Volume 55, Issue 1 January 2016

Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter
Military Officers Association of America

Military Officers Association of America

Huntsvillemoaa.org





PRESIDENT'S MESSAGE Charles T. Clements, Lt Col, USAF, Ret



Happy New Year

The Christmas Party was well attended and eventful. Bruce is now our most recent past-president. CDR John Inman was installed in as 2nd vice president. Before our social the Executive Committee of the Governing Board appointed Col Gerald C. Maxwell as 1st vice president—he will be installed in January. The President's Outstanding Member Award was presented to CDR Christine Downing.

Chris' name will be engraved on the HCMOAA plaque displayed in the lobby of the Summit Club. In 2015 Chris maintained the Chapter's membership database and recently stepped up to serve as the membership chairperson; a very critical position. She keeps member contact information current, notifies members when membership renewal is required and is our liaison with the MOAA national organization for membership issues. She is developing our Chapter's strategy for recruitment this year. She does many other things—the award is well justified.

Before Bruce passed his gravel to me he spoke of accomplishments of our Chapter during 2015. I want to share some of them with you. The Chapter:

- won the 5-star Level of Excellence award for 2015—this makes four years in a row
- won the Communications award for best newsletter, best website and best legislative reporting
- recruited 39 new members
- awarded four \$1,000 scholarships to deserving student

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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





http://www.moaa.org/Main_Menu/Take_Action/Take_Action.html

Author's Comments

As we reach the end of another year, I have agreed to attempt to bring you items of interest and be informative in the Legislative Affairs area for one more year. First, I hope what you read here is useful and informative. I know at times it is quite repetitive of the items provided by national MOAA and I continue to hope to be able to provide better coverage of legislative items at the state level that affect service members and retirees. Also, I continue to solicit your comments, feedback and suggestions of items you would like to see covered. And, last but not least, I encourage you to continuously make contact and make your positions known to your elected representatives at all levels of government.

• Something (IMPORTANT) for the Active Duty Members

Shane Ostrom, CFP(R), Lt Col USAF (Ret), of the MOAA national staff will conduct an online webinar to explain the upcoming changes to the military retirement system on Tuesday 19 January 2015. Register and get details at:

https://cc.callinfo.com/cc/s/registrations/new?cid=1sc08zurg1lda



"THE NEW MILITARY RETIREMENT PROGRAM AND WHAT YOU NEED TO KNOW."

Continued on page 9

2015-2016 GOVERNING BOARD EXECUTIVE COMMITTEE

President: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, charles clements@mda.mil

1st Vice President: Col Gerald C. Maxwell, USAFR, 256-606-5282, gerald.c.maxwell@nasa.gov

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

Secretary: MAJ Joe H. Williams, USA-Ret, 256-880-7694, joehwilliams@bellsouth.net

Treasurer: CAPT Richard C. West, USN-Ret, 256-776-

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

Immediate Past President: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, brobinso@mitre.org

Second Past President: Maj Glenn S. Crawley, USAF-Ret, 256-883-2323, glenncrawley@comcast.net

STANDING COMMITTEES
Membership: CDR Christine Downing, USN-Ret, 256-828-9740, csdowning@bellsouth.net (Acting)

9740, csdowning@bellsouth.net (Acting)

Programs: LTC Earl Freeman, USA-Ret, 256-479-6735,

Legislative Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-

Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

earl1906@gmail.com

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

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

Finance (Budget): CDR Robert Rolf, USN-Ret, 256-206-6164, molf@att.net

Constitution and By-Laws: CAPT Richard C. West, USN-Ret, 256-776-6901, rick675@hughes.net

 $Audit: MAJ\ Robert\ C.\ Szeremi, USA-Ret, 256-883-5127, \\ \underline{szeremi@comcast.net}$

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, $\underline{\text{chbwig@gmail.com}}$

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

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Golf: Vacan

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The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-450-3191, brobinso@mitre.org

LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, fairlambjrf@comcast.net (June 2017)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (July 2018)

LTC John C. Franks, USA-Ret, 703-489-2701, john.franks@ingenuityinc.net (July 2016)



PX / Commissary Col Gerald C. Maxwell, USAFR





Main Exchange

Sign up for the Buddy List at the nearest exchange. Plus, download the Exchange Extra App. You can find Exchange sales anywhere in the world, coupons, recipes, fitness tips, start a shopping list, joint the coffee club, and so much more!

