

Volume 58, Issue 2
February 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!

Your new 2019-2020 Board Members were sworn in at the January membership meeting by the President of the Alabama Council of Chapters. We are committed to continue working hard to keep the Huntsville Chapter the biggest and best in Alabama!

During the January membership meeting, the Chapter presented a check for \$11,000 to the RSA Military and Civilians' Club for the Merit Awards Scholarship Program – our largest donation yet! In concert with that, the Chapter Golf Committee held its kick-off meeting in January, and we are looking forward to again “raising the bar” with another successful Scholarship Fund Golf Tournament.

Our speaker at this month's membership meeting will be from the FBI and will discuss the organization's presence in Huntsville and on Redstone Arsenal. Please see page 9 for details and get your RSVPs in to Christine Downing early! Additionally, our venue for the monthly breakfast has changed due to the closing of the Royal Rose Diner. The February breakfast will be on the 9th at 0900 at Galen's Restaurant in Five Points on Andrew Jackson Way.

Lastly, I must make my pitch for dues. As you can see from the list on page 13, we still have many outstanding renewals. Our dues are the lowest of any chapter in the country and we make good use of them in supporting our JROTC/ROTC recognition programs, our Tut Fann annual BBQ, and our many efforts to keep our membership informed. Please check the list and if you see your name, send in your check ASAP! You may want to consider a multi-year membership or becoming a Life Member.

Please have a great February, stay warm, and join us at our various meetings!

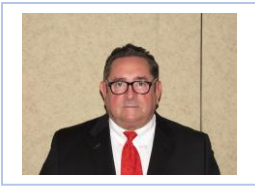
Rick

Member Meeting 27 February
Guest Speaker is Special Agent Kerry Straub from the FBI

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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/>

“All politics is local.”

I hope everyone read the article that began on page 40 of the January 2019 edition of Military Officer. In this article MOAA’s Government Relations team outlined 2019’s legislative agenda. There are 10 key goals this team has set, some that are the same goals as last year. The first step in any new congressional session is to reintroduce legislation that was not passed in the previous legislative cycle. The ten goals are:

- Ensure any TRICARE reform sustains access to top-quality care
- Prevent disproportional TRICARE fee increases
- Sustain military pay comparability with the private sector
- Stop erosion of compensation and non-pay quality-of-life benefits. End financial penalties for military survivors
- End concurrent receipt penalties for military retirees
- Achieve equity of benefits for Guard and Reserve members with their active duty counterparts
- Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans
- Ensure timely access to service-earned VA benefits
- Protect military and veteran family programs and policies

The article provides a background, MOAA’s stance and actions for each goal.

Please read the recent postings to the Legislative portion of our webpage. This month’s posting deals with the potential commissary and exchange merger, the Veterans Benefits and Transition Act of 2018, and the opinion of a MOAA official that TRICARE is in the Congressional Budget Office’s crosshairs.

As always, please take time to look at <http://takeaction.moaa.org>. The National Headhunters 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.

2019-2020 GOVERNING BOARD

EXECUTIVE COMMITTEE

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

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

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

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, m.barron468@gmail.com

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

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

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, bged992K@aol.com

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

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

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, cdowning@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

Chapter 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: CDR John Inman, 256-425-8022, inman331@msn.com

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

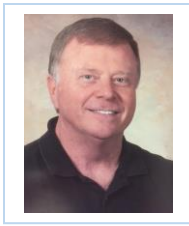
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (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

Your main Exchange has TV's, computers, a wide selection of Apple products, washers, dryers, name brand kids' clothes (Oshkosh, Carter's, others) and novelty superhero tees on sale. Also, you can stock up on snacks, drinks, and other items you'll want to get for the Super Bowl.

Check for new movies and books every Tuesday – near the electronics area.

Be sure to watch for clearance sales – even more off when you use your STAR card. Don't forget to check out the Daily Special on line at <http://shopmyexchange.com>. As always shop early for best selection.

Shopette

Be sure and stop by the Redbox dispenser outside the store and pick up your favorite new movie on Blue Ray or DVD. Download the Redbox app for even more savings with the convenience of on-line reservations.

Stop by and see our wines of the week and specials of the month! With Valentine's Day on the way, you don't want to be without supplies for a celebratory toast!

