

Volume 55, Issue 2  
February 2016

### Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE

Charles T. Clements, Lt Col, USAF, Ret



Dear Members -

The primary method we use to generate revenue for the Chapter is through advertisements in the Sentinel. As you can see in this issue we have several advertisers, but we need more, especially since USAA canceled their long-running ad with us. Businesses do not knock our door down seeking to put an ad in our newsletter. You, our members, cause businesses to advertise in the Sentinel. Think about the merchants you routinely use—restaurants, doctors, mechanics, lawyers, barber and beauty shops – these are potential advertisers. It takes a little courage to ask if they would like to advertise in our newsletter. If you have a candidate advertiser let me know and I will contact them.

The Chapter conducts an annual golf tournament to help fund a merit awards program. In 2015 we raised enough to donate \$6,000. This year the HCMOAA scholarship golf tournament is scheduled for Thursday, 22 September 2016, at the Links at Redstone. I was going to tell you that our chapter needs a chairperson for the golf committee this year. However, two people recently stepped forward and we have the leadership for the golf tournament in place. However, they will still need volunteers for the committee. Based on lessons learned we know that there are a lot of activities that need to be started now. Major sponsors need to be contacted early in the year because their budgets for donations are limited and the money gets committed quickly. Local sponsors need to be contacted for donations of goods and services. We want to exceed the \$6000 number from last year.

Our next meeting is at 11 AM on 24 February at the Summit. Our guest speaker will be the Redstone Arsenal Garrison Commander, COL William Marks. We have asked that he address the rumors / plans to use some of the Redstone Arsenal land for civilian purposes. COL Marks' bio is in this newsletter.

Finally, in addition to the golf chairperson, we still have an open position on the governing board for Programs. If you are interested in getting involved please let me know.

Charles

### Get Involved!

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*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/Main\\_Menu/Take\\_Action/Take\\_Action.html](http://www.moaa.org/Main_Menu/Take_Action/Take_Action.html)

### • Author's Comments

As mentioned last month, I want to get us more involved in supporting the needs of our members and veterans at large in our state. Accordingly, one of the emphases which many of you heard about already is that of the funding for the Alabama Veterans Assistance Fund. Recently our Chapter President sent out a specific request for you to contact members of the Alabama Senate about Senate Bill 15 which was pre-filed late in 2015 in preparation for deliberations in the upcoming 2016 session commencing on 2 February 2016. BUT, due to its perceived importance, one of the emphasis items this month will be a summary level of that issue. The second will be about the nagging long term problem with SBP/DIC and the continuing offset which adversely affects the benefits of surviving spouses, many of which are struggling with adequate income.

### • Alabama Senate Bill 15 (The Un-earmarking Bill)

In the Alabama Senate, a bill, SB15 was pre-filed in December 2015 to be considered by the 2016 Legislative session which begins 2 February 2016. It is often referred to as the "un-earmark" bill. It would remove earmarks from many parts of the annual budget.

If you want to see the actual document, go to:

<http://alisondb.legislature.state.al.us/ALISON/SearchableInstruments/2015RS/PrintFiles/SB15-int.pdf>

Unfortunately, it removes, **in Section 38-4-12. (Page 36, lines 12-16 and in Section 38-4-12.1, 1 lines 20-21)** Alabama Veteran Assistance Funds from being earmarked, but instead would appropriate them to the General Fund. This action would be devastating to the Veterans of Alabama who depend on support from the State. Here are some reasons:

- SB15 would rob veterans and the Alabama Department of Veteran Affairs (ADVA) of essential dollars required to run the agency resulting in reductions to veterans' services.
- The only way to keep ADVA operationally funded is to **remove the un-earmarking language from the Bill pertaining to the ADVA**. It is essential that the 1 Mil Tax that comes to the Veteran Assistance Fund (VAF) to provide veterans' services be preserved and not relegated to robbing veterans to pay prisoners or other funding shortfalls via an

*Continued on page 9*

#### 2015-2016 GOVERNING BOARD

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2nd Vice President: CDR John Inman, USN-Ret, 256-425-8022, [inman331@msn.com](mailto:inman331@msn.com)

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

##### STANDING COMMITTEES

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

Programs: Vacant

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

Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-1334, [mrbill5779@comcast.net](mailto:mrbill5779@comcast.net)

Public Affairs (Publicity): Vacant

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

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The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, [brobinso@mitre.org](mailto:brobinso@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@heartlandis.com](mailto:monte.washburn@heartlandis.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**

Stop in and pick up your copy of the Valentine's Day sales suggestions. While at your PX you can also pick up the new fragrance sales catalog with new ideas for Valentine's Day! While there remember to stop by the jewelry counter and check out the Valentine's Day sale items.

