

Volume 54, Issue 6
June 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 –

On May 2nd, the Chapter sponsored a bus trip to Lynchburg, TN to tour the Jack Daniel distillery, do some shopping, and enjoy lunch at Miss Mary Bobo's Boarding House. About 30 people attended, no one left hungry, and fun was had by all. If you have an idea for a subsequent day trip, please let me know.

The May member meeting was in the evening. For those of you who could not make it, we had a great turnout for Mayor Tommy Battle's remarks on the state of the city.

The Chapter co-sponsors a "BBQ with the Vets" affair each year at the Tut Fann Veterans Home. This year the event will be held on 6 June from 11AM until 1PM. We will be serving ribs, chicken, pork and all the fixings. If you are interested in helping out, let me know. Everyone is welcome to come out and have lunch and visit with the vets.

Our summer party is later this month, on 20 June, at the Summit Club. We have the AMC band reserved to provide some great music, and as always the club staff will provide some excellent food and beverages. The theme is Hawaiian – we are hoping to see lots of colorful shirts. See the flyer inside for details and to sign up.

For all you golfers out there, the Chapter is currently organizing its annual golf tournament to raise funds for our scholarship program. It will be held at the Links at Redstone on Friday, 25 September. This is in conjunction with Redstone Arsenal Retiree Appreciation Day, so we are expecting a large turnout. We need volunteers to help the committee organize and execute this event, to help solicit door prizes, and of course to play. Hope to see you on the course.

- Bruce

Get Involved!

In This Issue			
President's Message	1	Membership Statistics	10
Legislative Corner	2	Legislative (continued)	10
Concerns	3	Membership Renewal Notice	11
PX/Commissary	3	Fox (continued)	12
Widow's Activities	5	Birthdays	13
Chaplain's Corner	6	TAPS	13
New Members	6	Memorials	13
Treasurer's Report	6	Summer Party	15
Fox Army Health Clinic	8	Chapter Happenings	16-17
Legislative (continued)	9	Important Dates	18



Legislative Corner

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



- **House of Representatives and Senate Move Ahead with Military Retirement Modifications**

(Please note that according to all the rhetoric, “Current service members are grandfathered into the current system, but could opt into the new one.”) Not wasting any time, the House has moved ahead with the first of possibly many bills to adopt recommendations from the Report of the Military Compensation and Retirement Modernization Commission (MCRMC) issued in January of this year. [Ah, that they could act so quickly on many other bills affecting the military that have languished year after year.] The military fiscal 2016 National Defense Authorization Bill-H.R. 1735 would automatically enroll new troops into the Thrift Savings Plan (similar to the plan currently available to Government civilian employees) at 3 percent of their pay with a 1 percent government match. Under the new provision, the government match could go as high as 5 percent, if the service member contributed that amount. Further, under the bill, service members who stay in the military for 20 years, and are thereby entitled to a retirement pension, would receive a less generous calculation for their annuity than is currently the case. The legislation “would modernize the current uniformed services retirement system by blending the current defined benefit, cliff-vesting retirement plan with a defined contribution plan, lump sum career continuation pay, and retention bonuses paid at defined career milestones, while continuing a 20-year defined annuity.” The House bill passed on a 269-151 vote, after contentious debate throughout the week.

The Senate Armed Services Committee reported out its version of the bill with some similar but somewhat varying provisions. It will still have to be voted on by the full Senate. President Obama has already threatened to veto the House bill if it reaches his desk and House Minority Leader Nancy Pelosi, D-California, urged Democrats to vote against it (probably not so much about the changes to the retirement system as to the fact that the bill does not repeal sequestration but instead bolsters the DoD budget by labeling billions of dollars in permanent funding part of the overseas contingency operations (OCO) account, which is not subject to budget caps.