Commissary

New at the commissary – a variety of organic drinks.

- Evolution Fresh Organic Defense Drinks – Organic Green (celery, cucumber, spinach, lettuce, kale, lemon, parsley) and Organic Defense (orange, pineapple, mango, apple, cherry) smoothies.
- Rebl Maca turmeric and chocolate cold-brew coffee.
- Suja Kombucha organic drinks – in several flavors.
- Humm Kombucha drinks in pomegranate/lemonade, coconut/lime, blueberry/mint flavors.

Looking for something to kick up your salads or cooking? Check out the grapeseed, avocado and sesame oils in the spice isle.

Don't forget the International food isle where you can find foods from distant lands, as well as the Club Pack Savings isle in the middle of the store – huge savings with club prices!

Need Addresses

Lt Col Louis Davis, USAF

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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Do you know how the Windfall Elimination Provision and the Government Pension Offset may affect the direction of your Social Security?



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Fox Army Health Center

MAJ Bruce T. Robinson, USA-Ret



Don't Let the Flu Get You - Get Your Flu Shot Now

Did you get your flu shot? If not, it isn't too late. According to the Centers for Disease Control and Prevention, flu season peaks between the months of December and February. An estimated 960,000 people were hospitalized and an estimated 79,000 died due to flu complications during the 2017-2018 flu season. Use your TRICARE benefit to get the flu vaccine.

Adopting good health habits to stop the spread of germs can be a big help in avoiding the flu. Take the following actions to help prevent the flu and keep you and your family healthy.

1. Take Time to Get a Flu Vaccine.

The following people should get vaccinated each year:

- Children six months and older
- Adults age 65 and older
- People with certain health conditions
- Pregnant women (and women up to two weeks postpartum)
- Health care, child care, and elderly care workers

Some people shouldn't get the flu shot, like those with severe, life-threatening allergies to flu vaccine or any ingredient in the vaccine. Talk with your health care provider if you have concerns about getting the flu vaccine.

You and your family can get the flu shot at no cost at a military hospital or clinic, a participating network pharmacy, or from a TRICARE-authorized provider. The flu vaccine, when given by a pharmacist at a network pharmacy, is covered by the pharmacy benefit for free. You can still go to your primary care manager or TRICARE-authorized provider for the flu shot if the pharmacy has restrictions or the shot isn't available. The flu shot will be free, but you may have to pay copayments or cost-shares for the office visit. When in doubt, be sure to follow your plan's rules for getting care.

2. Follow Healthy Practices to Stop the Spread of Flu.

- Wash your hands often with soap and warm water. If soap and water isn't available, use an alcohol-based sanitizer
- Cover your mouth and nose with a tissue when you cough or sneeze. Throw away the tissue and wash your hands afterwards
- Avoid close contact with sick people
- Stay home if you have flu-like symptoms (fever, cough, sore throat, runny or stuffy nose, muscle or body aches)

3. If You Get the Flu, Take Flu Antiviral Drugs as Prescribed.

If you get the flu, your doctor may prescribe antiviral drugs to treat your flu symptoms. Check with your doctor if you have flu-like symptoms and are at high risk of serious flu complications.

Protect yourself and your family this flu season. For more information on how you can get the flu vaccine at no cost, visit Flu Vaccine on the TRICARE website.

Attention Vietnam Era Veterans

The Redstone Rocket is interested in interviewing any military veteran that served during the Vietnam era. Whether or not if you were ever stationed in country. Contact Skip Vaughn @ 256-683-4444 or www.theredstonerocket.com, or skip.v Vaughn@theredstonerocket.com

Understanding TRICARE Prescription Drug Types

The TRICARE Pharmacy Program provides you the same prescription drug coverage with most TRICARE health plans. As always, active duty service members pay nothing out of pocket for their covered prescription drugs.

Prescription drugs fall into four tiers: generic formulary drugs, brand-name formulary drugs, non-formulary drugs (a drug in a therapeutic class that isn't as clinically or cost-effective as other drugs in the same class - you pay a higher cost share for these drugs), and non-covered drugs. These tiers follow industry standards. They depend on the medical effectiveness and cost effectiveness of a drug compared to other similar drugs. Your costs will vary depending on your drug category.