Plus, the new sales ads are available both at your PX and on-line. Big screen TV's and sound bars are on sale so you can watch and hear the game almost like you are there! Computers, boots, kid's clothes, and furniture – it's all on sale at your PX. Always be sure to check the super daily special on line and check the Friday frenzy deal every Friday!

Download the Exchange app for your smart phone and get the latest sales and the Exchange Extra app to scan items, get coupons, join the coffee club, get life style/fitness tips and receive the latest Exchange sale promotions – from anywhere in the world! As always shop early for best selection.

### **Shoppette**

Stop by and see the latest sales plus stock up for the big game! Your Shoppette has all the drinks, mixers, snacks and other party items you need for the big celebration when your team wins!

Plus, while you are at your Shoppette, always check for the latest sign up and win contest. It's your chance to win!

After shopping, don't forget to visit the Red Box and get your favorite movies to rent. Plus, download the Red Box app on your smart phone and sign up for text alerts for additional information, sales, plus free movie rentals.

### **Commissary**

I recently discovered that the smart phone app Ibotta also covers the commissary! You can use regular coupons to save like you always do. Then go to Ibotta, see items you have or want to buy, unlock the deal, buy the item, scan the item UPC, take a photo of your receipt and receive extra money! You can get gift cards or other items! If you use the referral code

*Continued on page 16*

### **Need Addresses**

#### **None this month**

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

### **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 Gerald C. Maxwell**  
256-606-5282  
[gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

Personal Affairs Officer  
**COL William Stevenson**  
256-424-1334  
[Mrbill5779@comcast.net](mailto:Mrbill5779@comcast.net)





**Paul Snowden,  
Tim Kinnison, COL., USAF (Ret.)  
Gary Brotherton**

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## Cloud Advice: Don't Get Hit By The Phantom This Year!

With any good retirement system, not only do you need investment and income plans, but you need a sound tax plan as well. You must have strategies that are tax efficient. We all have a right to legally pay less tax, agreed? Heck, if we legally pay less tax then what have we essentially given ourselves? A pay raise.

This week, I want to discuss actively managed mutual funds and how to increase tax efficiencies within investment strategies.

Investors buy mutual funds because of their perceived flexibility, ease of diversification, and returns that can make them seem attractive. But, as I always warn, you need to dig into the details, specifically the tax ramifications, of any financial vehicle before making a decision to use it in your financial plan.

This brings me to a recent class I taught to retirees. One of the topics we discussed was tax efficient investing. I proposed the following scenario to the class. Let's say that we have \$500,000 in our taxable brokerage account and we invest it in some very popular "A" share mutual funds. "A" shares charge brokerage commissions up front in exchange for a lower yearly expense ratio. So, right off the top, let's deduct 5 percent of this, or \$25,000, from the value of our account, leaving us with a balance of \$475,000.

Now, let's assume that we are at the tail end of our fair market winds, we are heading smack into a down market and the value of our account drops 20 percent. We lose another \$95,000. This can happen in the market, right? So for those of you checking the math along with me, that takes us down to the \$380,000 mark.

So now let's fast-forward to January of the following year. We make that cold walk to our mailbox and open it to find a letter from our brokerage house. There is a 1099 from each mutual fund that outlines the dividends and capital gains that we must pay income taxes on. How could this be? We are down \$120,000; we have market losses of \$95,000, and we have to pay capital gains taxes to Uncle Sam? Let me introduce you to the "Phantom" — Phantom Income Tax. It happens, and it's just one of the many tax inefficiencies of actively managed mutual funds.

But let's say the funds haven't lost 20 percent. Then, aren't they great investment vehicles? Not so fast.

According to the Investment Company Institute just over 30 percent of mutual fund assets are held by individuals in these taxable accounts, rather than 401(k)s and IRAs. By law, every year, mutual funds must pay out to investors nearly all their income, which includes interest, dividends and net realized capital gains—in short, the profits on their trades minus any offsetting losses. The payout for these mutual funds has boomed in recent years, from \$37 billion in capital gains in 2012 to over \$130 billion in 2014, as the markets rose. In 2014, investors had to pay Uncle Sam his due—even if they were new investors who didn't get the benefit of their assets appreciating before they were sold.

The payouts for most mutual funds have yet to be announced for 2015. I explained to the class that while there may have another surge of payouts, the Phantom may be lurking thanks to this year's weaker and more volatile markets. Some funds could actually end up with negative returns, while shareholders are stuck with a tax bill. This can happen if the value of a fund falls and its managers sell appreciated assets to either return money to investors exiting the fund, or because they want to rebalance the portfolio amid market volatility.

So, what do you do? How do you maximize tax efficiencies to help mitigate the Phantom? Generally speaking, if you choose to own actively managed mutual funds, then these tax inefficient mutual funds are best held in your tax-deferred accounts such as your IRAs or 401(k)s. More tax efficient vehicles, such as index mutual funds and exchanged traded funds, which typically have lower taxable payouts, and therefore, less of a Phantom impact, should be held in your taxable brokerage accounts.