- **Congress Still Willing to balance the Budget on the Backs of the Troops**

As I related in the article above, both House and the Armed Services Committee of the Senate have begun action on the FY16 Defense budget. However, neither has unfortunately made much effort to defend against the Administration’s efforts to cap the active duty pay

Continued on page 9

2015-2016 GOVERNING BOARD

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2nd Vice President: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, charles.clements@mda.mil

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

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

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STANDING COMMITTEES

Membership: CDR John Inman, USN-Ret, 256-425-8022, inman331@msn.com

Programs: LTC Earl Freeman, USA-Ret, 256-479-6735, earl1906@gmail.com

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

Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-1334, mrbill5779@comcast.net

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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, rolf@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, szeremi@comcast.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

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

Golf: CDR John Inman, USN-Ret, 256-425-8022, inman331@msn.com / Col Don Kimminau, USAF-Ret, 256-489-5880, don.kimminau@gmail.com

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

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

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@heartlandis.com (July 2015)

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange:

Remember to check www.shopmyexchange.com every day for their Super Daily on-line Special. Plus, the on-line site has periodic contests where you can win trips, money and gift cards just by entering. You can also connect via Facebook, Twitter, Pinterest, and sign up for email alerts of savings. The BEFIT program also offers exercise routines, nutrition tips, and various exercise clothing items to help you get into shape for the beach. Remember to check out the upcoming weekly sales for the July 4th events at your exchange.

Commissary:

A new contractor will start taking over deli-bakery operations next month at 44 U.S. commissaries impacted since the end of February when contractor-provided services ceased due to former contractor performance issues. "I'm pleased to announce that Military Deli and Bakery Services (MDBS), Inc., has been awarded the contract, and this will allow us to transition these stores back to contractor-operated deli-bakeries," said Defense Commissary Agency Director and CEO Joseph H. Jeu.

Since the end of February, the commissary agency has been providing limited deli-bakery services at all the commissaries except Fort Sill, Oklahoma. This was done primarily by hiring many of the former contractor's employees on temporary appointments as government employees to provide the services. Starting June 1, MDBS will begin taking over the deli-bakery operations in a phased roll out that includes restoration of fresh sushi bars at stores that offer this service. The deli-bakery roll out is expected to be complete by the end of the month, while the sushi bar roll-out is expected to be complete by mid-July. Your Bakery and Deli can create Meat and Cheese trays or/and Sandwich trays. Please call 256-876-3517 and please give a 24 hour notice.

An American Salute, commissary shoppers can also enter the 2015 Champions Week Sweepstakes for a chance to win a trip for two to the 2015 NASCAR Champion's Week in Las Vegas. Authorized commissary shoppers can also enter the sweepstakes online at www.ChampionsWeek2015.com or by texting "NASCARSALUTE" to 313131 until July 8.

Shopette:

The Redstone Express will have pre-wrapped gift baskets for Father's Day. If you don't find a basket that you would like, see a manager and we will make the special basket of your request of items purchased at the Express. Pre-4th of July tent sale. 25-27 June. Come by and buy what you like – on sale! Coming soon to the Redstone Express Peanut Patch Boiled Peanuts! 🥜

Need Addresses

Lt Col Robert Christian
CW3 Willard Dodd
Lt Col James Hayes
LTC Thomas Stapleton

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

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 256-424-1334
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Paul Snowden,
Tim Kinnison, COL., USAF (Ret.)
Gary Brotherton



*Nominated by
SSG Gary Brotherton
who returned recently
from a year of
active duty overseas.*

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MOAA Essay Contest

MOAA is holding two essay contests this year: one for ROTC senior cadets and midshipmen and another for military professionals. If your chapter supports a local ROTC unit, please let their senior instructors know about MOAA's Senior Cadet and Midshipmen Essay contest. One winner will have his or her essay published on MOAA's website and will receive a complimentary three-year Premium national MOAA membership. The contest is open to senior cadets and midshipmen who will receive their commission the same academic year as the essay contest. Entries should be between 1,500 and 2,000 words and answer the question, "Is there an advantage of one commissioning source over another?"

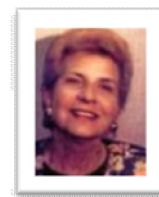
The second contest, the 2015 Military Professional Essay Contest, is open to members of the military and their families and those affiliated with professional military educational institutions. The top three authors will receive cash prizes. The winning essay will be published in the December 2015 issue of *Military Officer*, while the second- and third-place essays will be published on MOAA's website. Essays must be 1,500 to 2,000 words and should answer the question, "What military leaders of the past two decades have affected your leadership and how?"