Generic formulary drugs

- Widely available
- Lowest out-of-pocket costs

Brand-name formulary drugs

- Generally available
- Higher out-of-pocket costs

Non-formulary drugs

- May be less available
- Highest out-of-pocket costs

Non-covered drugs

- Excluded from TRICARE coverage
- You pay the full cost of the drug

If your drug falls into the non-covered category, you'll have to pay the full cost of the drug. Some reasons TRICARE may not cover a drug include its effectiveness, safety, or cost.

Express Scripts, the TRICARE Pharmacy Program contractor, can help you with your pharmacy needs. Visit the [Express Scripts website](#) to:

- Find nearby pharmacies
- Register to have your prescription drugs mailed to you
- Check your prescription drugs on the TRICARE Formulary
- Get prior authorization for your prescriptions when necessary

To learn more about your pharmacy benefit, visit the TRICARE Pharmacy. Or download the *TRICARE Pharmacy Program Handbook* and *TRICARE Pharmacy Program Overview* there. To view your pharmacy costs, visit Costs on the TRICARE website.



Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Despite poor weather, the group met for lunch on 17 January at Kacey's
We will be meeting on 21 February at 1100 at City Café, 2003 Drake Avenue in Huntsville
Phone: 256-715-1863
Everyone will be called with the details – reservations are a must

Surviving Spouse Corner: 2018 — A Year in Review

For MOAA surviving spouses, 2018 was a banner year. Here are some of the highlights:

Virtual Chapter — In March, MOAA's board of directors voted to charter the Surviving Spouse Virtual Chapter, the association's second virtual chapter. (The first virtual chapter was chartered two years ago for uniformed services nurses.) The Surviving Spouse Virtual Chapter meets quarterly. There are no dues; the only requirement to join is national MOAA membership. We now have about 70 members from 25 states. Our next conference call meeting will be Jan. 29. For more information and to participate, email mssvc02@gmail.com.

Storming the Hill — In April, our committee members participated in [Storming the Hill](#), during which we discussed with our congressional legislators four key issues affecting the military community. We learned that in addition to getting support/sponsorship of a bill, we must get a commitment to fund it.

Surviving Spouse Award — From a very talented pool of four nominees, we chose Anne Cutter Smith of the Greater Shoals (Ala.) Chapter as the recipient of the 2018 Surviving Spouse Liaison Excellence Award. She was recognized at the annual meeting in Phoenix. ([Read more about Anne and her accomplishments.](#))

Presentations — We continued to increase our visibility within the MOAA membership with presentations about surviving spouses and relevant issues at four regional leadership meetings in Florida, Illinois, South Carolina, and Arizona.

MOAA Scholarship — Surviving Spouse Advisory Committee (SSAC) members contributed to a MOAA scholarship in memory of Joyce Harte, who was the first surviving spouse representative on MOAA's board of directors. She died unexpectedly in spring 2018. Gail Joyce, a member of SSAC since 2013, was elected to replace her on the board of directors.

Welcomes and goodbyes — We chose three new members for our committee, plus the addition of two virtual members — a new concept for the SSAC. At the annual meeting, we welcomed Kathy Thorp, Nancy Mullens, and Barbara Smith and virtual members Georgie Suitor and Cindy Bondi.

Simultaneously, we said goodbye to two wonderful members of the SSAC: Sharon DeVaney, who was an SSAC member for six years and served on the Health Care Committee, and Patricia Bergquist, who served for seven-plus years on the SSAC and was a member of the Councils and Chapters and the Government Affairs committees.



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

An Example of Adoption

A young man left the Confederate army and joined the Union. One day letters came for everyone except Him. He said, "I wish I was dead; no one cares for me. My mother is dead, and my father would not own me now, because I've joined the Northern cause."

Another young man wrote and told his own mother of this, and in a few days a letter came from Wisconsin, addressed to the stranger. He told the chaplain who brought the letter, "It isn't for me; nobody would write to me." But it was for him and it began, "My dear son." The mother of his comrade wrote him that she wanted him to be her son, and she would be his mother.

