

Volume 54, Issue 7  
July 2015

### Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE Dr. Bruce T. Robinson, MAJ, USA, Ret



Hi Everyone –

Well, summer is upon us and the year is halfway over already. Those members who attended our recent summer party had a really good time. The food provided by the Summit Club for our Hawaiian luau was excellent, and the soldiers from the AMC Band entertained us with some fine music.

Members from the Chapter also supported the annual “BBQ with the Vets” at the Tut Fann VA Home last month. They had the opportunity to provide meals to and socialize with some of the residents. We will continue to support this worthwhile cause going forward.

Back in May the Chapter conducted a day bus trip to Lynchburg, Tennessee for shopping, lunch and a tour of the Jack Daniel’s distillery. It was a big success. That being said, we are planning to have a second trip in the fall – this time to Chattanooga. Activities are still being researched, but it may include a visit to the Tennessee Aquarium. Additional details to follow as they become available.

Planning is underway for our annual golf tournament. It is scheduled for the morning of 25 September at the Links at Redstone. It is being held in conjunction with Retiree Appreciation Day, so we expect a large turnout of golfers. We are going to need your help to make it a success. Volunteers will be required on the day of the tournament to help with registration and other activities. We are looking for donations of unwanted items that could be used as door prizes or incorporated into gift baskets. We are also looking for help soliciting local businesses for donations of goods and/or services – a letter that can be used for this purpose will be e-mailed out shortly. Please contact me if you can help out in any of these areas.

We have moved the location for our monthly breakfast to the Golden Corral on University Drive in Huntsville. For those of you who joined us last month, they put on quite a spread of breakfast items for a reasonable price.

Finally, the Chapter will be offering high quality, locally produced embroidered MOAA logo shirts at reasonable prices. Details are inside.

- Bruce

## Get Involved!

### In This Issue

President’s Message	1	Membership Statistics	10
Legislative Corner	2	Membership Renewal Notice	11
Concerns	3	Birthdays	13
PX/Commissary	3	TAPS	13
Widow’s Activities	5	Memorials	13
Chaplain’s Corner	6	Guest Speaker	14
New Members	6	Golf Tournament	15
Treasurer’s Report	6	Logo Shirts	17
Fox Army Health Clinic	8	Chapter Happenings	18-19
Legislative (continued)	9	Important Dates	20



## Legislative Corner

### Lt Col Gerald W. (Jerry) Haynes, USAF-Ret



#### • FY16 Defense Bill Has Cleared the Senate

The US Senate has overwhelmingly passed its version of the FY16 defense bill. On 18 June 2015, and defying a veto threat from the administration, it voted 71-25, enough to override a veto should it occur. The administration threatened to veto the defense bill because it exceeds budget caps put in place by sequestration. The bill attempts to circumvent the budget caps by funding base operations (previously referred to as Overseas Contingency Operations [OCO]) using special war accounts. They are not subject to sequestration. Somewhat surprisingly, the lawmakers rejected the Senate Armed Services Committee's recommendation to privatize commissary operations. But, a number of the committee's original proposals (*more later below*) do remain in the final bill. Although lawmakers submitted over 600 amendments, only a handful made it into the final legislation.

Several significant amendments, which would have prevented further erosion to pay and benefits, never saw the light of day. They left out amendments that would have granted a full active duty pay raise, blocked a five percent reduction to housing allowances, prevented further cuts to commissary benefits, and prohibited increased TRICARE pharmacy fees, but MOAA thanks the senators who introduced those amendments.