Visit MOAA's website for contest rules, submission information and additional details on both of these Essay Contests. The deadline to enter is July 31.



Mrs. Carrie Hightower
256-882-3992

Widow's Activities



Mrs. Liz Townsend
256-721-9762

WOW Support Group

Our next luncheon will be on Thursday, June 18th, at Logan's Roadhouse on Balmoral Drive in Huntsville. We meet at 12 noon.

Reminder that this is our last luncheon for the 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, June 12th at the Olive Garden, 3730 University Drive, Huntsville.

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

Please call Fran Tyra at 256-881-6938 for reservations.

TRICARE and Compound Drugs

On May 1, 2015, Express Scripts, the TRICARE pharmacy contractor, begins screening the ingredients in all compound drug claims to ensure they are safe and effective, and covered by TRICARE. This screening process is like the one TRICARE uses for other prescription drugs, and will help meet the Military Health System's goal of ensuring we are providing safe and effective care to service members and their families.

Compound drugs are a combination of drug or ingredients prepared by a pharmacist for a patient's individual medical needs. In March 2015, TRICARE beneficiaries taking a compound drug likely to be impacted by the change received letters from Express Scripts, the TRICARE pharmacy contractor, explaining the new process for screening compound drugs. Many compound drugs will pass the screen with no delay to beneficiaries. For more information on the screening process, visit [TRICARE's Compound Drugs web page](#).

The Military Health System's highest priority is to provide our beneficiaries safe and effective care while being responsible stewards of taxpayer dollars. Some compound drugs contain ingredients with limited or no evidence that they are safe and effective. These are often topically applied pain or scar creams, which can include combinations of potent painkillers, muscle relaxants, anticonvulsants, anti-inflammatories and other ingredients. The Military Health System has found there is a lack of evidence to demonstrate how these ingredients interact with each other when applied topically.

In recent months, Military Health System costs for compound drugs have skyrocketed from about \$54 million in August 2014 to more than \$330 million in March 2015. Also, in March and April, TRICARE received growing number of reports from beneficiaries that they have been the target of unsolicited marketing efforts trying to collect personal information and send them unwanted prescriptions, which are then billed at great cost to the TRICARE. TRICARE recommends that beneficiaries contact in this manner do not provide any personal information, and report the activity to Express Scripts at 1-866-759-6139 or TRICAREfraudtip@express-scripts.com.

For more information about TRICARE coverage of compound drugs, visit [TRICARE's Compound Drugs web page](#).



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

The High Price of the Greatest Gift

"For by grace you been saved through faith, and that not of yourselves; it is the gift of God, not of works lest anyone should boast." (Ephesians 2:8-9, NKJV)

G. Campbell Morgan had no formal education, but was a popular preacher because he was able to use common and familiar experiences to illustrate Biblical truths. He was never theatrical. However, Morgan appealed to facts to get a point across.

A coal miner told Morgan, "I would give anything to believe that God would forgive my sins, but I cannot believe that He will forgive me if I just ask Him. It is too cheap." The minister replied, "My dear friend, have you been working today?"

"Yes," responded the miner. Morgan asked, "How did you get out of the pit? Did you pay?" The miner replied, "Of course, not I just got into the cage and was pulled to the top." The minister continued, "Were you not afraid to entrust yourself to that cage? Was it not too cheap?"

"Oh, no," replied the man, "it was cheap for me, but it cost the company a lot of money to sink in the shaft to make the transport cage." Then the miner understood. Salvation had cost him nothing, but it had not come cheap to God who sent the Son to rescue fallen humanity. Forgiveness was his if he would "get into the cage" by faith, and let the work of Christ pull him out of the pit.

Salvation is not cheap, but it is the free gift of God. It came at the extreme cost of Christ's death on the cross. Today in prayer give thanks to Jesus Christ that He paid the full price for our salvation.



WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

COL Dewey Granger, USA
Maj James Tynan, 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 March 2015

Beginning Balance	\$19,879.77
Credits	2603.00
Debits	1459.18

Ending Balance \$21,023.59



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Fox Army Health Center Col Gerald C. Maxwell, USAFR



Got Therapy?

Have you been to the doctor for your annual physical? Physical health is important so we often make sure we get the checkups recommended, whether we really think we need it or not. Sometimes there are big things to talk about and often times it's just a "you're doing good, keep up the exercise and eating healthy". Phew!! Relief! Sometimes we get in there and say, "Oh doc, I was wondering what you think of this spot on my arm" or "I have been more tired lately". I wonder why we don't do that with our mental health. What if we went in to "check in" with our mental health provider and talk about the most recent stressors and be sure we're on track? We might even say "hey doc, while I'm here, what can I do about these anxious feelings I have?" or "I can't sleep and feel irritable" or "I've had a really hard time since Mom died". Would it hurt anything? No. Would it help anything? It might!

May is national Mental Health Month. So why *don't* people go to a mental health provider? Well, some of the reasons I've heard: "I don't want anyone to know I'm crazy" (I can assure you, you are NOT crazy, it is not a real diagnosis!). "I'll lose my job if I go to mental health" (you might lose your job if you *don't*!). "I don't need some shrink!" (My favorite, often you are the last to know it's needed!). "I went once before and it didn't help" (well, just like your regular doc, you may have to try another one to find a good fit).

How can they help? Have you ever started to put something together; a bookshelf, a toy, a car part and get to a piece that you don't have the necessary tool? Ever see something and think, "I've never seen a bolt like that, I don't have anything to turn that!" I sure have. Some of these bookshelves have their own tool to turn their screws because who would have a tool like that?!! Right. You know what I mean. Well, sometimes we come across situations in life for which we don't have the "tool". How would you know you needed that tool? How would you even know they exist.....until you need it? That's what therapy can do. Show you some tools that you didn't know existed. Once you have them, you can carry them around in your toolbox for whenever you need it. Sometimes that tool is looking at a situation differently. Sometimes it's learning relaxation in ways you never knew about. It might be a medication you didn't understand how it would benefit you. Medication. Wow, that's another whole topic. I often hear people say "I don't want to take anything for the depression" (while they struggle to get good sleep, struggle to have relationships, think about death and dying)

Continued on page 12

increase called for in existing law. Also, several other administration-proposed cuts to military compensation and benefits are included. The draft includes the administration's proposal to cap the active duty pay raise at 1.3 percent, below the 2.3 percent raise mandated by law. This cap would be the third straight year of pay caps below private sector wage growth. (Here we go again like in previous years when the gap becomes so wide that a crisis is necessary to rescue the "all volunteer force.")

The bill also includes increases in TRICARE pharmacy fees as well as reductions to housing allowances as it follows the House's lead of moving forward with a blended retirement plan. Unlike the House proposal, the Senate bill stops government contributions to 401(k) accounts after 20 years of service. Both bills institute new fees for TRICARE for Life beneficiaries. Emergency war accounts are not subject to sequestration's budget rules, but funding fluctuates drastically every year. Secretary of Defense Ash Carter said using the accounts to fund the Pentagon's base budget is "undermining basic principles of accountability and responsible, long-term planning." As also stated above, the budgetary shell game has led to a veto threat from the president. But, in a rare move, the ranking democrats from the House and Senate Armed Services Committees, Rep. Adam Smith (Wash.) and Sen. Jack Reed (R.I.) voted against their own bills. This was done to push lawmakers to come up with a bipartisan solution to sequestration. "On both sides of the aisle, the first thing out of everyone's mouth is 'we should get rid of the sequester,'" said Reed. In a press release after the bill was voted on, Reed said, "I am for a strong military and good government, and the two shouldn't be mutually exclusive." MOAA's Deputy Director of Government Relations, Col. Mike Barron, USA (Ret) said, "Cuts to pay and benefits are being driven because of one thing: sequestration."