He cried, "Boys, I've got a mother!" And when the war was over, no one was more eager to go and see his mother than that friendless boy.

Thousands of dear young men want a mother. What are you Christians doing?



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: 381
Regular Members: 315
Surviving Spouses: 66

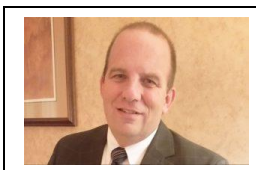
New this month: 2
Deaths this month: 2
Renewals: 19

**Welcome New Members to
Huntsville Chapter MOAA**

COL Dale Kuehl, USA
MG John Leide, 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
27 February 2019
1100 – Summit Club

Guest Speaker: Special Agent Kerry Straub
Huntsville Office – Federal Bureau of Investigation

Kerry Straub was born in New Jersey and graduated from Rutgers University 1989 with a Bachelor of Arts degree in Mathematics and a minor in German. In 1990, he entered the U.S. Army Corps of Engineers. He left active military service in 1998 at the rank of Captain. Kerry completed training at Fort Bragg, N.C. and Fort Leonard Wood, Mo. He was stationed in Berlin, Germany; Fort Polk, La. and Fort Rucker. The Straub family moved to Madison in 1998 with his career in the federal government. Currently, he works as a special agent and bomb technician with the FBI. He has worked all federal criminal violations such as bank robbery, fugitives, white collar crime, counterterrorism, and counterintelligence. Kerry has also served overseas for the FBI in Pakistan. More recently, he received a master's degree from Auburn University - Montgomery. Kerry lives in Madison with his wife Tammy, son Samuel, and daughter Anna-Grace. Kerry is a member of Rotary Club of Madison and Walden Preserve Homeowners Association. He volunteers his time with the Young Life of Northern Alabama Committee and Character Foundation of Northern Alabama. When he has free time away from work, Straub enjoys spending time with his family, hunting, golf and exercising.

The FBI on the arsenal dates to 1971 with the establishment of the hazardous devices school. Now, it continues to grow as construction expands on their 200-acre campus. Multiple phases of the Terrorist Explosive Device Analytical Center have been completed - where terrorist bombs and IEDs are brought and examined. Completed facilities include the forensic laboratory, intake/detection laboratory, collaboration center, and repository, but construction continues to expand. The FBI expects about 1,500 jobs to be located on the arsenal, and they expect that number to grow.

Menu: Fried catfish, BBQ chicken, Macaroni & cheese, Fried okra, Strawberry cobbler and 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, NLT 23February 2019



HCMOAA Treasurer's Report December 2018

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

1. The December 2018 Treasurer's Report is presented herein. It was reviewed by the Governing Board and forwarded for membership approval at the January 2019 meeting.

2. Monthly Summary:

	Operating Funds	Savings	Scholarship Fund
Starting Balance	\$ 5252.42	\$ 8001.34	\$22447.15
Income	\$ 640.00	\$ 0.20	\$ 200.00
Expenses	\$ 1951.14	\$ 0.00	\$ 0.00
Ending Balance	\$ 3941.28	\$ 8001.54	\$22647.15

3. Notable income: individual dues and payments for Christmas social.

4. Notable expenses: bankcard annual fee, Christmas social meals and door prizes, and membership meeting meals (November).

5. Chapter savings account activity was limited to interest.

6. Scholarship Fund checking account activity included 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. Please consider donating to our program. Contact Rick West at rickw675@att.net or 256.776.6901 for details.

Scholarship Fund Donations Received During January 2018

None

Total received for January:	\$0
Total received FY19 to date:	\$920



Winter Safety Tips to Stay Safe and Healthy

Winter can be a hazardous time of year. Frigid temperatures and slick roads can be dangerous. Being prepared will help you and your family remain safe this winter. The Centers for Disease Control and When it comes to preparing your home, car, and family during the winter months, follow these tips.

Prepare your home

Winterize your home to help protect yourself and your family from any potential damage the cold temperatures and snow may bring. Follow these tips to keep your home safe and warm:

- Check your heating systems.
- Clean out chimneys and fireplaces.
- Closely monitor any burning fires or candles.
- Check your carbon monoxide and smoke detectors.
- Remove ice and snow from walkways to prevent slips and falls.
- Keep an emergency kit in your home that includes flashlights, extra batteries, a first-aid kit, extra medicine, and baby items.
- If you lose power, your kit should also include food and water for three days for each family member, warm clothing if you have to evacuate, and toys and games for children.