To contact the Exchange about corporate information, visit our <u>Customer Service</u> page or write to: AAFES HQ, Attn: Marketing Directorate, 3911 S. Walton Walker Blvd., Dallas, TX 75236-1598.

The Redstone Arsenal Exchange is located at Building 3220, Redstone Arsenal, Alabama 35898-7210. You may call us at 256-883-6100, fax 256-880-0588, or <u>email us</u>. Have you visited the Redstone Arsenal Exchange website online? Check it out now!

As always shop early for the best selection.

Shoppette

Don't wait until the last minute to stock up for watching your favorite football game playoffs! Plus, don't forget you get 10% off case sales at your Shoppette. Not into football? Stop by and rent new release movies from the Redbox. You can download their app and reserve movies using your phone to pick up later that same day – no worries about your movie not being there!

Commissary

Your commissary has coupons to print out and save! Visit: http://www.mymilitarysavings.com/coupons plus, you can use your commissary rewards card to load coupons before you shop or download the Rewards Card app from Google Play or the Apple App store. More information at: http://www.commissaries.com/rewards/

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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

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

Air Force Representative: **Col Gerald C. Maxwell** 256-606-5282 gerald.c.maxwell@nasa.gov

Personal Affairs Officer COL William Stevenson 256-424-1334 Mrbill5779@comcast.net



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.



Strategy. Ethics. Performance. (256) 715-0094 www.CloudFinancial.com









Fox Army Health Center Col Gerald C. Maxwell, USAFR



PHARMACY UPDATE

WE APOLOGIZE FOR THE INCONVENIENCE, HOWEVER, RECENT POLICY CHANGES HAVE INCREASED THE VOLUME OF PATIENTS UTILIZING THE FOX ARMY HEALTH CENTER PHARMACY. THE RESULT IS AN OVERALL INCREASE IN WAIT TIMES FOR MANY OF OUR PATRONS. WE ARE WORKING TO INCREASE PHARMACY STAFFING AND REDUCE THE WAIT TIME.

AS AN ALTERNATE OPTION, PLEASE CONSIDER CALLING IN YOUR ELIGIBLE REFILLS (SEE THE INSTRUCTIONS ON YOUR BOTTLE) OR USING THE TRICARE MAIL ORDER PHARMACY "EXPRESS SCRIPTS."

We thank you for being patient.



Express Scripts

Welcome to Fox Army Health Center's Online Pharmacy Refill

1. You will be prompted to enter the last four digits of your Sponsor's Social Security Number.

2. Near, you will enter the preser before mulbers for any preser pitions you or so to have refilled.

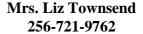
3. If you have any problems or questions. Peaso cal (256) 935-8888. Use option for it during business hours and option time offer hours.

Click to conclude



Widow's Activities

Mrs. Carrie Hightower 256-882-3992





WOW Support Group

A great lunch was enjoyed by all at the Cracker Barrel on Drake Avenue, in December.

The WOW Support Group should meet for lunch on Thursday, January 21st, at a restaurant to be determined. (No input provided for this month's newsletter)

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

MOAA Widow's Luncheon

The MOAA widow's luncheon should be held on Friday, January 8th at a restaurant to be determined. (No input provided for this month's newsletter)

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

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

President's Message – continued from page 1

- successfully conducted a golf tournament to fund this year's scholarship program
- actively supported the local JROTC and ROTC programs with the Gold Bars and medals
- participated in the Memorial Day wreath laying ceremony
- supported the annual Tut Fann BBQ
- participated in Veterans Day activities

It is my desire that our Chapter will see similar accomplishments this year. I request that one of your News Year's resolutions be a renewed emphasis in spending time to help this Chapter to achieve our goals. This Chapter needs someone to step forward and take the lead for planning and execution of the Golf Tournament this year. That person will not start from scratch; we have lessons learned and a list of potential sponsors.