Though many, if not most of our chapter members are now retired, it is important that we support our active duty colleagues. Please let your voice be heard on these issues in both houses of Congress as this debate continues.

- **Four Missing In Action Identified**

Though you will be reading this in early June, I am preparing it on Memorial Day weekend and although this may not be literally a Legislative Issue, I thought it would be important to tell you about it at this particular time: The Defense POW/MIA Accounting Agency has announced the identification of remains belonging to three soldiers who had been missing-in-action since the Korean War and one pilot who had been missing since World War II. Identified are:

- US Army Cpl. Abilesio L. Apodaca, 18, of Albuquerque, N.M. In early 1951, Apodaca and elements of Heavy Mortar Company, 9th Infantry Regiment, 2nd Infantry Division, were occupying a position near Hoengsong, South Korea, when attacked by Chinese forces. It would later be learned that he had been captured, but died in a POW camp. Apodaca will be buried tomorrow with full military honors in Santa Fe, N.M.
- US Army Cpl. Richard L. Wing, 19, of Toledo, Ohio. In late November 1950, Wing was assigned to Company H, 5th Cavalry Regiment, 1st Cavalry Division, deployed near Kunu-ri, North Korea, when attacked by Chinese forces. It would later be learned that he had been captured, but died from dysentery in a POW camp. Wing will be buried with full military honors on June 5 in Arlington National Cemetery.

Continued on page 10



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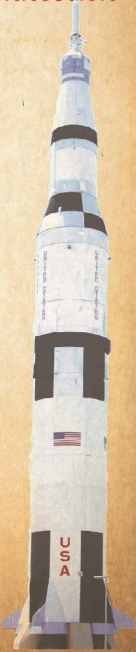
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Membership Statistics

Total Members: 433
Auxiliary Members: 72
Life Members: 227

New this month: 2
Deaths this month: 1
Renewals: 3

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!

Legislative – continued from page 9

- US Army Pfc. Paul L. Tingle, 36, of Montpelier, Ohio. In late 1950, Tingle was assigned to Company I, 3rd Battalion, 9th Infantry Regiment, 2nd Infantry Division, deployed near Kujang, North Korea, when attacked by Chinese forces. It would later be learned that he had been captured, but died in a POW camp. Tingle will be buried with full military honors on June 8 in his hometown.
- US Army Air Forces 2nd Lt. Alvin Beethe, 23, of Elk Creek, Neb. On Nov. 26, 1944, Beethe, of the 393rd Fighter Squadron, 367th Fighter Group, 9th Air Force, was piloting a P-38 Lightning that failed to return from a mission against enemy forces near Duren, Germany. Another pilot reported the aircraft crashed near the town of Morschenich. Beethe will be buried with full military honors on June 8 in Arlington National Cemetery.

You may find more on the DPAA website at: <http://www.dpaa.mil/NewsStories/Releases.aspx>.



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			

Vacant Positions

The following position on the Governing Board need to be filled:

Secretary - responsible for the maintenance of the official records of the chapter to include the "record" copies of the Constitution and By-Laws, minutes of meetings and the "record copy" of the duties and responsibilities of the officers and committees. The Secretary's efforts are critical to the continuity of the organization.

Publicity – responsible to see that the activities of the Chapter be well publicized so that the Chapter can take advantage of its positive efforts. All media should be used in this effort.

Historian – supports the Secretary in maintaining the records of the Chapter. We are transitioning to digital archiving.

If you are interested, please contact Bruce Robinson at 256-450-3191 or brobinso@mitre.org

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, 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 Advisers 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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Fox – continued from page 8

but they readily take their diabetes medication or blood pressure medication without thinking twice. The point is, if you are suffering a little or a lot, get the tools that will help. It might be PTSD, Anxiety, Panic Attacks, Depression, Grief issues but don't suffer. Sometimes folks are afraid their problem isn't really that big. They think you must be "really sick" to see a therapist. Do you have to be "really sick" to see your doc? Sometimes it's prevention! A pet dying can be difficult, watching your children struggle in school can be tough, moving is stressful....don't be afraid to talk to someone!! Just being able to say whatever you want without judgment can be refreshing. Talking to a professional about serious behaviors/issues you have can get you started on a different and healthier path. As Nike says, Just Do It!

