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June 2019



Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE CAPT Richard C. West, USN-Ret



Greetings Huntsville Chapter Members!

Welcome to June! It looks like it will be a very warm summer, so take care to stay cool and hydrated.

Thanks to those of you who attended the May meeting. The briefing by chapter member Ed Kennedy was very interesting and very well received by all present! Just a reminder – there are no membership luncheons in June or July! Our next membership luncheon is scheduled for Wednesday, August 28<sup>th</sup> at 1100 at The Summit Club. Our speaker is tentatively scheduled to be U.S. Representative Mo Brooks. I will keep you all updated on the status of confirming the speaker.

Our venue for this month's breakfast (0900 on June 8<sup>th</sup>) will again be the City Café Diner on Drake Avenue. Come enjoy some great food and camaraderie!

On May 14<sup>th</sup>, I was honored to be part of the Redstone Arsenal Military and Civilians' Club Merit Awards ceremony. Over 20 scholarships were presented to area students, including **Seven awards totaling \$11,000** from the donation by our chapter. The winners of HCMOAA scholarships are listed on page 6 of this issue of the Sentinel. Resumes of the winners were most impressive and most will be attending area/Alabama universities/colleges. Congratulations to all the awardees!

Unfortunately, our 2<sup>nd</sup> Vice President has had to resign, and we need to fill this position. The most significant duty of the 2<sup>nd</sup> V.P. is coordinating the ROTC / JROTC awards and the ROTC Gold Bar event. Those events are complete for this year and won't start up again until the beginning of the 2019-2020 school year. If you are interested in helping your chapter by serving in this **very important board position**, please let me know!

That is all for this month. Please take the sun and heat seriously and stay safe!

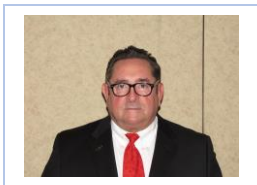
Rick

*No Member Meetings in June or July  
Enjoy your summer!*

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*Note: National MOAA and the Huntsville Chapter are non-partisan organizations*



## Legislative Corner

### Lt Col Charles Clements, USAF-Ret



**Take  
Action**

→ <http://www.moaa.org/takeaction/>

“All politics is local.”

I have one item of interest this month: Alabama Senator Tom Whatley introduced 3 Bills this legislative session. They are Senate Bills 101, 132 and 136.

Senate Bill 101 reads: The Alabama Council of Chapters—Military Officers Association of America, and its affiliated local chapters, located in Alabama are exempted from paying or collecting any state, county, and municipal sales and use taxes.

Senate Bill 132 as introduced requires the Alabama State Law Enforcement Agency (ALEA) to develop, implement, and coordinate a statewide Emergency Missing Veteran Alert System. This is like the Nationwide Amber Alert law.

Senate Bill 136 would provide to all new businesses, owned by a U.S. military veteran, a waiver of all regulatory fees required to organize and operate that business in the state for a period of three years from the date of the initial formation or start-up of that business.

I contacted Senator’s Whatley’s office on 22 May 2019 and was informed Senate Bill 132 was dead. The other two Bills are still in committee and have failed to make any forward process in the last 30 days. Senator Whatley’s number in Montgomery is 334-261-0865 should you want to speak to him.

Go to <http://huntsvillemoaa.org>. Look on our webpage under Legislative Affairs for June 2019; there are two interesting articles I invited you to read: 1) US and Japanese officials said that a cyberattack on Japan could be regarded as an “armed attack” requiring a response by the US under a joint security treaty binding the two allies and 2) On 30 April 2019, lawmakers and experts came together on Capitol Hill to discuss the Feres Doctrine, a US Supreme Court ruling, that prevents service members and their families from seeking legal action against the military for injuries or other suffering caused by negligence.

## 2019-2020 GOVERNING BOARD

### EXECUTIVE COMMITTEE

President: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

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

2nd Vice President: Vacant

Secretary: COL Michael C. Barron, USA-Ret, 337-422-8862, [m.barron468@gmail.com](mailto:m.barron468@gmail.com)

Treasurer: Lt Col Charles T. Clements, USAF-Ret, 850-496-6089, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

Army Representative: COL James D. Treadway, USA-Ret, 256-859-1484, [jreadway51@mchsi.com](mailto:jreadway51@mchsi.com)

Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, [lkubik@mediacombb.net](mailto:lkubik@mediacombb.net)

Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, [bged992K@aol.com](mailto:bged992K@aol.com)

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

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

### STANDING COMMITTEES

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

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

Legislative Affairs: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, [ctcbama76@gmail.com](mailto:ctcbama76@gmail.com)