Prepare your car

Is your car ready for winter travel? It's not too late to winterize your car. Check out these car care tips to prepare you for winter driving:

- Check your tires and replace with all-weather or snow tires, if necessary.
- Keep your gas tank full to prevent ice from getting in the tank and fuel lines.
- Use a wintertime fluid in your windshield washer.
- Make an emergency kit to keep in your car. Include water, snacks, first-aid kit, blankets, flashlight, extra batteries, portable cell phone charger, and emergency flares.

Prepare your family for outdoor winter activities

Remaining indoors during the winter is appealing. But you and your family may want to venture outdoors to enjoy winter activities. When you do, take these steps to prevent serious injuries and illnesses, like hypothermia and frostbite:

- Wear layers of light and warm clothing, a wind-resistant coat, waterproof shoes, and a hat, gloves, and scarf.
- Work slowly when engaged in outdoor tasks, such as shoveling your driveway or removing snow from your car.
- Take a friend and carry a charged cell phone when participating in outdoor activities.

It's also a good idea to have a health emergency kit. If you have chronic conditions, your kit should include a full list of your prescription and over-the-counter medications with dosing instructions.

For more winter weather safety tips, visit the [CDC website](https://www.cdc.gov/winterweather).



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

_____ New _____ One Year \$10*
_____ Renewal _____ Two Years \$20
_____ Three Years \$30

If New, how did you hear about us?

_____ MOAA National
_____ Local event
_____ Letter / e-mail from HCMOAA
_____ HCMOAA website
_____ Friend / acquaintance
_____ Other (Please explain _____)

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

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

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

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

Attention Annual Members

It is now 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 – 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

The Following Members need to Renew their Memberships

LTC Richard B Allen
CW4 William J Barron
COL Gary L Bliss
CW3 Braxton D Butler
1LT Megan Coley
LTC Robert E Connors Jr
LTC Eric C Deets
LTC Michael W DiNardo
LTC William K Emerson
MG Douglas M Gabram
CW2 Robert A Glasier
COL John G Greaves
CPT Robert C Hinchman
LTC James O Holland
MAJ Richard C Hudgens
COL George J Jobczynski
MAJ Mark H Laflamme
CW3 Monty L Lewis
LTC Robert H Mackintosh
COL Henry N Oldham
Mrs. Jean B Parker
COL Michael P Peterman
COL John D Rivenburgh
MAJ Curtis Smith
MAJ James L Stanley
COL Ricki L Sullivan
LTC Harold E Walden
MAJ Joe H Williams
CAPT Scott W Witt

MAJ David R Arterburn
LTC Barney F Barron
LTC Johnnie L Bone Jr
Mrs. Margot Chabot
LTC John E Cole
Maj Glenn S Crawley
LTC Joseph J Della Silva
Lt Col David L Dunlap
Mrs. Betty R Ford
LTC Jason L Galindo
Mrs. Sonia Gojsza
COL Donald B Harmon
LTC Paul L Hoffman
CW03 William L Holtzclaw
LTC Richard K Jackson
CPT Melissa M Lacey
COL George S Laslo
CAPT Dale E Lyle
LTC Michael J Monis
CPT Aaron J Page
COL Robert M Pastorelli
LTC David E Pray
LTC John R Scott
LTC Richard H Sorrell
COL William W Stevenson
LTC Lyn O Tronti
LTC Robert C Westerfeldt
LCDR Frances K Witt
CDR Timothy L Zane

Don't get dropped from the rolls!



19 Birthdays in February

Mrs. Ouida Ann Turner
MAJ Craig R Ailles, USA
COL Douglas S Brouillette, USA
CDR Roger L Berg, USN
Mrs. Gwen V Parks
CW3 Ernest E Williams, USA
COL Jeffrey S Ogden, USA
LTC James H McWhorter Jr, USA
COL Frederick R Bisch, USA
LTC Glen W Williams, USA

COL George J Jobczynski, USA
CDR Christine S Downing, USN
LTC Ruby R Lardent-Davis, USAR
Lt Col Patricia A Schuessler, USAF
COL Patrick S Stone, USA
COL Dale C Kuehl, USA
CW4 Robert L McCall, USA
LTC Lowell D Twitchell, USA
COL Ricki L Sullivan, USA

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.