When building your retirement system, remember to build tax efficiencies into your plan. Folks, it is not always what you make but what you keep. This year, don't let the Phantom "trick" you out of a tax efficient strategy. A little advance planning could give you the "treat" you deserve.



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



### **TRICARE Over the Counter Coverage Changes - 1 February 2016**

TRICARE's over-the-counter (OTC) drug coverage is here to stay. Formerly a demonstration program, the OTC benefit becomes a permanent part of the TRICARE pharmacy benefit on Feb. 1, 2016. Effective that date, TRICARE is making some changes to OTC coverage to bring it in line with other TRICARE pharmacy coverage.

Starting Feb. 1, beneficiaries must pay the [usual generic copays](#) for covered OTC drugs. OTC drug coverage will still require a prescription from their doctor. Female beneficiaries can still get Levonorgestrel Emergency contraceptive used to prevent pregnancy. It is also known as Plan B. There are no age restrictions or costs. And, you don't need a prescription.

Feb. 1 also brings a change to which drugs are available under the OTC benefit. The allergy medications Cetirizine and Loratadine were previously covered, but now the versions that contain pseudoephedrine are also covered. However, brand name Prilosec OTC is no longer covered. The generic version, Omeprazole, is still covered, as is the prescription version of Prilosec.

Visit the [TRICARE Pharmacy](#) page for more information on the TRICARE pharmacy benefit. If you have questions about whether or not one of your drugs is covered, you can always call the TRICARE pharmacy contractor, Express Scripts, at 1-877-363-1303.

Sign up for TRICARE e-mail updates at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions).

### **TRICARE Cataract Coverage Explained**

Cataract removal is one of the most common operations performed in the United States. According to the National Eye Institute, it also is one of the safest and most effective types of surgery. In about 90 percent of cases, people who have cataract surgery have better vision afterward. TRICARE covers cataract surgery and related supplies and services.

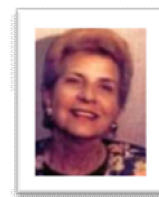
More specifically, TRICARE covers the standard intraocular lens (IOL), a fixed lens designed to target vision at a single focal point. During cataract surgery, the natural clouded lens is removed and then replaced by an IOL to become a permanent part of your eye. This provides good distance vision but patients typically need glasses for near and intermediate tasks such as reading and computer use. TRICARE also covers one pair of eyeglasses or contact lenses as a prosthetic device after each medically necessary cataract surgery where an IOL is inserted.

If you would like a non-standard IOL instead of a standard mono-focal IOL, you will be responsible for the difference in the charges. For more information about your covered vision services, contact your [regional contractor](#) or visit the [Eye Surgery and Treatment](#) page on the TRICARE website.



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

## **Widow's Activities**



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

### **WOW Support Group**

The group has not met for 2 months in a row due to illness and bad weather. Time to get back on track.

The WOW Support Group will meet for lunch on Thursday, February 18th, at the Blue Plate Café, 7540 South Memorial Parkway, Huntsville. Phone 256-885-33550.

We will meet at 12 noon. Everyone will be called.

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

The MOAA widow's luncheon should be held on Friday, February 12th at Gibson's BBQ, 3319 South Memorial Parkway, Huntsville. Phone 256-881-4851.

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

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

## **MOAA Career Center Member Benefits**

### **Career Consulting**

Career consulting is a benefit of PREMIUM and LIFE Membership. If you are a member of MOAA, you can receive a free one-hour consulting session in person or via phone. To schedule an appointment, please email [transition@moaa.org](mailto:transition@moaa.org) with your membership number and availability.

### **Résumé Critiques**

Résumé critiques and MOAA publications are a benefit of PREMIUM and LIFE Membership. Before submitting your résumé, follow the guidelines found in our "Marketing Yourself for a Second Career" handbook, available below:

- Order a *free* copy of [\*Marketing Yourself for a Second Career\*](#) by calling MOAA's Member Service Center toll-free at (800) 234-6622 or e-mail [msc@moaa.org](mailto:msc@moaa.org).
- Tailor your résumé according to our professional recommendations. When completed, e-mail your résumé to [transition@moaa.org](mailto:transition@moaa.org) for critique. \*You must include your membership number and your daytime phone number.

### **LinkedIn Review**

MOAA's career experts will review your LinkedIn presence.

### **Interview Practice**

[MOAA's Interview Practice](#) is an interactive tool that MOAA members can use to help develop interview skills and confidence through realistic situations.

### **MOAA's Job Board**

[MOAA hosts a job board](#) specifically for MOAA members. Employers post jobs on a real-time basis, and search the database daily, looking for candidates like you! [Check out our Job Board FAQs](#) if you have any questions.