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

Public Affairs (Publicity): CDR John Inman, 256-425-8022, [inman331@msn.com](mailto:inman331@msn.com)

Chapter Historian: Vacant

Surviving Spouse Liaison: Mrs. Jan Camp, 256-464-8622, [janetecamp@aol.com](mailto:janetecamp@aol.com)

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

Constitution and By-Laws: CAPT Richard C. West, USN-Ret, 256-776-6901, [rickw675@att.net](mailto:rickw675@att.net)

Chapter Chaplain: CH (LTC) Bert E. Wiggers, AUS-Ret, 256-617-0055, [chbwig@gmail.com](mailto:chbwig@gmail.com)

Commissary & Post Exchange: Col Gerald C. Maxwell, USAFR, 256-606-5282, [gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brucer76@knology.net](mailto:brucer76@knology.net)

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brucer76@knology.net](mailto:brucer76@knology.net)

ROTC: Vacant

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brucer76@knology.net](mailto:brucer76@knology.net)

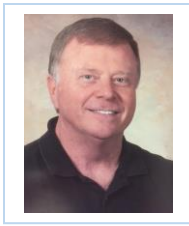
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brucer76@knology.net](mailto:brucer76@knology.net)

### LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, [fairlambjrf@comcast.net](mailto:fairlambjrf@comcast.net) (June 2020)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, [monte.washburn@heartlandits.com](mailto:monte.washburn@heartlandits.com) (July 2021)

LTC John C. Franks, USA-Ret, 703-489-2701, [john.franks@ingenuityinc.net](mailto:john.franks@ingenuityinc.net) (July 2019)



**PX / Commissary**  
**Col Gerald C. Maxwell, USAFR**



**Main Exchange**

Plan for the Alabama Tax Free weekend! Alabama Sales Tax Holiday 2019 for school-related items begins at 12:01 a.m. Friday, July 19th, 2019, and ends at midnight Sunday July 21st, 2019, giving shoppers the opportunity to purchase certain school supplies, computers, books and clothing free of the state's four percent sales or use tax.

<https://www.freetaxweekend.com/alabama-free-tax-weekend-back-to-school/>

Make your list now, mark your calendars and get ready to shop!

Speaking of shopping, you can save even more by signing up for the Exchange STAR card! The first day you use it – ALL your purchases are 10% off on your bill! Start your list of purchases now. Plus, be sure to stop in you Exchange especially on Fridays. Often the manager has big sales on clearance items with even more off if you use your STAR card. Plus, always check of the deal of the day at <http://www.shopmyexchange.com> or download the app!

The Exchange will be celebrating its 124th Anniversary in late July (date TBD) but plan for refreshments in the mall area. As always shop early for best selection.

**Shopette**

The Shopette will have a huge tent sale June 20 – 22! It's so huge that the tent sale will be in the parking lot of the main store instead of the smaller parking lot of the Shopette. This will enable easier parking and you can visit the tent, as well as the Main Exchange & Commissary without moving your vehicle. Plus, there will be numerous food trucks and a band!

The Shopette continues its wine tastings in June but dates, times, and selection are dependent on the vendor. While there check out the movies at the Red Box machine outside – you can reserve your movies using the Red Box app and pick them up anytime that day.

**Commissary**

The Commissary website <http://www.Mymilitarysavings.com> is celebrating 8 years of giving you savings! Manager's specials include Kraft products and various meats. Join at the web site to get updates, contests, hot deals, coupons, and recipes.

While at your commissary, pick up, hamburgers, steaks, hot dogs, buns, BBQ items, beans, corn, aluminum foil – everything you need for summer cookouts & holiday celebrations. Plus, don't forget to check out the clearance beef and pork products in the meat section. Reduced for quick sale!

*Continued on page 11*

**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.

**Concerns**

This month the following people were reported as being ill or recuperating and need our support and prayers:

**None this month**

Persons to contact are:

Army Representative:  
**COL James D. Treadway**  
256-859-1484  
[jtreadway51@mchsi.com](mailto:jtreadway51@mchsi.com)

Navy/USMC Representative:  
**CW4 Louis J. Kubik**  
256-859-3054  
[lkubik@mediacombb.net](mailto:lkubik@mediacombb.net)

Air Force Representative:  
**Col Edward L. Uher**  
256-882-6824,  
[biged992K@aol.com](mailto:biged992K@aol.com)

Personal Affairs Officer  
**Lt Col Gerald Haynes**  
256-882-7857  
[jerry15@hiwaay.net](mailto:jerry15@hiwaay.net)





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**Fox Army Health Center**  
**MAJ Bruce T. Robinson, USA-Ret**