Here is the current status of the House and Senate-passed defense bills:

Proposal	House	Senate	Final
Retirement reform	Yes	Yes	Yes
TRICARE consolidation	No	No	No
Means testing TRICARE fees	No	No	No
Active duty pay raise	2.3%	1.3%	TBD
Cuts to housing allowances	No	Yes	TBD
Cuts to commissaries	No	Yes	TBD
TRICARE Rx fee increases	No	Yes	TBD

*Continued on page 9*

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Second Past President: Vacant

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

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Chapter Historian: Vacant

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##### 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



### Commissary

July – check for Independence Day sales, August-meat back to school sale, watermelon promos, grocery wacky Wednesday sale (**Sales Reps deleted items are sold at a great price for our Patrons**), Aug 26 Women's equality day. September – Labor Day promos on meats, butts and ribs, case lot sales for RAD (Retirees Appreciation Day), National Honey month promo, Hispanic Heritage month promo (promotion & **demo of Hispanic food**). **Shopping features** are provided for our customers' convenience. Check out the links at <http://www.commissaries.com/shopping.cfm> to find features that will help you plan your next trip to the commissary. The '[Savings Aisle](#)' lets you find out what's on sale at the commissary where you shop. The '[Shopping List](#)' feature lets you build a shopping list based on the items your commissary sells. When you're done creating your list, just print it off and take it with you to shop. Another helpful feature is the sales floor layout for each commissary that shows product category location by aisle - like peanut butter is on aisle 1A and laundry detergent is on aisle 7B. To find store layouts, go to the [locations](#) page, then using the Alphabetical Listing or Store Locator select a commissary and click on "Floor Plan" when you get to the commissary web page.

### Exchange

Mark your calendars for heading back to college! Shop our College Essentials Sale July 17-23rd. The Main Exchange will have its 120<sup>th</sup> Birthday Celebration July 27<sup>th</sup> from 1100-1200. Join us for cake, punch and enter to win prizes! Free gifts for the first 50 customers at 1100. Sign up for your emailed receipts! Emailing minimizes the likelihood of losing your receipt when you need it, paperless is the way to go to Save the Planet, and if you sign up for emails you will be the first to know about online special deals at the Exchange! Take a moment to let us know how we are doing at: <http://www.ExchangeCustomerSurvey.com>.

### Shopette

Special hours will be in effect for the July 4<sup>th</sup> holiday. Several spirits will be on special for July so please stop in and check out our selection. If you have not been by to see what Redbox has to offer you in movies, the machine is conveniently located just outside the store for 24/7 operation. And did you know you can download their app and reserve new releases so there will be there when you want them? 🇺🇸

### Need Addresses

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  
[jrtreadway51@mchsi.com](mailto:jrtreadway51@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**  
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Personal Affairs Officer  
**COL William Stevenson**  
256-424-1334  
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## National Senior Health & Fitness Day

This year marks the 22nd annual National Senior Health & Fitness Day. Always set for the last Wednesday in May, National Senior Health & Fitness Day is the nation's largest health promotion event for older adults. This year's theme, "If you keep moving... You'll keep improving," aligns perfectly with health and wellness information from the Centers for Disease Control and Prevention (CDC) as well as the goal of the Surgeon General's National Prevention Strategy: to increase the number of Americans who are healthy at every stage of life.

As people get older, they can develop age-related problems like arthritis, poor vision, and poor balance that make it harder to get around. Scientific studies have shown that physical activity can reduce pain, improve function, mood, and quality of life for adults with arthritis. Arthritis is inflammation of one or more joints, causing pain and stiffness that can worsen with age and affects approximately 50 percent of people aged 65 or older.

In the coming decades, the number of U.S. adults aged 65 years or older will continue to increase, reaching 71 million people by 2030. Physical activity, according to the CDC, also can help manage other chronic conditions that are common among adults with arthritis, such as diabetes, heart disease, and obesity and can improve overall health and wellbeing.

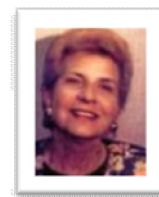
Promoting physical activity among older adults is a national public health priority. Active living as well as using preventive health services can work together to improve the health and quality of life for our older friends, families and neighbors. Read more about TRICARE's available [Preventive Services](#) and make time on Wednesday to encourage a senior in your life to keep moving and keep improving.





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

## **Widow's Activities**



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

### **WOW Support Group**

There will be no luncheons in July or August as we break for summer.

We resume the schedule in September.

I hope you all have a great summer.

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

The MOAA widow's luncheon will be held on Friday, July 10<sup>th</sup> at the Outback Steak House, 4777 Whitesburg Drive, Huntsville. Phone 256-882-6283.