### **Chaplain's Corner**

**CH (LTC) Bert Wiggers, AUS-Ret**

#### **What is Sacrificial Love?**

After the U.S.S. *Pueblo* was captured by the North Koreans, the eighty-two surviving crew members were thrown into a brutal captivity. In one particular instance thirteen of the men were required to sit in a rigid manner around a table for hours. After several hours the door was violently flung open and a North Korean guard brutally beat the man in the first chair with the butt of his rifle. The next day, as each man sat at his assigned place, again the door was thrown open, and the man in the first chair was brutally beaten. On the third day it happened again to the same man. Knowing the man could not survive another young sailor took his place. When the door was flung open the guard automatically beat the new victim senseless. For weeks, each day a new man stepped forward to sit in that horrible chair, knowing full well what would happen. At last the guards gave up in exasperation. They were unable to beat that kind of sacrificial love.

Scripture tells us that there is no greater love than this, "Greater love has no one that this, than to lay down one's life for his friends." (John 15:13, NKJV) And that such love leads to complete joy, "These things I have spoken to you, that my joy may remain in you, and that your joy may be full." (John 15:11, NKJV)



### **WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA**

**COL John Womack, USA**

HCMOAA is reporting time spent on volunteer activities to Redstone Arsenal. Please keep track of your volunteer hours throughout the month and report them to Ray Weinberg at 256-885-0089 or [ray.kw@juno.com](mailto:ray.kw@juno.com).

### **Scholarships**

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

Please consider making a donation to our program. Contact Gerald Maxwell for details.



### **Treasurer's Report**

**CAPT Richard West, USN**

For the Month of December 2015

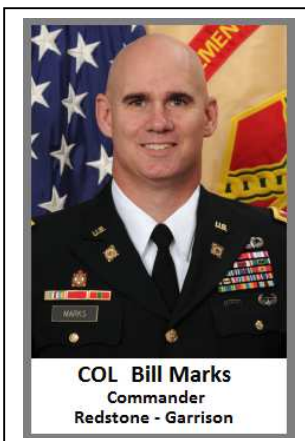
Beginning Balance	\$9744.62
Credits	1433.19
Debits	3127.16

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Ending Balance	\$8050.65
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**COL Bill Marks**  
Commander  
Redstone - Garrison

**Membership Meeting**  
**24 February 2016**  
**11AM – Summit Club**

**Guest Speaker: COL William Marks**  
**Redstone Arsenal Garrison Commander**

Colonel Bill Marks lived in Alabama from middle school through college after moving into the state from North Carolina. He was commissioned a Second Lieutenant in the Ordnance Corps and detailed to the Infantry in 1990 following his graduation from the University of South Alabama (BS Finance). He is a graduate of the Infantry Officer Basic Course, Ranger

School, Combined Logistics Officer Advanced Course, Combined Arms & Services Staff School, Command and General Staff College and a recent graduate of the Air War College. He has a Master's degree in Public Administration from Webster University in Saint Louis, MO and a Master's degree in Strategic Studies from the Air University at Maxwell Air Force Base in Montgomery, AL.

His past assignments include Rifle Platoon Leader, Direct Support Platoon Leader and Shop Officer, Support Operations Maintenance Officer, Company Commander, Combined Arms Instructor, Logistics Integration Officer, DISCOM Support Operations Officer, Project Manager for Multinational Logistics Experimentation, and Deputy Director of the Industrial Base and Infrastructure Planning Directorate, HQ AMC G4.

COL Marks served as the Battalion Executive Officer for 203rd Forward Support Battalion, 3rd BCT, 3rd Infantry Division and as the Commander of the 203rd BSB, 3rd HBCT, 3rd Infantry Division during Operation Iraqi Freedom.

His awards and decorations include the Bronze Star Medal, Defense Meritorious Service Medal, Meritorious Service Medal, Army Commendation Medal, Joint Service Achievement Medal, Army Achievement Medal, Ranger Tab, Parachutist Badge, and the Air Assault Badge.

COL Marks will talk about the current state of the Garrison, and activities planned for the future.

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**Menu:** Pulled pork, baked chicken, fried catfish, green beans, potato salad, peach cobbler

**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 20 February



un-earmarking legislation.

- “Un-earmarking” the VAF would prevent the department and finance personnel from properly budgeting and planning operations to efficiently provide earned benefits and services to those who have sacrificed most for this state and this nation.
- The ADVA could not execute its mission providing over 400,000 Alabama veterans without this dedicated funding. About \$33 Million comes from the 1Mil *advalorem* tax into the VAF and about \$30 Mil of federal veteran matching funds.