## *Lunch & Learn*

# Bio-identical Hormone Balancing

Presented by:

Terry Wingo, RPh FACA

Madison Drugs

Fox Army Health Center

Fox Den (Basement Classroom)

Wednesday June 12, 2019

12:00pm-1:00pm

1.2 Nursing CE's available

Everyone is invited to attend; no reservation required

For addition information please call 256-955-8888 EXT: 1433

**Madison Drugs** 

## **Struggling with a Substance Use Disorder?**

### **TRICARE Has You Covered**

As opioid overdose deaths continue to rise, the Department of Defense (DoD) continues to expand access to treatments for substance use disorder (SUD). This includes medication assisted treatment (MAT), and other mental health services.

Although the number of military members abusing substances is lower than the national average, substance use is also a problem for TRICARE beneficiaries.

TRICARE provides a wide range of effective treatments for substance use disorders. In 2016, the DoD expanded the availability of SUD and MAT services. This was to provide patient-centered, evidence-based prevention and treatment for substance use.

Dr. Krystyna Bienia, clinical psychologist and senior policy analyst at the Defense Health Agency, explained that the goal of expanding access is to help patients get the appropriate SUD treatment. “We aim to decrease the devastating impact of substance use on military families, including the number of overdoses and deaths due to opiate abuse.”

Bienia believes the key to beating addiction is understanding when you need help and knowing how and where to seek it.

#### **How do you know if you need help?**

A sign that you may have an opioid addiction is if you:

- Use more medication than you were prescribed.
- Get more medication from others.
- Go to multiple doctors to try to get medication.

When you realize that you or someone you know has a substance use problem, it’s essential to get help.

#### **How can TRICARE beneficiaries seek help?**

Find a TRICARE-authorized provider who can help you. There are several options.

- You can go to your primary care provider. They can talk with you about what services might be most appropriate.
- There are certain physicians and nurse practitioners who can treat an opioid addiction in an office setting.

Your regional contractor can also help you find a local provider who can help. It’s better to address the problem early before it turns into an addiction and leads to more serious problems.

*Continued on next page*

## Chapter Merit Award Winners for 2018

Name	Amount	School Name
Theresa Jehle	\$1,000	The University of Alabama in Huntsville
Hillary R. Palmer	\$1,000	The University of Alabama in Huntsville
Jack Henry Parikh	\$1,000	The University of Alabama at Birmingham
Danielle Nicole Spencer	\$1,000	The University of Alabama
Jemma C. Kimminau	\$2,000	The University of Tennessee
John Michael Melancon	\$2,000	The University of Alabama in Huntsville
Phillip Kenard Jones	\$3,000	Alabama A&M University

*Congratulations to all the winners! See photos from the awards ceremony at “Chapter Happenings”*

*Continued from previous page*

### **What treatment options are available?**


TRICARE covers both inpatient and outpatient care to treat SUD.

- Inpatient or residential SUD treatment
- Partial hospitalization programs. These are full days of treatment, five days a week, but you go home every evening.
- Intensive outpatient treatment. This is half a day treatment, several days per week.
- Opioid treatment programs
- Office-based outpatient treatment
- Psychotherapy and counseling (individual, family, or group therapy)

“Research shows that treatment can help people successfully recover from an opioid addiction,” said Bienia. “MAT can help prevent withdrawals and cravings. But it’s just one component of a successful treatment plan. A TRICARE-authorized provider experienced in the treatment of substance use can help develop a treatment plan tailored to you.”

In addition to TRICARE covered services, other non-clinical services are offered throughout the military to help members. These include, but aren’t limited to, community activities through Morale, Welfare, and Recreation and 12-step programs such as Narcotics Anonymous. You should also look into community support resources in your area.

“Because of the social nature of drug use, it’s extremely important to get connected with a community that supports sobriety,” said Bienia.

If you’re struggling, know that help is available. Learn more about substance use disorder services that TRICARE covers and how to get care. And download the [\*Mental Health and Substance Use Disorder Services Fact Sheet\*](#). TRICARE is ready to connect you with the right services for your needs. 