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

Please call Liz for reservations.

## **New Huntsville VA Clinic on track to open in September**

Finishing touches are being made to the new VA clinic in Huntsville. The new clinic is scheduled to open early September, but the Department of Veteran Affairs will take possession of the facility in the next month, according to Jeff Hester, public affairs officer with the Birmingham VA office.

"Once they complete the building, and we do the checkup on it and find it safe and ready to move in we can start installing all the new furniture, x-rays and things like that," Hester said. The new clinic will consolidate the current Huntsville and Madison clinics with some new services that VA patients had to drive as far as Birmingham for, Hester said.

"It will also start having a pharmacy located in there," Hester said. "And it does have a build out on it for a mobile MRI to move in." The MRI will not be added until an analysis is complete to justify the workload of locating one in Huntsville, according to Hester.

Approximately 13,000 patients are currently seen at the two clinics, but Hester expects that number to grow to at least 15,000 once the 47,800-square-foot facility is open. A women's clinic will also be a part of the facility at 500 Markaview Road NW, across from Butler High School. Other services that will continue at the new location will be primary care, mental health services, optometry and audiology.

The new facility is costing developers \$14.7 million to build, but the VA will lease the facility from developers for \$1.9 million a year under a 20 year lease, totaling about \$40 million.

"It's just been a great thing that we're opening that clinic up there," Hester said. "The community and the stakeholders, the city of Huntsville and Madison, and the county, everybody's been great to work with to make sure the veterans of North Alabama continue to get quality care."



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

### Basic Institutions

**"Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God. Therefore, whoever resists the authorities resists the ordinance of God, and those who resist will bring judgment on themselves. (Romans 13:1-2)**

Peace comes through submission. God has established three institutions where peace will always follow submission—the home, the church, and the government. The apostle Paul wrote to believers at the high point of the Roman Empire. At that time, Rome was not actively persecuting believers for their faith in Christ; however, persecutions were not far off. It was soon to become difficult, or probably impossible to remain loyal to the emperor as a follower of Christ. Believers could not sprinkle incense on the altar and say, "Caesar is god."

Paul and Peter encouraged believers to submit to Rome's authority as much as possible because submission leads to peace. The Biblical principle can be used in many areas--at home (spouse to spouse, children to parents); at school, (student to teacher); and in faith (believer to Jesus Christ). God desires for us to lead a peaceful life. To whom do you need to submit?

**"For this is the will of God, that by doing good you may put to silence the ignorance of foolish men—as free, yet not using liberty as a cloak for vice, but bondservants of God. Honor all people. Love the brotherhood. Fear God. Honor the King. 1 Peter 1:13-17**



## WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

**LTC John Murphy, USA**  
**Col Lee Smith, 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 Norb Patla for details.

### Treasurer's Report

**CAPT Richard West, USN**

For the Month of May 2015

Beginning Balance	\$21,023.59
Credits	2058.16
Debits	2368.81

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Ending Balance      \$20,712.94



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



## **Be Safe in the Sun**

Summer is here and temperatures are rising. As you and your loved ones spend more time in the sun, be sure you practice sun safety and protect yourself from harmful ultraviolet (UV) protection.

UV rays are an invisible form of radiation that can pass through your skin and damage your skin cells. Although they can cause skin damage during any season or at any temperature, you are at higher risk in the summer when temperatures are warmer and you show more skin. Suntans and sunburns are both signs of skin damage. They appear after the sun has already killed some skin cells and damaged others.

The National Institutes of Health reports that long term skin damage can cause eye problems, wrinkles, skin spots and skin cancer. You can protect yourself from sun damage by:

- avoiding the sun when it's strongest (between 10am – 2pm)
- using sunscreen with a sun protection factor (SPF) of 15 or higher
- wearing protective clothing
- avoiding sunlamps and tanning beds
- wearing wraparound sunglasses that provide 100 percent UV ray protection

If you've been in the sun, be sure to check your skin for changes in the size, shape, color or feel of birthmarks, moles and spots. Be sure to discuss your concerns with your health care provider. TRICARE covers skin cancer exams for individuals with a family history of skin cancer; with an increased exposure to sunlight or clinical evidence of precursor lesions, the red, scaly areas on skin as a result of sun damage.