### **Facts Supporting removing the ADVA:**

- A large portion of the earmarked funds go to pay the state portion of the daily rate for veterans in our state veterans’ homes. We receive matching federally dollars over a 1-for-1 ratio. This matching funding equates to around \$33 Million. (Alabama must provide the funding to be “matched”.)
- The Legislature already has visibility of and control over the appropriation from the VAF just as it does every General Fund dollar, where all funds must be requested and justified in the budget proposals. The only authority the Legislature does not have is to send crucial VAF dedicated operating dollars to fund other agencies or programs.
- Less than 1% of the ADVA operating budget comes from the General Fund.

### **The dedicated Veterans’ Assistance Fund pays for such things as:**

- Contract service providers in all 4 veterans homes (operations and maintenance)
- Emergency repairs to these at-capacity facilities and equipment
- State cemetery burial operations
- Individual claim support at offices throughout the state
- County Office Claims Management System/data base
- Homeless Veterans Program
- Employee salaries

If our VAF is unfunded/un-earmarked the veterans’ homes could be forced to close doors on 704 residents and turn away thousands of future in-need veterans.

### **So, where do you come in?**

The pre-filed bill (SB15) is in the Senate, so you need first to contact your state senator and ask that he or she support removing the portion involving ADVA in the “un-earmark” bill as described above (page 36) as soon as possible, because the legislative session begins 2 February 2016. (At this point we have not located a corresponding bill in the House of Representatives). If you need help locating your state senator, go to:

<http://www.legislature.state.al.us/aliswww/default.aspx>

### **• SBP/DIC and Their Inequities**

First, SBP: As most of you probably know the Survivor Benefit Plan (SBP) is a monthly benefit paid to the designated beneficiary of a retired service member who has passed away. Retired pay stops with the death of

*Continued on page 13*



*Your Huntsville Real Estate Connection*



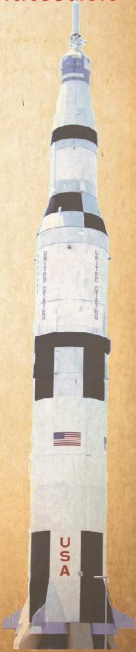
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**256-508-0211**

Mike@MoveToHuntsville.com

**www.MoveToHuntsville.com**



## **Membership Statistics**

Total Members: 453  
Auxiliary Members: 71  
Life Members: 220

New this month: 1  
Deaths this month: 0  
Renewals: 8

## **MOAA Connect**

MOAA's Social Media Application

Go to [www.moaa.org](http://www.moaa.org), and on the pull-down menu "Connect with MOAA" select "MOAA Connect"

Set up your profile, and begin  
collaborating with MOAA members  
across the country

Give it a try!

## **Volunteers Needed**

Over the next couple of months, the Chapter will have several vacant board position that will need to be filled. These are critical to the continued smooth functioning of the Chapter. They are:

**Program Chair – organizes Chapter activities, schedules guest speakers, plans meeting menus and coordinates with the Summit Club**

**Golf Committee – help plan and execute the annual golf tournament, our primary fund raising activity – you don't need to know anything about golf to help out**

If you are interested in volunteering, or would like additional information, please contact Charles Clements at 256-450-3610 or [charles.clements@mda.mil](mailto:charles.clements@mda.mil)



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



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

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

**Attention Annual Members**

It is past time to renew your membership for next year



The Chapter has one of, if not the, lowest membership rates in the country at \$10

***Don't risk getting dropped from the rolls!***

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](mailto: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 for the details

**21 Birthdays in February  
Happy Birthday!**



**TAPS**

Our deepest sympathy to the families of our departed friends

**None this month**

**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:

CDR Jeffrey Fox, USNR  
COL Don Stotser, USA  
MAJ Craig Ailles, USA  
LTC Frederick Neidermeyer, USA  
CDR Christine Downing, USN  
CDR Roger Berg, USN  
COL Dean Bekken, USA  
LtCol Patricia Schuessler, USAF  
Mrs Gwen Parks  
MAJ Houston Yarbrough, USA  
CW4 Robert McCall, USA  
LTC James McWhorter Jr, USA

COL Douglas Brouillette, USA  
COL George Jobczynski, USA  
COL Alfred Paddock, USA  
LTC Ruby Lardent-Davis, USAR  
COL Ricki Sullivan, USA  
Mrs Ouida Ann Turner  
COL Jeffrey Ogden, USA  
COL Frederick Bisch, USA  
LTC Lowell Twitchell, USA  
CW3 Ernest Williams, USA  
LTC Glen Williams, USA

**Chapter Happenings**



Col Gerald Maxwell  
is sworn in as  
Chapter 1<sup>st</sup> Vice  
President by Chapter  
President Lt Col  
Charles Clements




of the service member. Therefore SBP is one way to ensure a continued financial benefit for a service member's survivor. Each of you who has retired had the option to participate or not and if you did, you had to choose among six options as to whom it would apply. They include:

- Spouse.
- Spouse & Child(ren).
- Child(ren) Only.
- Former Spouse.
- Former Spouse & Child(ren).
- Insurable Interest. (If a retiree is unmarried with no children, this option may be selected. The “natural person” must be someone with a financial interest in your life, such as a close relative or business partner, for example.)