So while we're talking about mental health, let's just be clear about what therapists don't do. They do not have a crystal ball and they do not have a magic wand! No magic going on, just therapy that will help but you have to do your part. You have to want to make some changes. But of course you do or you wouldn't go. You can expect to get some psycho-education so that you understand the diagnosis/problem and treatment options. Now, I know what some of you are thinking. "My problem? I know what my problem is, it's that spouse of mine! If he/she would just be honest, get home on time... then I'd be fine" or "My problem is my dad died, can't fix that!" Well, not so quickly. That isn't the whole problem. Life is full of stressors, bad news, bad days, bad health, anxiety, depression, alcohol issues, drug issues, cars breaking down, divorces, kids arrested, tornados, and the list goes on doesn't it? This is a part of life. Not always the pleasant part but a part nonetheless. The secret isn't fixing THAT problem; the real question is "how do you live your life in spite of problems? How do you manage yourself and the symptoms you have? How do you live a meaningful life *even with* all the problems?" I hope you will take the opportunity during Mental Health Month to have a chat with a therapist, if not to discuss really big issues then to discuss those little pesky issues that you seem to handle the same way every time with the same result that you don't like. Go get some new tools for that toolbox. 🛠️

**29 Birthdays in June
Happy Birthday!**



TAPS

Our deepest sympathy to the
families of our departed friends

Maj Wayne Gardner

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:

BBQ with the Vets at the Tut Fann VA Home

**6 June 2015
1100 - 1300**

In conjunction with the Sergeant Majors Association and the Warrant Officers Association, the Chapter co-sponsors a BBQ luncheon at the Tut Fann home every year.

The menu includes pulled pork, chicken baked beans, potato salad, sheet cake and more.

Come out and serve a meal to the resident heroes at the home, socialize with them,
and basically have a good time.

And, get a free lunch!

FAHC Article - Ticks

With the arrival of spring, Tennessee Valley residents should be prepared for the annual onslaught of insect pests, including ticks. These pests can carry diseases which are harmful to both humans and animals. Ticks are prevalent in Madison County and its surrounding areas and are of major concern due to the numerous diseases they can transmit.

Ticks are blood-feeding pests of birds, animals, and humans. There are over 850 species of ticks of two distinct types: hard ticks and soft ticks. Soft ticks have tough, leathery, pitted skin with no distinct head. They are less common than hard ticks but may be found in caves and on birds. Hard ticks have a hard smooth skin and an apparent head. These ticks are found in the forest and on humans and animals. Hard ticks are associated with most tick-borne diseases in the United States. Common hard ticks in the Tennessee Valley are the dog tick, black-legged tick, lone star tick, and the brown tick.

Ticks can carry disease germs in their bodies which they transmit to humans and animals when they bite. Ticks stay attached to the host by using a dart-like anchor with backward curving teeth which grip into the skin. They also secrete a cement that hardens and helps hold the tick on the host. The tick slices open the skin with the anchor, inserts the head under the skin and engorge themselves on the blood. Some hard ticks are slow feeders and can take several days to finish a blood meal. They can extract up to 8 milliliters of blood during a feeding and can take up to 100 times their body weight in blood. They concentrate the blood during feeding and return much of the water back to the host. Disease can also be transmitted by body fluids when the ticks are crushed.

Not all ticks carry disease organisms, so getting a tick bite does not mean that disease will follow. However, you should look for signs and symptoms of tick borne diseases following any tick bite. The common tick borne diseases include Lyme disease, Rocky Mountain spotted fever, and Human Erlichiosis.

Lyme disease is the most common tick-borne disease in the U.S. It has spread rapidly with an increased number of cases in the southeast where it is usually transmitted by the black-legged tick and the lone star tick. The common symptom of Lyme disease is a "bull's eye" rash around the site of the bite which appears 3 days to 3 weeks following the bite. The rash will have a clear center with a red ring outside that. Other symptoms include fever, chills, headache, and fatigue. Rarely fatal, Lyme disease can cause significant pain and discomfort if allowed to progress.