For more information, read *Sun and Skin: The Dark Side of Sun Exposure* or visit the U.S. National Library of Medicine's web page on sun exposure.



## **Now What?**


Now that both chambers have passed their respective versions of the defense bill, House and Senate lawmakers will have to go to conference in order to iron out differences. Leadership from the Armed Services Committees announced that they hope to complete their work before the August recess. When conferencing begins, we will need your help. During this process, we'll ask you to contact your legislators in support of the House version of the defense bill. MOAA sincerely appreciates all of our members who take the time to contact Congress. We need your continued efforts and support to remind Congress not to balance the budget on the backs of the military.

- **Military Top Doctors Do Not Support Proposals to Privatize TRICARE**

The military's top docs told lawmakers they do not support proposals to privatize TRICARE. In Congressional testimony, senior military medical leaders addressed health care reforms recommended by the Military Compensation and Retirement Modernization Commission (MCRMC). The report, released earlier this year, recommended privatizing TRICARE and creating a new Joint Readiness Command.

Although the surgeons general all expressed appreciation for the time and effort put forward by the MCRMC, they were unanimous in rejecting the TRICARE privatization proposal. They cited several reasons for rejecting the proposal, including increased costs and the negative impact to readiness training. Under the MCRMC proposal, known as TRICARE Choice, millions of TRICARE beneficiaries would move to commercial, private sector health plans. The plans, administered by the Office of Personnel Management, would be similar to those offered to federal civilians. According to the MCRMC, TRICARE Choice would give service members and their families more choices in health care coverage.

However, the commission says that military families would pay up to four times more in health care costs. According to Army Surgeon General Patricia Horoho, TRICARE Choice "would negatively impact the readiness of our entire health care team and present financial challenges for active duty families **and retirees**." Having TRICARE compete with the private sector "would drive up administrative costs and significantly detract from the operational mission of our medical facilities," said Air Force Surgeon General Mark Ediger. "It is critical to understand that our direct health care system connects with the battlefield and exists to provide health readiness to our soldiers and their families," said Horoho. "This is what separates us from the civilian health care system."

This message echoes what MOAA President, VADM Norb Ryan, USN (Ret) told lawmakers in February, when he said that problems with TRICARE "can be addressed in a systemic manner without resorting to its elimination." The surgeons general also rejected the creation of a new Joint Readiness Command, saying that current and existing reforms are providing the desired changes. The surgeons general said the recent establishment of the Defense Health Agency (DHA) aims to standardize common or shared services between the three military medical commands, such as a joint Health Information and Technology service. MOAA agrees, and has consistently said that the largest barrier to an efficient and highly reliable health care organization is the three-service system. Instead of creating a far-reaching command tasked with handling the entire scope of joint readiness, MOAA suggests building upon the current DHA structure and establishing a unified medical command with a single budget authority, one that can reduce redundancies and produce cost savings. MOAA appreciates the time Congress is taking to analyze the MCMRC health care proposals before taking action, and supports initiatives that strengthen TRICARE for beneficiaries and sustains military medical readiness. At the conclusion of the testimony, Rep. Joe Heck (R-Nev.) emphasized Congress's desire to improve TRICARE, saying they "look forward to continuing to work ... to make TRICARE the premier health care provider in the nation." 