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 or 256-426-0525



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

TAPS

COL Michael I. Howell, USA-Ret - passed away at home early Wednesday, morning, January 16th. He is survived by his wife of 49 years, Deborah L. Howell; his daughters, Heather E. (Howell) Nemirow and Laurel L. Howell, both of Arlington, Virginia; his son, Jaime S. McMillan; his sister, Patricia Robichaux; as well as his beloved grandchildren, Devin and Owen Nemirow.

Michael was born in Camden, AK, November 26th, 1946. He attended LSU and the University of Houston for his undergraduate where he was a member of ACACIA and then achieved his masters at Texas A&M. He joined the Army in 1971 and was subsequently stationed in Ft. Hood, Germany, Ft. Bliss, the Pentagon, and Redstone Arsenal during his military service. He was a graduate of the US Army War College in 1984. During his service in the United States Army he received the Legion of merit (3), Meritorious Service Medal (2) and Army Commendation Medal (3).

After his retirement he was employed in the defense industry as a contractor at Colsa, Northrup Grumman, and Oak Ridge National Laboratory. Michael was an avid reader, traveler, golfer, and epicurean. He was actively involved with the Huntsville AUSA, AUVSI, National Space Club and a graduate of the Madison County Leadership program (Class 19).

A memorial service will be held at Laughlin Service Funeral Home on Tuesday, January 21, 2019, at 11:00 am, with visitation starting at 10:00 am, followed by an interment at Maple Hill Ceremony. Following the interment at 1pm a gathering will be held for family and friends. Remembrances may be made to the Greater Huntsville Humane Society at <https://ghhs.org/donate/>

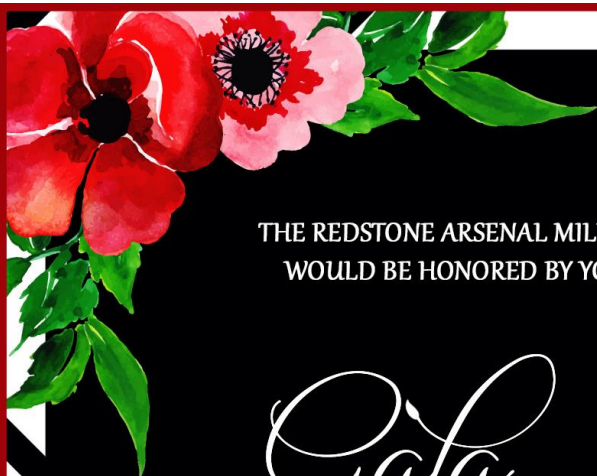
CW4 Joseph John Costello, USA-Ret - 95, of Huntsville, passed away Tuesday after a short illness. He was preceded in death by his parents, Angelo and Natale Costello, two sisters, and a brother.

A WWII veteran, Mr. Costello retired from the US Army as a CW4, and from Redstone Arsenal after 45 years of civil service. He was a member of the Knights of Columbus. He was a wonderful husband, father, grandfather, and great-grandfather.

Survivors include his wife of 69 years, Etta Rose Costello; daughters, Deborah Ann McDonald (Gerry), Angela Dalrymple (Jerry), and Judith Ann Bradbury-Kimes (Bill); grandchildren, Jennifer, Danielle, and Christopher; and great-grandchildren, Emily, Juliet, Isabella, Wesley, and Nash. Services were held at Laughlin Service Funeral Home on Friday with interment in Huntsville Memory Gardens Mausoleum.