I wish I could end here, but unfortunately I have some bad news. Over half of the Chapter's income is from the Sentinel sponsors. We have lost our best Sentinel sponsor – USAA. Budget reductions have caused them to eliminate newsletter sponsorship for all chapters. We have loss almost \$1,500 in income. We are now in a situation that we desperately need new sponsors. I ask that each of you evaluate possible candidates (job, businesses you frequent, friends/relatives, etc.). Details regarding rates are available from Bruce upon request. If you are unable to approach the candidate, let me or Bruce know and we will take it from there. The ability of our chapter to support future events in the way we have for the past few years is at risk here!

Charles



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

Prayer: Life's Limitless Reach

During Operation Desert Storm, the Iraqi war machine was overwhelmed by the Coalition Forces' ability to strike strategic targets with never-seen-before accuracy. Unknown to the Iraqis, the Allied Supreme Command had dropped Special Operations Forces (SOF) deep behind enemy lines. These men provided bombing coordinates for military targets and first-hand reports on the effectiveness of subsequent bombing missions.

To avoid unintended targets, pinpoint bombing was often required. A soldier from a SOF unit standing on the ground would request an aircraft high overhead to drop a laserguided missile. Using a hand held laser, the soldier would point at the target. The missile would hone in on the soldier's target for the hit.

In much the same way the prayers of Christians focus the attention of the spiritual powers on high. Prayer is life's limitless reach. It touches heaven, earth, and hell simultaneously and instantaneously. It influences God as no other endeavor. It touches man as nothing else that we can do. It worries the devil more than any human enterprise. Prayer can be launched in an instant and at the speed of thought hits its target!

"Call to me and I will answer you, and will tell you great and hidden things that you have not known." (Jeremiah 33:3, ESV)

WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

Lt Col Dave Dunlap, USAF

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.

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 November 2015

Beginning Balance \$26,845.00 Credits 1247.00 Debits 18,347.38

Ending Balance \$9744.62





Membership Meeting 27 January 2016 11AM – Summit Club

Guest Speaker: LTC Louis Lontrell Harris, USA-Ret

Louis Lontrell Harris is the first-ever Asset Management Coordinator for Huntsville City Schools, leading logistics efforts and property management for one of the largest school districts in Alabama. A former Professor of Military Science and Department Chair at Alabama A&M University, his Army experience and training include both light and mechanized infantry as well as communications/logistics assignments. Lontrell was born and raised in Jackson, TN, and through ROTC he earned an Army commission as a 2nd Lieutenant at age 19. By 1991 he was serving on active duty, having secured two associate degrees and a bachelor's degree. Learning the warfighting craft as an Anti-Tank Platoon Leader and Deputy Company Commander, he served as an Infantry officer until promotion to Captain. Transitioned to the Army Signal Corps in 1994, he commanded the 507th Signal Company, Ft Greely, AK, providing communications and postal support to infantry and special operations units, the Cold Regions Test Center, and the Northern Warfare Training Center. As a Major, he was Deputy Commander and Logistics Officer for the largest tactical Signal Battalion forward deployed in Korea, the 307th Signal Battalion. He later served as the Chief Information Officer in the Army's most deployed strategic military intelligence brigade in over 7 countries, the 513th Military Intelligence Brigade. Additional posts included Chief of Future Concepts Branch at the US Army Signal Center, Ft Gordon, GA and Chief of Communications Projects and Programs Branch at Third Army HQ, Ft McPherson, GA and Shaw Air Force Base, SC.

He plans to discuss the Logistics and Property Management system that was started in Huntsville City Schools back in 2013. It supports an inventory for over 250,000 assets valued at \$72M+, supports education processes for nearly 20,000+ students/faculty at 45 facilities, and even earned/saved the district \$1M in 2015.