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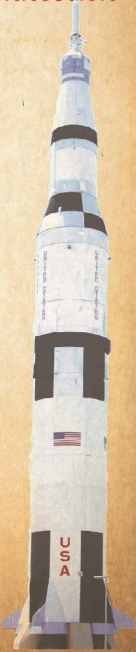
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## **Membership Statistics**

Total Members: 434  
Auxiliary Members: 67  
Life Members: 222

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

## **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!

## **10<sup>th</sup> Annual Luncheon Honoring Korean War Veterans**

July 30, 2015  
11:00 AM – 1:00 PM  
Summit Club

Guest Speaker: GEN Dennis Via, Commanding General, Army Material Command

RSVP by 20 July to KC Bertling at 256-541-0450 or [samnkc@knology.net](mailto:samnkc@knology.net)



No cost for Korean War Veterans

All others - \$20 per person

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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			



**2015 Colonel Steve Strobbridge  
Legislative Chair /Liaison Award**

Beginning this year, national MOAA will recognize one MOAA council or chapter Legislative Chair/Liaison, who has demonstrated superior service in support of the national and/or state legislative agenda.

**Our own Lt Col Jerry Haynes has been nominated - wish him luck!**



**Attention**

We have changed the venue for our monthly breakfast - we will now meet at the

**Golden Corral**  
**4920 University Drive, Huntsville**

Last Saturday of the month – 9AM

## Cloud Advice: Fiduciary Standard Expansion Law

Last week in our Cloud Advice column we wrote about the difference between the fiduciary standard and the suitability standard. We explained that brokers and brokerage houses are only required to give advice that is "suitable" for investors whereas Registered Investment Advisors (RIA) and Investment Advisor Representatives (IAR) are required to act in an investor's "best interest."

If you missed that column, I recommend that you go read it online at [www.CloudFinancial.com/Blog](http://www.CloudFinancial.com/Blog), because this conversation isn't going away.

Let's start with a quick recap of the two standards as they relate to the financial services industry. The suitability standard requires only that a broker or advisor offer advice that is suitable to his or her client's situation, which may or may not be what is also best for the client. The fiduciary standard, on the other hand, requires an advisor to always put the client's best interests first. And look, please understand, I don't mean to suggest that all brokers are only looking out for themselves. You may be lucky enough to have found one who puts your interests before his own, even if he is not required to. My goal is for you to understand the difference in standards and the questions you should be asking so you can determine that.

Other professions that are held to a fiduciary standard include CPAs, Doctors & lawyers. In addition to putting a client's best interests first, a financial professional held to a fiduciary standard must act with prudence, cannot mislead, and must fully disclose and fairly manage the client's assets in the client's favor.

I find that when people learn about the difference between the two standards, they often wonder how it is possible that one group of professionals is held to a significantly lower standard than another group of professionals in the same industry. Why wouldn't everyone be held to the higher standard and be required to do what is best for their clients? Wouldn't that make sense to help avoid any confusion?

Hmm. Well, the government has started to ask those questions as well. The Department of Labor has introduced a new proposal, one that would require all financial advisors to put the best interests of their clients ahead of their own, even if it means less money in their pocket. Brokers would be required to recommend the best product, not just a suitable one

that benefits the broker. This proposal comes on the heels of research performed by the Council of Economic Advisers (CEA) that estimates the "suitability" standard can cost investors over 1 percent of their total return annually. In fact, a White House memo argues that investors lose as much as \$17 billion annually in retirement dollars because of conflicted advice.

Now, you may be thinking, "Oh, that isn't what's happening to me, though." Although, I hope that it is not, please know this, the report from the Council of Economic Advisors also stated that an estimated \$1.7 trillion of IRA assets are invested in products that generally provide payments that generate conflicts of interest.

It isn't just the CEA that found startling results. A strong set of independent research also shows that losses result from brokers getting backdoor payments or hidden fees for steering their clients' savings into funds with higher fees and lower returns.

The Department of Labor has been tasked with putting forth new rules to protect investors. The proposed rules will require all retirement advisors to put their clients' best interests first, expanding the fiduciary standard to apply to brokers. Second, the proposed rules will preserve the ability of working and middle class families to choose different types of advice. Lastly, it will preserve access to retirement education.

You might think, "Great, if things are changing, I don't need to switch to an IAR or RIA. My guy will be held to the fiduciary standard." And, although, I hope that will happen, you should know that this proposal won't go through without a fight. According to the vice president of the Insured Retirement Institute, if the Department of Labor releases a conflict of interest rule based on expanding the fiduciary standard, it will be met with "swift and strong legislative action."