Rocky Mountain Spotted Fever (RMSF), despite the name that describes its origin, is now abundant in the southeast where the main vector is the dog tick. RMSF is the most lethal and the most reported tick borne disease in the US. Symptoms include fever, chills, muscle aches, bloodshot eyes and headaches with onset about 3-14 days after the tick bite. A spotty rash may occur on the feet and hands in 2-3 days. RMSF can be treated with antibiotics, but can be fatal when left untreated.

Human Erlichiosis was identified in 1986 and has been found predominantly in the southeast where its vector, the lone star tick, is prevalent. Symptoms appear in 1-21 days (average 7) and resemble RMSF without a rash. Symptoms can be mild to severe and several deaths have been reported.

Continued on page 18



HCMOAA SUMMER PARTY

A Hawaiian Luau

WHERE: The Summit Club
WHEN: Saturday, 20 June 2015 from 6:00 - 9:30 PM

PRICE: \$20.00 per person (gratuity included)

Reservations are required no later than Monday, 15 June 2015

Mail the form below with your check

Call Carrie Hightower for more info at 256-882-3992

Hawaiian (prizes for best costumes) or Casual Dress

MENU



Cash Bar

Chicken and pineapple skewers
Roast pork loin with Hawaiian glaze
Polynesian rice
Vegetable medley
Mandarin orange salad
Mango cheesecake
Rolls with butter
Coffee, Ice Tea



Entertainment by the AMC Band

Please reserve ____ spaces for me (us)

Enclosed is a check for \$ _____ (\$20.00 per person) payable to HCMOAA

Please mail to: HCMOAA, P.O. Box 1301, Huntsville, AL 35807

The people in my party will be:

1. _____

3. _____

2. _____

4. _____

Chapter Happenings – Lynchburg Trip



Chapter Happenings – April “Gold Bar” Ceremony



Lt Gen Willie Williams,
USMC-Ret, with Chapter
2nd VP Charles Clements

Ticks – continued from page 14

Prevention is the key to avoid tick bites. Ticks like long grass and brush where they can attach to humans and pets as they walk by. Keep lawns mowed and remove brush and other vegetation near your home. Discourage wild animals from coming on your property as they are often vectors for ticks. If you must be out in forested areas use a commercial insect repellent effective against ticks. In addition, wear long pants with the legs tucked into socks or boots and a long sleeve shirt tucked in. Light colored clothing will allow you to spot ticks more easily. Check every few hours for ticks if you are in the forest for a long time. After returning, remove all clothing and launder immediately, and check your body carefully, paying special attention to hairy or warm, moist parts of the body.

If you do find a tick, remove it by using a tweezers to grasp the tick's head and pull back slowly and steadily. Avoid pulling the tick out sharply as this may tear off the body parts and leave them imbedded in the skin. If this happens, remove the mouthparts like you would remove a splinter.

After removing the tick, wash the wound site with soap and water and apply an antiseptic. Avoid crushing the tick with your fingers as this will transmit any disease organisms to your hands. Also, wash your hands with soap and water after removing the tick and clean the tweezers with alcohol.

Ticks, unfortunately, are here to stay. But by following these preventive measures, you can make sure that ticks are one thing that won't be "bugging" you this season!

Chérie Miller is the Environmental Health Coordinator at Fox Army Health Center. For more information on ticks and tick borne diseases contact Preventive Medicine, Fox Army Health Center, at 955-8888, ext 1026.

Important Dates in June

6 June – Tut Fann BBQ
6 June – D-Day
11 June – Board Meeting – Summit Club
13 June – Army Birthday Ball – VBC
14 June – Flag Day
20 June – Summer Party – Summit Club
21 June – Father's Day
21 June – 1st Day of Summer
21–27 June – Armed Forces Week Celebration
23-24 June – Army Soldier Show – VBC
27 June – Monthly Breakfast – Steak & Shake