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





THE REDSTONE ARSENAL MILITARY & CIVILIANS' CLUB
WOULD BE HONORED BY YOUR PRESENCE AT THE

Gala *in the* Garden

FRIDAY
FEBRUARY 22, 2019

6 P.M. ~ 10:30 P.M.

HUNTSVILLE
BOTANICAL GARDEN



BENEFITING THE RSAMCC COMMUNITY ASSISTANCE GRANTS &
MERIT SCHOLARSHIP AWARDS

FEATURING THE BAND FREE FALL

DINNER BY BUBBA'S SILVER SPOON

ENTERTAINMENT | CASH BAR | LIVE & SILENT AUCTIONS

COCKTAIL ATTIRE

RSVP by February 15th to rsamccgalainthegarden@gmail.com
or <https://www.eventbrite.com/e/gala-in-the-garden-tickets-52796959126>

\$75 per person ~ \$550 for a table of 8

RSAMCC is a private organization not affiliated with Redstone Arsenal or the US Army.



Chapter Happenings – January Membership Meeting



LTC Dave Jensen, President of the Alabama Council of Chapters, installs our new Chapter Officers



Sandra Fager, President of the RSA Military & Civilians Club, receives a check for Merit Awards



Guest Speaker Marty Lenz from H&R Block talks to the new tax law changes



How to Factor Long-Term Care Costs Into Your Retirement Plan

Even if you've been planning your retirement for years, one major expense can ruin your financial plans: The cost of long-term care.

Today's 65-year-olds have almost a 70-percent chance of needing some type of long-term care services in the future. And costs are high, no matter where you receive it. The average cost of a private room in a nursing home is more than \$100,000 per year, according to the Genworth Cost of Care Study. A year in an assisted-living facility averages \$48,000, and the average cost of a home health aide working a 44-hour week adds up to more than \$50,000 over the year.

Financing Long Term Care

Many people assume these costs will be covered by a government program, but Medicare covers very few long-term care expenses, and Medicaid only kicks in if you've spent almost all of your assets. Servicemembers, veterans, and military retirees might have access to some additional programs to help with long term care. The VA, for example, has programs that provide adult day health care, home health care, and long-term care housing. But many of these programs require you to have a disability rating from the VA and receive VA compensation.

Find out whether or not you're likely to qualify for any military-related long-term care benefits as part of your retirement planning - long before you need the care.

Long Term Care Insurance

Another way to cover some of these potential expenses is to buy long-term care insurance, which can help you pay for the cost of care in your home or a nursing home or assisted-living facility. You choose the daily or monthly benefit amount and the benefit period - such as \$150 a day for three years. The larger the daily benefit and the longer the benefit period, the higher the premiums.

These policies generally pay out after you need help with at least two of six daily living activities (such as bathing and dressing) or if your doctor provides evidence of cognitive impairment. You choose a waiting period before benefits begin (such as 60 or 90 days). You can reduce your premiums with a longer waiting period, but you'll have to pay for care out of your pocket before the benefits kick in. Because you might not need care for another 20 or 30 years, it's also important to have inflation protection. Most people currently choose to have benefits increase by 3 percent compounded each year.

The sweet spot to buy long term care insurance tends to be in your 50s or early 60s. If you wait until you're older, you'll have to pay higher premiums, and you'll be more likely to have a medical condition that makes it difficult to qualify for a policy.

Do the Legwork

The cost of long-term care insurance has increased significantly over the past several years. Rather than buying a policy that covers the full cost of care in your area, consider covering some of the potential costs with your savings or income and buying just enough coverage to fill in the gap. Don't choose a policy with premiums you can barely afford now; your premiums can increase in the future. Some insurers' policies are a better deal than others' depending on your age, health condition, and whether you're married. You can ask a financial planner or insurance agent about your coverage options.

Another option is to buy a policy that combines life insurance and long-term care coverage. Some life insurance policies let you tap the death benefit early if you need long term care or provide additional long-term care payouts. If you don't end up needing the care, your heirs will receive a death benefit.

No matter which route you choose, it's important to consider how you're going to pay for potential long-term care expenses when planning for your financial future.

Tax Season is Here Again

Thankfully, military personnel and their families have access to a variety of tax preparation and filing services for free or discounted prices. Whether you choose to file taxes yourself online or you prefer some outside assistance from a trained professional, there are a several free and discounted option to choose from.

Military Installation Tax Centers

Most large military installations worldwide offer service members and their families free income tax filing assistance through the Volunteer Income Tax Assistance (VITA) program which is sponsored by the IRS. VITA sites have volunteers that are trained by the IRS to aid with some of the more complicated military-specific tax issues, such as combat zone tax benefits.