Please note that this issue was first introduced to Congress in October 2010, and five years later nothing has changed. Potential conflicts of interest, compounded over five years, may have cost you significant losses. How much more are you going to miss out on, waiting for a change?

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## Encourage the Men in Your Life this Men's Health Month

Men's Health Month promotes awareness, prevention and education of preventable health problems and encourages early detection and treatment of disease among men and boys.

According to the National Center for Health Statistics, in 1920, life expectancy for women was one year longer than men. By 2010, however, men were dying approximately 5 years sooner than women. In the U.S., men have a higher death rate for most of the leading causes of death, specifically, heart disease and cancer.

The Centers for Disease Control and Prevention and the National Center for Health Statistics report that men are at a greater risk of death in every age group and while there is no definitive cause, there are several suggested explanations:

- A higher percentage of men have no healthcare coverage
- Men make half as many preventive care visits as women
- Men are more likely to be employed in dangerous occupations
- Society discourages healthy behaviors in men and boys
- Research on male-specific diseases is underfunded
- Men may have less healthy lifestyles including risk-taking at younger ages

This month, everyone is encouraged to participate in activities promoting men's health awareness and education. From health care providers to policy makers, each of us can take an opportunity to encourage the men in our lives to get regular medical care and get treatment for disease and injury.

Visit the [Preventive Services](#) web page, for more information about TRICARE's preventive health services.



**36 Birthdays in July  
Happy Birthday!**



**TAPS**

Our deepest sympathy to the families of our departed friends

**CPT Albert Castelli**

LTC Clifford Flanigan, USA  
LTG Robert Moore, USA  
LTC John L Lewis, USA  
LTC Eugene Marchetti, USA  
MG George Turnmeyer, USA  
CW5 Charles Covell, USA  
LTC Steven R Palmer, USA  
LTC Robert Connors Jr, USA  
LTC William Emerson, USA  
Col Stephen Baker, USMC  
CAPT Samuel Powers, USN  
COL Raymond Regner, USMC  
CW3 Monty L Lewis, USA  
LTC Daniel Cutshall, USA  
CW3 John Bates, USA  
Col Daniel Krenznel, USAF  
Mrs Opal Otto  
CH (LTC) Bert Wiggers, USA

Maj Edward Morfenski, USAF  
LTC Lamar Clarke, USA  
LTC Richard K Jackson, USA  
LTC James Pepper Jr, USA  
COL George Lewis, USA  
LTC Ralph Wisser, USA  
LTG James Pillsbury, USA  
COL Norbert Patla, USA  
LTC Charles Gill, USA  
COL Louis Durnya, USA  
CW5 Harry L Hobbs, USA  
COL Harold L Bakken, USA  
COL John R Dabrowski, USA  
LTC John Murphy, USA  
COL Mary Hall, USA  
LTC Paul H Fall, USA  
LTC Paul Hoffman, USA  
Col George Schrader, USAF

**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:

**The Army Community Service Staff cordially invite you to attend**

**ACS's 50<sup>th</sup> Birthday Celebration**



**27 July 2015 10:00AM – 11:00AM**

**Pershing Welcome Center, Building 3443**





## **Membership Meeting**

### **29 July 2015**

### **11AM – Summit Club**

Colonel Casey Wardynski was appointed as Superintendent for Huntsville City Schools in June 2011. Previous to this, he served as the chief financial officer for Aurora, Colorado Public Schools where he was responsible for guiding all financial, food server and risk management activities for the District with 51 schools and revenues of over \$320 million serving over 35,000 students.

Wardynski previously served as director of the Office of Economic & Manpower Analysis at the U.S. Military Academy at West Point, where he was also an associate professor of economics.

By way of leading change in areas ranging from Army human capital development to talent management, Wardynski pioneered the innovative use of game technology and new media to support Army marketing. He also conceived and led Army wide deployment of new talent management strategies and technologies to integrate and improve all functions associated with developing, retaining and employing the varied skills and talents of the Army's 60,000 officers.