Menu: Pork Schnitzel w/ Jaeger gravy, Bratwurst, German Potato Salad, Red Cabbage, German Chocolate Layer Cake, Cucumber Salad, Broetchen w/ Butter, 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 23 January

Legislative – *continued from page* 2

Get informed about your next multi-million dollar decision.

Did you enter the service in 2006 or later? If the answer is yes, then **you're facing a difficult choice** - keep your current retirement plan or choose the new retirement plan. Arm yourself with the information you need so you don't make the wrong choice.

Did you enter the service in 2005 or earlier? You will need to counsel your people on the new retirement program. Learn all the options then help them make the right choice.

Date: Tuesday 19 January 2016 **Time:** 2:00 pm - 3:00 pm Venue: Online Event

Register at: https://cc.callinfo.com/cc/s/registrations/new?cid=1sc08zurg1lda

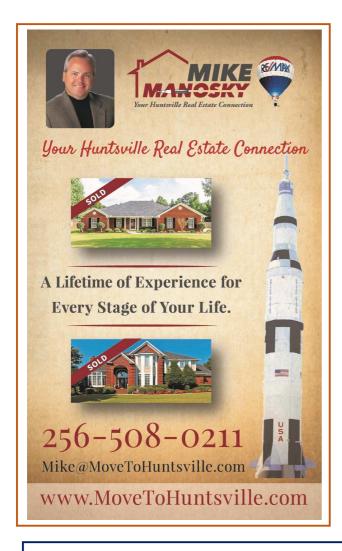
Your Personal Cost to the Government

(adapted from commentary on the MOAA national website by Colonel Steve Strobridge, USAF, retired, the national MOAA Director, Government Relations-the bold print if for my emphasis, not that of Colonel Strobridge.)

National Defense, at least in this country, will always ultimately come down to the cost of providing it. As you have probably noticed if you have been keeping up with defense pro and con arguments in our national government for any length of time, Pentagon leaders have complained about personnel costs "spiraling out of control." Perhaps you saw MOAA's rebuttal to this argument in the recent past that showed that actually personnel and health care costs have been stable at a relatively constant 30-32% of the budget for the past 30 years. To combat these actual facts, the Congress has now come back with the response: "OK, it's true the **percentage** of the budget has been constant, but the **cost per person** is well beyond where it used to be. What's your answer to that?"

Truly, the cost per person has risen. But name something in the government's provisions that has not. In particular, the cost per ship, cost per bomber, cost per personnel carrier, and cost per whatever unit of hardware or service has indeed skyrocketed. Here's a good example. An aircraft carrier which cost \$6B in 2009, has now in just six years shot past \$13B, an increase of 117%. The big problems with the defense budget are contract inflation, gross oversight failures, and all kinds of stunning accounting lapses on the part of those charged with managing defense programs. And, for decades, dozens of GAO, IG and other auditing agencies have reported that DoD cost accounting systems are so flawed, they're un-auditable, with untold billions of dollars having gone unaccounted for with massive cost overruns the rule rather than the exception. And what has been done to fix this system?

Continued on page 14



Membership Statistics

Total Members: 451 Auxiliary Members: 70 Life Members: 220

New this month: 1 Deaths this month: 0

Renewals: 14

MOAA Connect

MOAA's Social Media Application

Go to 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!