Retiring service members must choose a base amount for the annuity. The annuity benefit will be 55% of the base amount. The base amount can be anywhere from the full monthly retirement pay to a minimum of \$300. Also, if a service member is married at the time of retirement and elects not to cover his/her spouse, then the service member must get spousal concurrence to deny coverage and they are prevented from ever covering a new child or spouse. The cost for spouse-only SBP coverage is 6.5% of your base amount. The premiums will be automatically deducted by DFAS from your monthly retirement check. There are additional costs for children. Premiums are tax-deductible and subsidized by the federal government. (Once a retiree has made 360 payments (30 years) and reached age 70, he/she is considered paid-up, and no longer has to make payments.)

Second, the DIC: (a tax free monetary benefit paid to eligible survivors of military Service members who died in the line of duty or eligible survivors of Veterans whose death resulted from a service-related injury or disease.) When the service member passes away, the next of kin will need to notify DFAS to get the annuity started. It usually takes about 3-4 months after DFAS is notified for the SBP payments to begin. They will be retroactive to date of death. The annuity is 55% of the base amount. Therefore if the base amount was \$1,000, the annuity will be \$550 per month. SBP is taxable. Receiving Social Security and/or a civil service/FERS annuity will not interfere with SBP, unless the service member waived a portion of his retired pay for a combined civil service annuity.

Now, here is where the rub comes. If the survivor receives Dependency and Indemnity Compensation (DIC) from the VA, **there is currently a dollar-for-dollar offset between SBP and DIC.** In other words, if you receive DIC, you have to subtract the full amount of DIC from your SBP payment, even though the service member's retired pay had (for purposes of explanation) 6.5% of his or her retirement pay deducted to fund the benefit. Because DIC is a tax-free payment and SBP is taxed, DIC tends to be a better benefit. Survivors who are subject to the offset also receive Special Survival Indemnity allowance which is an additional benefit meant to **partially (but in many cases far inadequately)** make up for the compensation lost due to the offset. During FY2015, SSIA was \$200, whereas the offset could have been as much as \$800-\$1000.

**Action needed:** This offset is absolutely wrong and there have been many attempts in the Congress to eliminate it, but so far none have been successful. Let your member of Congress know that you expect greater fairness to veterans and this is the year to correct this unfair and punitive situation. 

## **Member Spotlight – LTC Bill Emerson, USA**

**As relayed by CDR Christine Downing**

LTC Bill Emerson, USA says that although he calls Oklahoma home and many of his relatives live there, as a child he lived at lots of different places. His father was an infantry officer in the Army, and Bill's favorite place was Germany. During the Korean War his family lived in the French Zone of occupation, and he attended elementary school during that time. It was not to chance that he decided on a career in the Army, and completed the ROTC program at Oklahoma State University in 1965 as a distinguished graduate. Newly minted as a Second Lieutenant in the Armor branch, he first saw duty in Washington D.C. while waiting for orders.

His career carried him to a myriad of locations, including two tours in Viet Nam – where he earned two Purple Hearts – as well as two tours in Germany, Fort Belvoir, Fort Meade, and of course Fort Benning. He also spent time at the Armor school conducting research and development in weapons technology, as well as a tour in Detroit, MI setting up the M1A1 Tank Development office. Bill quips that “it's easy to be miserable in the field” and he learned that the hard way in Viet Nam. But he fondly remembers the holiday season of 1969 as his unit had been in a fire fight over Thanksgiving and as such didn't get a hot holiday meal. Because of that they were selected to guard the regimental headquarters during the Christmas holiday mostly to ensure they got that hot holiday meal. But since soldiers are good at making the best of things, it was with great hilarity that some of them donned big white Santa Claus beards made of shaving foam and then went around singing carols.

After retiring from the Army, Bill worked for Honeywell in Minneapolis and then Teledyne Brown here in Huntsville. He also owned his own consulting business on weapons and tank development and although “fully retired” he still consults a bit. Bill and his wife Marcie have recently celebrated their 50<sup>th</sup> wedding anniversary and still remember their first anniversary: huddled in temporary quarters in Germany enduring the cold because coal had inadvertently not been delivered to their building that day. Marcie was a dietitian, and they raised a daughter who now has a PhD in Economics and works in London for an international group. And they have a son who not only owns a computer related business but also went to seminary school and has his own congregation in Minneapolis. Both children loved their time in Germany and are still quite fluent in that language.

Avid travelers, Bill and Marcie travel internationally several times a year and are whittling down a list of new places to travel to, although he says they keep adding to the list and it never gets any shorter! Finally, if that's not enough, Bill has a “secret life” as an historian and writer on military uniforms and insignia. He's written several books and consults with various museums and historical groups on the topic. We need to get him to speak at a future member meeting.