Wardynski's innovations are in use in more than 30 agencies and have achieved efficiency and effectiveness gains worth more than \$200 million per year. These new business practices have earned national recognition for excellence from such diverse groups as Harvard University and the Council for Excellence in Government to the American Association of Advertising Agencies.

He holds a bachelor's degree from the United States Military Academy; a master's degree in public policy from Harvard University; and a doctorate in policy analysis from the Rand Pardee Graduate School. Wardynski is a member of the 2010 class of The Broad Superintendents Academy and a graduate of Leadership Aurora. Under the leadership and direction of Superintendent Wardynski, Huntsville City Schools was the first school district in the nation to implement a Digital 1:1 initiative across all grade levels, Pre-K through 12<sup>th</sup> grade. Students in grades Pre-K through 2<sup>nd</sup> grade use Ipads in the classroom and all students in grade levels 3<sup>rd</sup> through 12<sup>th</sup> have a school issued laptop that they use in the classroom and at home. Huntsville City Schools implemented the Digital 1:1 initiative in the Fall of 2012.

Since joining the Huntsville City School District, Dr. Wardynski has received the following honors:

- Alabama PTA Superintendent of the Year Award recipient (2011-2012)
- North AL African American Chamber of Commerce "Game Changer" Award recipient (Sept. 2012)
- Tech Leader of the Year (Fall 2012) by Tech & Learning Magazine
- Tech Savvy Superintendent of the Year (2012/2013) by e-School news
- Listed as one of the Top Eleven Influential Leaders in the City of Huntsville by Al.Com (Dec. 2014)

Dr. Wardynski is a native of Arlington Heights, Illinois. He and his wife Susan have 3 children.

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**Menu:** Fried Chicken, Pulled Pork, Baked Beans, Potato Salad, Banana Pudding, rolls, butter, water, iced tea, and coffee.

**Cost:** \$13 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 26 July



In concert with the Military Retirees Council and the  
Redstone Arsenal Community Women's Club,  
the Huntsville Chapter of the Military  
Officers Association of America presents our



*The Links at  
Redstone*

## 4th Annual "Scholarship" Golf Tournament "Retiree Appreciation Days" - Friday 25 September 2015

**0800 Shotgun Start**  
**Registration begins at**  
**0630**  
**4-person Scramble Format**

Individual Golfer - \$75

Or

4 Person Team - \$300

Includes range balls, cart, golf, lunch & door prizes  
ticket

Prizes for: Top Three Teams, Longest Drive,  
Closest to the Pin, Hole in One

Silent Auction with lots of great items!

Mulligan / Power Drive packages for sale!

### Early Bird Special:

**Register by August 21<sup>st</sup> at the  
reduced rate of  
\$65 per player / \$260 per 4 Person  
Team!**

**Don't Wait – Sign Up Now!**

Interested in being a Tournament Sponsor or  
Donating directly to the Scholarship Program?

Please Contact: Bruce Robinson  
(Huntsville Chapter MOAA President)

256-450-3191 or [brobinso@mitre.org](mailto:brobinso@mitre.org)

### To Sign Up Contact:

**Rick West**  
**256-776-6901**

or

**John Inman**  
**256-425-8022**

Mail this form and your check made out to HCMOAA to:

**Rick West**  
**151 Tipton Rd**  
**Gurley, AL 35748**

PLAYER 1: \_\_\_\_\_ PLAYER 2: \_\_\_\_\_

PHONE: \_\_\_\_\_ PLAYER 3: \_\_\_\_\_

E-MAIL: \_\_\_\_\_ PLAYER 4: \_\_\_\_\_

**100% of net proceeds returned as merit awards for the  
Huntsville Chapter MOAA Student Scholarship Program**

Sponsorship does not imply endorsement by the U.S. Army nor the Department of Defense.

## **MOAA / ICE Travel Agreement Means Funding for the Chapter**

In April, our Huntsville Chapter received a surprise bit of income in the form of a \$100 check from International Cruise and Excursions (ICE). This was due to an unknown chapter member who booked a vacation through the MOAA Travel people.