Visit Military.com's [Base Guide](#) to contact your local installation for more information about location of tax centers, hours of operation, scheduling appointments, and necessary documentation.

Off-Base Services

Liberty Tax Service offers Military.com members a new customer discount of \$50 off income tax preparation. [Click here](#) to print out the coupon and take it to participating Liberty offices with a valid military ID.

Online Tax Preparation

- [Military OneSource](#) provides free tax preparation and e-filing software, easy access to tax consultants and free in-person tax preparation through approved Volunteer Income Tax Assistance offices. MilTax, Military OneSource's free tax services, provides easy-to-use software that is designed specifically for the military community that can be used from mid-January to mid-October.
- [IRS Free File Software](#) allows you to prepare and file your federal individual income tax return for free using tax-preparation-and-filing software. If your income is below \$66,000, you can file your taxes with free software and find free state return options. Use Free File Fillable Forms if your income is greater than \$66,000. Free File software opens in January 2019.
- [TaxSlayer](#) has a military offer that allows active duty military to e-file a federal return for free. (State return is additional.)
- [TurboTax](#) offers discounts on its software for active duty military. Service members with pay grades of E1-E5 can get free federal and state filing with Free Edition or Deluxe or a \$5 off discount or more for Premier, Self-Employed, and TurboTax Live federal products. E-6 and above get a \$5 off discount or more on all TurboTax federal products.

Necessary Documents

Filing your taxes requires a lot of documents and personal information so make sure to collect everything you'll need before you get started. The following is a list of some of those necessary records, but if you're getting outside help, it's best to call ahead to make sure you're not forgetting anything.

- Photo ID/Military ID
- Social security cards for you and each family member claimed on the return
- Wage and earning statement(s), such as Forms W-2, W-2G, and 1099-R
- Child care costs
- Investment income forms
- Receipts for charitable donations
- Receipts for deductible expenses
- Your bank routing numbers and account numbers for direct deposit
- Last year's returns

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 February

- 1 February – Space Shuttle Columbia broke apart in flight over Texas (2003)
- 2 February – The Mexican-American War ended (1848)
- 3 February – Super Bowl Sunday
- 4 February – Apache Chief Cochise started the Apache Wars, which lasted 25 years (1861)
- 6 February – King George VI of England died (1952)
- 8 February – Mary Queen of Scots was beheaded (1587)
- 8 February – Boy Scouts of America founded (1910)
- 9 February – US troops captured Guadalcanal (1943)
- 9 February – Monthly Breakfast – Galen’s**
- 10 February – First Medal of Honor of World War II awarded (1942)
- 11 February – Celebrated in Japan as the founding date of the Japanese nation (660 BC)
- 11 February – Vatican City granted political independence (1929)
- 11 February – Nelson Mandela released from prison in South Africa (1990)
- 11 February – In Egypt, President Hosni Mubarak resigned (2011)
- 12 February – The impeachment trial of President Bill Clinton in the US Senate ended (1999)
- 13 February – Firebombing of Dresden (1945)
- 13 February – First public school in America was established in Boston (1635)
- 14 February – Monthly Board Meeting – Java Café**
- 14 February – Valentine’s Day
- 14 February – The St. Valentine’s Day massacre occurred in Chicago (1929)
- 15 February – Battleship Maine blew up in Havana Harbor (1898)
- 15 February – Russia completed its military withdrawal from Afghanistan (1989)
- 19 February – Internment of Japanese Americans began (1942)
- 20 February – Astronaut John Glenn became the first American launched into orbit. (1962)
- 20 February – German Field Marshal Erwin Rommel defeats US Forces at Kasserine Pass (1943)
- 21 February – Golf Meeting - Links @ Redstone**
- 21 February – Black Muslim leader Malcolm X was shot and killed (1965)
- 21 February – CIA agent Aldrich Ames was arrested on espionage charges (1994)
- 24 February – The House of Representatives voted to impeach President Andrew Johnson (1867)
- 26 February – The Communist Manifesto published by Karl Marx and Friedrich Engels (1848)
- 27 February – Monthly Member Meeting – Summit Club**