## **Sentinel Advertisers Needed!**

**We just lost our longest running and most profitable advertiser – USAA**

**We need to replace the lost income with new advertisers - that's where you come in**

**Get the contact information for the merchants who routinely provide you goods and services and who you think would make a good advertiser in our newsletter – provide it to either Charles Clements or Bruce Robinson – they will reach out to the merchants**

## **TRICARE Pharmacy Copays Change February 1, 2016**

Military pharmacies and TRICARE Pharmacy Home Delivery will remain the lowest cost pharmacy option for TRICARE beneficiaries when some TRICARE pharmacy copays change in 2016. On Feb 1, 2016, most copays for prescription drugs at Home Delivery and retail network pharmacies will increase slightly.

The 2016 National Defense Authorization Act (NDAA) requires TRICARE to change its prescription copays. All drugs at military pharmacies, and generic drugs through Home Delivery, are still available at no cost to beneficiaries. Copays for brand name drugs through Home Delivery increase from \$16 to \$20, for up to a 90-day supply. At retail pharmacies, generic drug copays go from \$8 to \$10, and brand name drug copays go from \$20 to \$24 dollars, for up to a 30-day supply. Copays for [non-formulary drugs](#), and for drugs at non-network pharmacies will also change.

Beneficiaries can save up to \$208 in 2016 for each brand name prescription drug they switch from retail pharmacy to Home Delivery. Home Delivery offers safe and convenient delivery of your prescription drugs right to your mailbox.

To see the new TRICARE pharmacy copays, learn more about the TRICARE Pharmacy benefit, or move your prescription to Home Delivery, visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy).

## **The Nurse Advice Line: Providing High Quality Health Advice**

The Nurse Advice Line (NAL) is a great evaluation tool for those seeking care or who have medical questions. The telephone hotline provides instant access to a team of registered nurses who can answer urgent and acute healthcare questions. The NAL provides TRICARE beneficiaries an assessment of their symptoms and what next steps they should take.

In order to give beneficiaries the highest level of care, the NAL needs to speak to the patient directly, or have the patient present during the call. Legally, the NAL cannot provide advice to a third party without the patient being in the room with the caller. If the patient is underage, this does not mean the nurse has to speak to the child, the nurse may need to hear the child's cough or ask a question that the parent may not know offhand. If the patient is over age 13, the nurse may ask to speak to the child directly. Feel free to stay on another line or use a speakerphone option if that makes you more comfortable.


You wouldn't go to a doctor's office, the [emergency room](#), or an urgent care center without the patient. The NAL is in the same category. Without speaking to, or having the patient present, our RN's cannot give an accurate assessment or advice on the patient's condition. In order to provide you and your family the best quality care please ensure that the patient is present.

Sometimes it's hard to know when to seek medical help for urgent health problems. Having access to a trusted medical professional at a moment's notice is invaluable. Call the NAL, toll-free and 24/7 for your urgent medical needs at 1-800-TRICARE (874-2273) Option# (1). Beneficiaries can still call their PCM or clinic for medical advice and [appointments](#). To learn more about the NAL visit us [online](#).

PX – continued from page 3

dfepdmn at <https://ibotta.com/r/d/dfepdmn> you will earn an extras \$10.

Is your fridge ready for the big game? Shop your commissary to save on food for your football party. Save on chicken wings, veggie/meat trays, pizzas, soda, water, snacks and everything else you need for that perfect party.