Open Board Positions

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:

Membership Chair – manages recruiting and retention activities

Program Chair – organizes Chapter activities and schedules guest speakers

Golf Chair – organizes the annual golf tournament

If you are interested in filling one of these positions, or would like additional information, please contact Charles Clements at 256-450-3610 or charles.clements@mda.mil



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

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

New		-	Re	enewal					
Two	Year Years e Years	\$10 \$20 \$30	Interested in a Chapter Life Membership? Contact us for pricing (based on your age)						
Firs	t Name		MI		Last Nam	e			
Preferred Name Birthday		hday (m	mm/dd/yy) Spouse's Name		Period(s) of Active Duty i.e. 1965 – 1990				
Grade	Bra	nch of Sei	rvice	MOAA Nati	onal Memb	er#			
Active	Retire	ed	NG	Former Officer Re		Reserve	Surviving Spouse		
Mailing Address			City		State	Zip			
Phone Number				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

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

23 Birthdays in January Happy Birthday!



BG William Fiorentino, USA
Mrs Rosemary Bundy
COL Wood DeLeuil, USA
COL Gordon Dison, USA
COL Jimmy Hill, USA
CDR Paul Morin, USN
LTC Jerry Fisher, USA
MAJ Paul Trainor, USA
Mrs Nada Gabardi
COL Thomas Kunhart, USA
COL Jack Amos, USA
CW4 Lavon Messervy, USA

CW3 John Davis, USA
COL Gilbert Stieglitz, USA
MAJ Monte Washburn, USA
CDR Richard Taylor, USN
LTC Eric Deets, USA
MG Kenneth Quinlan, USA
COL Kenneth Chesak, USA
COL Carl Owens Sr, USA
COL Robert Brown, USA
MAJ Paul Freeman, USA
CAPT David Newberry, USN



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:

Col Howard Camp, USAF CPT Al Castelli, USA

By: Aniceto Bagley

PX – *continued from page 3*

Upcoming sales:

Dec 26 thru Jan 2: After Christmas Sale on Holiday candies, cookies, and gift packs will be on sale.

Dec 28 thru Jan 10: Kellogg's "See You at Breakfast" Sale (Special savings on select Kellogg's products). General Mills "Warming Up America" and "Get Fit, Get Healthy" events! Soup at Amazing Prices!

Month of January: Procter & Gamble will be promoting items in support of Special Olympics. Planters Jumbo Tins (Peanuts, Mixed Nuts and Cashews) will be on sale just in time for Super Bowl.

Jan 2 - Feb 14: Shop early for Valentines Candy.

The Scholarships for Military Children Program will be accepting applications from eligible students at commissaries worldwide, started Dec. 15. The program will award at least one scholarship for each commissary that receives applications from eligible students. A total of 700 scholarship grants, each worth \$2,000, will be awarded for the 2016-2017 school year. For more information about the eligibility requirements and how to obtain an application, please visit our website.



Legislative – continued from page 9

Thus, the bang for the procurement buck gets smaller quickly. But because the **defense industry has built-in lobbyists with deep pockets, and because legislators with plants and jobs in their districts have vested interests in keeping even wasteful contracts alive,** the target gets shifted to people programs where **there aren't any big campaign contributions supporting people programs**. Consequently, we are an easy target for attack. Sadly, DoD leaders have shown little hesitation in using numbers selectively to make it look like people are the problem. And a popular approach has been to use the year 2000 as a starting point to measure personnel cost growth, **while conveniently forgetting that was a low point for personnel retention brought on by more than a decade of cutbacks in pay, health care, retirement, and other "benefits."** The funding increases in subsequent years were needed to restore career retention incentives and improve readiness and quality of life. Another of their favorite calculations has been to pile every possible nickel into the calculation of "cost per troop" to drive that figure as high as possible. As if the troops were responsible for exposing themselves to combat, many such calculations include a present value for all future expected VA disability and health care costs for Iraq and Afghanistan veterans.

Also, they almost universally include a figure for PCS costs, as if there's a benefit value in being required to move across the country periodically and be reimbursed less than it costs you and your family (without even counting issues like lost spousal income) to make the move. The bottom line here is that many of the figures attributed as personnel benefit costs have nothing to do with compensation value for military people. Undoubtedly an amputee would rather have his or her leg back than a monthly check from the VA (assuming he or she can get an appointment with the VA in time to receive treatment and remain eligible for that check). Military families would be far better off financially if the government never required them to move.