Some background from the MOAA National Web Page:

"MOAA established an exclusive agreement with ICE Travel to serve as MOAA Travel beginning in October 2009. MOAA is pleased to announce it recently renewed its contract with ICE Travel to continue assisting MOAA members and chapters with all of their travel needs.

Why ICE Travel? The agreement gives chapters the opportunity to earn revenue shares when a chapter member uses MOAA Travel to book a vacation. Specifically, a chapter can earn a revenue share of \$50 for each cruise cabin booking, for each vacation home booking, and for each experiential vacation or tour booking and \$25 for each resort booking. The only requirement is MOAA Travel is used to make the bookings and booking members identify themselves as members of a particular MOAA chapter. MOAA Travel will guarantee the lowest rate when used to book cruises and resorts.

Additionally, and subject to availability, a MOAA Travel representative will be available to speak at chapter meetings, conferences, and events to inform chapter members about and assist them with cruise and travel information.

To learn more about MOAA Travel or to book your next vacation, visit [www.moaatravel.org](http://www.moaatravel.org) or call (866) 724-4462."

Apparently some chapters have been taking advantage of this with the Alabama Fort Rucker chapter leading the nation the last few years with over \$1000 per year in shares received.

If you are going to travel, please give the MOAA Travel website a look and don't forget to register your home chapter here in Huntsville!



## **SEVEN GREAT EVENTS**

- Military- and Spouse-Friendly Career Fair
- Informational Workshops
- MOAA Partners and Exhibitors Expo
- [Community Heroes Award Night](#)
- MOAA Annual Meeting
- Chairman's Luncheon
- Chapter Levels of Excellence Award Ceremony



## **MOAA Logo Shirts Are Coming!**

A local company, Phoenix Industries, can produce embroidered MOAA logo shirts at very reasonable prices. They are the vendor for AUSA and other local organizations. The Chapter pays to get the logos digitized, and you get a logo shirt for the cost of the shirt.

For example, a Nike micro-fiber golf shirt in a variety of colors for \$34, including the logo. They sell for over \$70 in golf shops. You can get a second logo (like your name) on the sleeve for an additional \$3.

The logos we are having digitized are:



These will be great to wear at membership meetings, monthly breakfasts, as well as other functions the Chapter supports.

We are identifying a collection of shirt styles and colors which the logo would complement. More information will follow concerning how to place an order.

## **Redstone Exchange Holiday Hours**

<b><u>Store</u></b>	<b><u>3 July</u></b>	<b><u>4 July</u></b>
Main Exchange	1000-1800	1000-1800
Shopette (Goss Road)	0600-1800	1000-1800
Shopette (Martin Road)	Closed	Closed
Barber Shop	1000-1800	Closed
Church's Chicken	1030-1600	Closed
Burger King	1030-1500	Closed
Subway	1000-1700	1000-1700
Other Concessions	Varies	Varies

## Chapter Happenings



Rocket City Mustang Car Show



May Member Meeting – Mayor Tommy Battle

## Chapter Happenings



BBQ with the Vets – Tut Fann VA Home



Summer Party – Hawaiian Luau



## **Affordable Care Act Update**

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.

"The term "active duty" means full-time duty in the active service of a uniformed service for more than 30 consecutive days".

Beginning in January 2016, DFAS will provide 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>.

You can act now to make sure your forms remain secure once they are available using myPay. Just look for the link to "Turn On/Off Hard Copy of IRS Form 1095" in your account and select Electronic Delivery Only. Your information will remain safe until you need it.

## **Important Dates in July**

- 4 July – Independence Day
- 9 July – Board Meeting – Summit Club
- 14 July – Bastille Day
- 17 July – Space Exploration Celebration – S & RC
- 23-25 July – Space Camp Alumni Festival – S & RC
- 24 July – Screaming Eagles Golf Tournament – RSA
- 25 July – Monthly Breakfast – Golden Corral
- 26 July – Parents Day
- 27 July – Army Community Service Birthday – Pershing Welcome Center
- 29 July – Member Meeting – Summit Club
- 30 July – Korean War Veterans Luncheon – Summit Club