## Surviving Spouse's Luncheon

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

The group agreed to meet at Logan's Roadhouse at 11 AM on 20 June  
4249 Balmoral Drive in Huntsville - Phone: 256-881-0584  
Everyone will be called with the details – reservations are required

No luncheons in July or August – next notice in the August *Sentinel*

## Surviving Spouse Corner: 4 Ways Surviving Spouses Can Contribute

**Surviving spouses not only should be welcomed into chapters but also encouraged to become active members and leaders.**

Surviving spouses of deceased military officers can serve MOAA chapters in many ways. Chapters should welcome these members and encourage them to become active in not only the chapter but also national MOAA. Here are four ways surviving spouses can contribute to MOAA chapters:

- **Recruiting.** Having participated in activities on many military bases and within the community, surviving spouses might know others — both surviving spouses and couples — who have retired and are living in the chapter area and can help recruit them as new members. Welcoming these potential members and encouraging them to become active members serves national MOAA and local chapters as well as the new members themselves.
- **Leadership roles.** Surviving spouses, formerly referred to as auxiliary members, are eligible to serve as chapter officers. Many chapters now have a surviving spouse in an office, sometimes even serving as president.
- **Event planning.** Surviving spouses can help organize chapter luncheons or dinner meetings, a task for which they might be well prepared. Those who have been members of officers' wives' clubs wherever their spouses were stationed usually have helped with planning meetings and arranging for speakers or entertainment.
- **Social and personal affairs support.** When a death occurs within the chapter membership, surviving spouses can assist the widow or widower with the sometimes-complicated task of changing names on accounts, notifying insurance companies, stopping military retired pay, and applying for Social Security benefits as well as military survivor entitlements. Help with planning a funeral and burial arrangements also can be very useful. A surviving spouse who already has dealt with these tasks can offer support during a time when the recently bereaved member might be feeling overwhelmed and confused. The ability to provide the social support needed to accomplish the necessary adjustments can make the newly bereaved spouse feel more confident and comfortable. Surviving spouses also can help a new widow or widower regain a social life through friendships and organized social events. MOAA meetings and other occasions can provide this for those spouses. Becoming active in a local chapter is a good way to take advantage of this benefit. National membership is a wonderful source of help when questions arise about anything related to the military career of the deceased.





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

**Patience**

A common sight in America's Southwest desert is the century plant. It's unique. The century plant (*Agave Americanna*) thrives in rocky, mountainous, desert sites. It has dramatic, splayed leaves that grow up to a foot wide. The plant can reach twelve feet in diameter.

But what makes the century plant unusual, as its name suggests, is its long reproduction cycle. For twenty or thirty years (no, not a literal one hundred years), the six-foot-tall plant stands the same height and puts out no flowers. Then one year, without warning, a new bud sprouts. The bud, which resembles a tree-trunk-size asparagus spear, shoots into the sky at a fantastic rate of seven inches per day and reaches a eventual height of twenty to forty feet. Then it crowns itself with several clumps of yellowish blossoms that last up to three weeks.

Like the century plant, many of the most glorious things that happen to us come only after a long wait.

"But the fruit of the fruit of the Spirit is love, joy, peace, longsuffering, kindness, goodness, faithfulness, gentleness, self-control. Against such there is no law (Galatians 5:22-23, NKJV)."



**Memorials**

If you would like to send a memorial contribution to the Huntsville Chapter MOAA, please send the following information along with your check to:  
Memorials, HCMOAA, P.O. Box  
1301, Huntsville, AL 35807

In memory of:

By:

**Membership Statistics**

Total Members: 363  
Regular Members: 297  
Surviving Spouses: 65

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

**Welcome New Members to  
Huntsville Chapter MOAA**

**Mrs. Caroline Wilson**  
**Col David Lair, USAF**

**Recruiting**

You are our best recruiter. If you have a friend, colleague or co-worker who is eligible to join MOAA, or who already belongs to MOAA National – bring him/her to a Chapter meeting. You would be doing both them and the Chapter a favor.

## **Military, Vets' Groups Want Scrutiny of Commissary - Exchange Merger Proposal**

Military and veterans' organizations have asked Congress to increase oversight of a Pentagon proposal to merge the commissary and exchange systems, asking for a review by government auditors and congressional hearings.

The Military Coalition, a group of 27 organizations that represent 5.5 million active-duty personnel, veterans and family members, asked House and Senate Armed Services committees leaders in March to pay attention to the proposal, which would consolidate the three exchange systems and some Defense Commissary Agency functions.

Earlier this year, a task force drafted a business case analysis supporting that the Army and Air Force Exchange System, Navy Exchange and Marine Corps Exchange consolidate to streamline store operations. It also recommended that certain store functions of commissaries could be managed by the same organization, with certain grocery functions remaining separate.

The report concluded that the merger would cost \$500 million in implementation but would save an estimated \$700 million to \$1.3 billion in the first five years. Under the plan, the commissary and exchange stores would look the same to the consumer, but back office and other functions would be joined under a single umbrella organization.