Military people understand the facts of life inherent in a military career. But they don't expect to be handed a bill for their sacrifices. There's a massive difference between benefit value to the troops and the government's inherent cost of doing military business. Economists and budgeteers want to count every penny of what they see as your cost to the government. What those exercises consistently fail to do is split out the government's cost of readiness or acknowledge the flip side of the issue — the costs your service imposed on you and your family.

See more at: http://www.moaa.org/Content/Take-Action/As-I-See-It/Your-Personal-Cost-to-the-Government.aspx#sthash.cv8Nbef7.dpuf

Help the Chapter Recruit New Members

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

Bring him/her to the next membership meeting as your guest

If they join the Chapter, lunch is on us at the next meeting

Member Spotlight - CDR Steve Middleton, USN



As relayed by CDR Christine Downing

Born and raised in Mississippi, Steve grew up with stories from when his father served in the Navy during World War II and Korea. He knew from an early age that he wanted to be in the Navy also, and thought that the Naval Academy was the way to go. After graduating in the class of 1974, he tried flight school, but decided that wasn't his calling. He was then stationed on a destroyer in Brooklyn as a surface line officer. He liked the engineering

duty, but the best part was one particular blind date. A fellow officer in the wardroom was going out with a woman who had a friend who needed a date. Since Steve didn't have duty that night and had no particular plans, he agreed to go along. And that was how he met his wife Francie. She was from Rhode Island and like living in New England. So after about 7 years, they decided that the future he was facing of being a surface warfare officer with recurring deployments just wasn't for them. He served the next 16 years in the naval reserve, mostly in a Test and Development unit. Working on experimental craft was really exciting for him, and he also enjoyed the last two years of service when he worked in logistics. His career after the Navy has been interesting and varied as well. He started off working as an engineer for Baltimore Gas and Electric and then moved on to selling natural gas to public utilities and large corporations. Most recently he has taken a position with a company selling anti-aging products and is very happy. Steve and Francie moved to Huntsville about 2 ½ years ago, and recently built their dream home. He says he's quite happy now that the whole process is over, and they were able to move in just before Thanksgiving this year. Their daughter and three granddaughters live here in Huntsville, and his son and his wife just recently moved from Baltimore to Seattle. Speaking of his son, he has a funny story to relate: seems that despite the family history of serving in the Navy, his son wanted to attend West Point and serve in the Army. So with great reluctance, Steve and his wife accompanied their son to induction day at the U.S. Military Academy. Things were chaotic that day as many of our chapter members remember from their own experience, and the Middletons were able to snag the last three seats on a shuttle bus from the far away parking lot. Tensions were high among the occupants of the bus and everyone was nervous. So imagine the pleasure that most people experienced when Steve's cell phone began to ring – with a ring tone of "Anchors Aweigh!" A woman sitting across from Francie glared at her and asked if the ring tone was what she thought it was. When Francie proudly replied that it was, the woman demanded that it be silenced immediately! Imagine that!

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Take TRICARE with You As You Travel over the Holidays

Many people travel this time of year. Don't forget that TRICARE goes with you. There are multiple, convenient online and telephone customer service options for when you have questions about your health care benefit.

Be sure to download the <u>contact wallet card</u> to have stateside and overseas contacts in one place – your wallet. The rules for getting care depend on your health plan and where you're going. Get routine and preventive care before you travel.

In an emergency, go to the nearest emergency room. TRICARE covers <u>emergency care</u>. Not sure if you have an emergency? Ask yourself, Is this life-threatening? Does it require immediate medical care? Are the symptoms so painful you need immediate help? If so, then you may have an emergency. Stateside, you can contact the <u>TRICARE Nurse Advice Line</u> for medical advice in non-emergency situations. If you're TRICARE Prime, contact your Primary Care Manager or regional contractor as soon as possible if you are admitted to a hospital or need specialty care.

For dental care, if you're enrolled in the TRICARE Dental Program and traveling stateside, call Metlife for a participating dentist at 1-855-638-8371. Overseas beneficiaries can call 1-855-638-8372.

