

Some FEDVIP carriers offer a "high option" and a "standard option." High option plans have higher monthly premiums and typically higher annual maximums, but lower copayments. High option plans reduce unexpected expenses, but you pay more monthly.

Standard option plans have lower monthly premiums and typically lower annual maximums, but higher copayments. This means you'll usually pay less monthly but could pay more for specific dental products or services. Thinking about your 2019 needs will help guide you to a plan that best meets your needs.

What kind of dental provider network do I need?

You'll get to choose among three types of networks:

- Exclusive provider organizations (EPOs): You may use any in-network provider without a referral, but you can't go outside of the network for care.
- **Health maintenance organizations (HMOs):** You may use any in-network provider as your general dentist, who can refer you to a specialty care provider, if needed.
- **Preferred provider organizations (PPOs):** You may get care from any licensed dentist. You'll pay less if you use an in-network provider.

If you want to keep your current dental provider or practice, check the carrier's network provider directory. Use of in-network providers will help to minimize your out-of-pocket costs. If you want to change providers, check the carrier's list of available providers to see if the choices meet your needs or desires in terms of practices and locations.

Which dental providers are close to where I live?

Are there providers in the carrier's network near you? Do the office hours meet your needs? Decide what factors are important to you and your family and find a plan that matches your needs.

For more information on retiree dental coverage, visit the <u>FEDVIP website</u>. And remember, if you're currently enrolled in TRDP, you won't be enrolled in a FEDVIP plan automatically for 2019. You must make a plan choice during Federal Benefits Open Season. Take command of your health and choose a dental plan that meets you and your family's needs.

Huntsville Chapter MOAA Christmas Party

Holiday Dinner

Sliced honey glazed ham

Oven roasted turkey breast with giblet gravy

Country Style corn bread dressing with giblet gravy

Rice pilaf



Whole green beans almandine
Yeast Rolls & Butter
Ice Water – Coffee
Sweet or Unsweetened Iced Tea
Carrot cake



HUNTSVILLE CHAPTER MOAA CHRISTMAS PARTY

THE SUMMIT CLUB
SATURDAY EVENING, 15 DECEMBER 2018

COCKTAILS - No Host/Cash bar - 5:00 pm President's Remarks and Dinner - 6:00 pm DOOR PRIZES

DRESS: Business Casual – khakis/slacks and collared shirts/polo shirts for the men – slacks/skirts and blouses/collared shirts for the ladies – of course you can always dress more formally

\$20.00 PER PERSON (Members & Family) - \$25.00 PER PERSON (Guests)

RSVP by 1 December 2018 (with check made out to HCMOAA) to:

CDR Christine Downing 116 Spring Tanner Road Hazel Green, AL 35750-8483 256-828-9740



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 or 256-426-0525.

Important Dates in December

- 1 December SEC Championship
- 1 December Civil Air Patrol founded (1941)
- 2 December Napoleon crowned Emperor of France (1804)
- 2 December United Arab Emirates founded (1971)
- 3 December First successful heart transplant performed (1967)
- 5 December Prohibition ended (1933)
- 5 December AFL-CIO established (1955)
- 6 December Thomas Edison first demonstrated the phonograph (1877)
- 6 December Gerald Ford sworn in as Vice President (1973)
- 7 December Pearl Harbor Day
- 8 December US & Great Britain declared war on Japan (1941)
- 8 December USSR ceased to exist (1991)
- 9 December Hubble Telescope repaired in space (1993)
- 11 December Marconi transmitted first transatlantic radio signal (1901)
- 11 December King Edward VIII abdicated the throne of England (1936)
- 11 December US declared war on Germany & Italy (1941)
- 13 December Monthly Board Meeting Java Café
- 13 December New Zealand discovered (1642)
- 15 December Bill of Rights ratified (1791)
- 15 December Christmas Gala Summit Club
- 15 December "Gone with the Wind" premiered (1939)
- 16 December Boston Tea Party (1773)
- 16 December Battle of the Bulge (1944)
- 17 December Wright brothers made the first airplane flight (1903)
- 20 December South Carolina became first state to secede (1860)
- 21 December First day of winter
- 22 December General George Patton died (1945)
- 23 December Transistor invented at Bell Labs (1947)
- 25 December Christmas Day
- 29 December College Football Playoff Semi-finals
- 31 December New Year's Eve