- **Free groceries for a year.** Patrons who purchase any four Kellogg's, Keebler, Kashi or Cheez-It products (4.4 oz. or larger, any flavor, mix or match), with their Commissary Rewards Card will be automatically entered for a chance to win free groceries for a year (*awarded as \$6,000 in Commissary Gift Cards*). The contest runs from Jan. 15 to Feb. 15.
- **Party platters.** From Jan. 24 to Feb. 7, stateside commissaries are featuring 15 percent off wing and sub party platters and "Big Game" select cakes. This offer is not available in overseas commissaries.
- **Buy, Snap, Score.** From Jan. 25 to Feb. 7, Sabra & Stacy's will be running the following promotion in stateside commissaries: With the purchase of any two Sabra products (8 ounces or larger) and any two Stacy's Pita Chips (6.7 ounces or larger), patrons qualify for a \$5 Visa card after they snap a photo of their receipt and text "DIP" to "811811" to submit the photo of receipt. Patrons will see in-store demos and a combo coupon for \$1.50 off with the purchase of any one bag of Stacy's and any one Sabra Hummus, Guacamole or Salsa.
- **Tyson Chicken for the Big Game!** From Jan. 16 to Feb. 15, Tyson Chicken is offering significant discounts in stateside stores on leg quarters, thighs, drumsticks, boneless breast tenders and bone-in split breasts in time for all the major football playoff action. Tyson will also feature two-day demos on its Tyson Crafted Creations marinated meats line and its Fresh Meal Kits every weekend through January and up to Super Bowl weekend. In addition, they will also offer \$2-off instant redeemable coupons on all of their special sale items.
- **Kraft Foods Group – "Score Big with Kraft."** Through Jan. 24, Kraft Heinz is offering tear pad coupons and giving away \$50 gift certificates stateside and \$25 gift cards overseas. Participating brands: Kraft Natural Cheese, Jell-O puddings and gelatins, Breakstone's and Knudsen sour cream, Kraft dinners, Kraft salad dressings, Kraft BBQ Sauce, Oscar Mayer bacon and hot dogs, Philadelphia cream cheese, Maxwell House coffee, Planters Peanuts, Taco Bell, Cool Whip and Grey Poupon mustard.
- **"Guac Nation."** From Jan. 25 to Feb. 7, Avocados from Mexico and Old El Paso will be offering tear pad coupons – \$1 off on the purchase of one Old El Paso Kit/Shells and two Avocados from Mexico. Two "Game Day" recipes – Chicken Sriracha Avocado Tacos and Mini 7 Layer Dips – are also included with store displays.
- **Super savings.** Commissaries also have savings on Kraft Cheese Slices; Kraft Macaroni and Cheese (boxed varieties); Hormel Chili (assorted sizes); Hormel Microwavable Meals (assorted flavors); 59-ounce Simply Juice; Wonderful Pistachios and Almonds; Snickers and Skittles; Ruffles Potato Chips (9- and 9.5-oz. bags); Doritos Tortilla Chips (10.5-oz. bags); TGIF Buffalo Wings; Rainbow Shrimp; Farm Rich Mozzarella Sticks; El Monterey Taquitos; Freschetta Pizzas; Perdue Chicken Wingettes and Boneless Thigh Filets (Jan. 16-Feb. 15); Perdue Chicken Jumbo Wings (Feb. 1-15); Foster Farms Chicken Thighs, Drumsticks and Boneless Breast Filets (Jan. 16-Feb. 15); Always Tender Tenderloins (Teriyaki, Apple Bourbon and Peppercorn); soft drinks, water and more. 



## Get your financial life **Squared Away**®



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## **Affordable Care Act and your Taxes**

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

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

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

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

## **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.

## **Spread Cheer Not Flu Germs this Holiday Season**

This time of year, people are out and about spreading holiday cheer – and their germs. During the holidays, many people neglect their health and forget to take actions to keep themselves safe from the flu virus.

At holiday parties, everyone is smiling and hugging or shaking hands. Many forget the basic rule for staying healthy: wash hands frequently. The Centers for Disease Control and Prevention (CDC) recommends washing with soap and warm water, but an alcohol-based hand sanitizer works in a pinch. There is a right and wrong way to wash hands—it's not simply sticking them under running water. Find proper hand washing techniques on the [CDC website](#).

The best way to avoid getting the flu is to get the annual flu vaccine. TRICARE covers the flu shot and FluMist®. Beneficiaries may be able to get their flu vaccine, at no cost, from a military treatment facility, hospital or from a pharmacist at a TRICARE retail pharmacy that administers vaccines. Find a participating pharmacy [online](#), or by calling Express Scripts at 1-877-363-1303.

During the holiday season, stores are crowded and it's difficult to avoid contact with those who may have the flu. They may not show symptoms, but can still spread germs. According to the CDC, the time for the virus to grow and reach full strength is one to four days, with a two-day average. Adults shed the influenza virus from the day before symptoms start and for five to ten days after they get sick.

Anyone with flu symptoms should stay home. Going to work or other public places increases the risk of spreading the virus. To prevent the virus from spreading at home, assign one as "caretaker" of the sick person and one room as the "sick" room.

Going into the holiday season, many people in the United States remain unprotected and are more likely to get the flu. Get vaccinated early, wash hands frequently, and avoid sick people. Make sure your holiday season is enjoyable and free of the flu. For more on preventing and treating the flu, visit the [TRICARE](#) website.

## **Important Dates in February**

2 February – Groundhog Day  
3 February – The Day the Music Died (1959)  
5 February – CWC Winter Wonderland Gala – Summit Club  
7 February – NFL Super Bowl 50 – San Francisco, CA  
9 February – Mardi Gras  
10 February – Ash Wednesday  
11 February – Board Meeting – Summit Club  
12 February – Lincoln's Birthday  
14 February – Valentine's Day  
15 February – Presidents' Day  
22 February – Washington's Birthday  
24 February – Member Meeting – Summit Club  
27 February – Monthly Breakfast – Golden Corral  
28 February – Academy Awards