If you're enrolled in the TRICARE Retiree Dental Program and traveling stateside or in the U.S. Territories find a <u>TRDP network dentist</u> or call Delta Dental at 1-888-838-8737. If you're overseas and need to find a dentist, visit <u>trdp.org</u>, or call the AT&T USADirect Access Number +866-721- 8737. You may also call International SOS collect at 1-215-942-8226. Tell the International SOS operator that "Delta Dental" is your dental insurance carrier.

Under either dental program, you can use any dentist. If you use a network dentist, you save both time and money.

One thing we tend to leave out of our travel planning is our prescription drugs. Fill your prescriptions before you leave. Pack them in your carryon luggage, not your checked baggage, just in case. If you have to fill your prescription while you're traveling, you may be able to use a military pharmacy if you've had prescriptions filled there. Call the TRICARE Pharmacy contractor, Express Scripts, Inc. for advice at: 1-877-363-1303 (stateside) or 1-866-275-4732 (overseas, where toll-free service is available). You may be able to visit a network pharmacy if you fill your prescriptions at the same chain's pharmacy in your home town. Getting your drugs re-filled when you travel isn't always easy, so plan ahead. Don't let questions about your health plan spoil your holiday plans.

If you lose your wallet card, you can find TRICARE contact numbers at www.tricare.mil/CallUs. Overseas, visit www.tricare-overseas.com/ContactUs and choose the country where you're stationed for country-specific toll-free numbers.

<u>Chapter Happenings – 2015 Christmas Party</u>



Swearing in the new Chapter Officers



Entertainment by the Moondust Big Band



Outgoing President is recognized



Dancing the night 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
- 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.

TRICARE Beneficiaries – Move Maintenance Drugs out of Retail

TRICARE beneficiaries can now take action to avoid paying more for some prescription drugs. If you fill a prescription for a <u>select brand name maintenance drug</u> at a retail pharmacy, you may need to move your prescription to either a military pharmacy or TRICARE Pharmacy Home Delivery. If not, you may have to pay full cost of your prescription.

Beneficiaries can move their prescriptions by contacting the TRICARE pharmacy contactor, Express Scripts (ESI) at 1-877-363-1303 or by using ESI's <u>secure online portal</u>.

If you are an active duty service member, live overseas, or if you have other prescription drug coverage, and can continue using retail pharmacies with no changes to your current copays.

The new rule began October 1, 2015, but allows you to get two 30-day refills of an affected drug from a retail pharmacy. For many, those two refills will run out in December and their next prescription refill needs to be through Home Delivery or at a military pharmacy.

If you're taking an affected drug, you should have received several notifications from ESI. You can also check by calling ESI at 1-877-363-1303.

TRICARE Pharmacy Home Delivery is a safe, convenient and low cost option to get maintenance drugs. You'll save up to \$176 a year for each brand name drug you switch from retail to Home Delivery. If you want to use a military pharmacy, make sure to check first to see if they carry your prescription.

For more information about this change to TRICARE's pharmacy benefit, visit www.tricare.mil/RxNewRules. If you are interested in learning more about the TRICARE pharmacy benefit, you can also listen to the upcoming TRICARE pharmacy webinar, featuring Dr. George Jones, chief of Pharmacy Operations at the Defense Health Agency. Tune in on Wednesday, December 9 at 12 PM, EST. The webinar does not require prior registration.

Important Dates in January

- 1 January New Year's Day
- 8 January Elvis Presley born Tupelo, MS
- 11 January College Football Playoff Game Glendale, AZ
- 11 January Alabama seceded from the Union (1861)
- 12 January Council of Chapters Meeting Maxwell AFB
- 14 January Board Meeting Summit Club
- 18 January Martin Luther King Day
- 24 January California Gold Rush began (1848)
- 25 January First trans-continental airline flight (1959)
- 27 January Membership Meeting Summit Club
- 27 January End of Vietnam War (1973)
- 28 January US Coast Guard created (1915)
- 30 January Monthly Breakfast Golden Corral