Military Coalition members said they aren't opposed to the idea but urged caution in implementing changes to what they described as a "fragile military community ecosystem that may impact other important programs." "We are very concerned that proposals to merge the various elements of the defense resale system may pose a threat to its continued viability and request further study and oversight by Congress," stated The Military Coalition letter, signed by the organizations' chiefs.

The group wants the Government Accountability Office to review the proposal and called for hearings so that interested parties could "express their concerns."

The Defense Department can merge the exchange systems without congressional approval. To combine them with portions of the commissary system, however, would require new legislation. The task force's business case has been approved by Lisa Hershman, DoD's acting chief management officer but must also be approved by Acting Deputy Secretary of Defense David Norquist and, if the commissary provisions are included, Congress. By law, even if Norquist approves the exchange consolidation, the Pentagon cannot implement a merger until Oct. 1.

The military services have had mixed reviews over the proposal. The Army and Air Force concurred with the task force findings. The Navy, which initially balked at the plan, reluctantly concurred, adding that its leadership thinks the task force overstated the estimated amount of savings and length of time for the consolidation.

The military and veteran's groups said that if the services' concerns are accurate, the system "may be unable to provide the services (low cost groceries and support for MWR programs) relied on by service members, their families and survivors."

In developing its business case analysis, the task force aimed to find efficiencies in the system while preserving profits generated by exchanges to continue supporting Morale, Welfare and Recreational activities. Members also sought to protect commissary savings, which are estimated to be nearly 24% for shoppers compared with commercial supermarkets.



## **HCMOAA Treasurer's Report April 2019**

**Submitted by Lt Col Charles T. Clements, USAF (Ret.)**

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

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 5,717.65	\$ 8,002.13
Income	\$ 460.00	\$ 0.20
Expenses	\$ 731.80	\$ 0.00
Ending Balance	\$ 5,445.85	\$ 8,002.33

3. Notable income: Revenue from members for meals at the monthly meeting.

4. Notable expenses: Payments to the Summit Club for meals for the April membership meeting and for printing to Colonial Graphics.

5. Chapter savings account activity was limited to interest.

6. The Chapter re-invested a Certificate of Deposit (CD) with Wells Fargo Bank on 19 March 2019. The CD was opened for \$8,174.85 and the current balance is \$8,192.72. The funds represented by this CD are for reserve funding and advance dues payment protection.

---

### **Scholarship Fund**

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians' Club, we issue scholarships each year to deserving students. Please consider donating to our program. Contact Rick West at [rickw675@att.net](mailto:rickw675@att.net) or 256.776.6901 for details.

#### **Scholarship Fund Donations Received During May 2019**

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



*PX/Commissary- continued from page 3*

Plus, don't forget to check out the deal of the week at <http://www.commissaries.com>, as well as the latest commissary sales flyer, recipes/coupons and to sign up for the commissary rewards card – you can save worldwide and it is also an app at the Apple Appstore and Googleplay.

Finally, visit the center of the store for bulk item sales. Big box selection without the big price tag – and only the 3% surcharge that enables you to have your commissaries maintained and to build more. 

## **What Financial Mess Will You Leave Behind?**

When a person dies, what kind of mess is left behind for survivors and beneficiaries?

I'm not talking about a garage full of collectibles or leftover tools and home improvement supplies. I'm talking about financial situations.

Think ahead: Pull out statements on all your financial accounts or write down a list of all your financial positions. Think in terms of all the places you pay someone, or they pay you: Savings, investment, and retirement accounts. All the insurances. Loans. Credit cards. Mortgages. Properties. Precious metal holdings. Online accounts with automatic payments – Netflix, Amazon, streaming TV apps, banks, investment firms – or with automatic renewal programs that charge a credit card or bank account, such as regular donations.

If you have a hard time remembering or managing all the dealings, put yourself in the shoes of the person inheriting the mess. They are not involved with it on a daily, weekly, or monthly basis. They are clueless and overwhelmed during a vulnerable time.

Take time to simplify your financial life. Consolidate similar accounts. Get rid of programs you don't use regularly. Make a list of usernames and passwords; without that list, survivors are locked out of managing the online accounts.

Establish beneficiaries for your accounts. Some financial products, such as retirement accounts and insurances, have beneficiaries; others, like bank and investment accounts, can have beneficiaries designated.

The bottom line: Don't assume what's second nature to you will be easy for a survivor.



## **Flag Day**

In the United States, Flag Day is celebrated on June 14. It commemorates the adoption of the flag of the United States on June 14, 1777 by resolution of the Second Continental Congress.



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"/> One Year	\$10*	If New, how did you hear about us? <input type="checkbox"/> MOAA National <input type="checkbox"/> Local event <input type="checkbox"/> Letter / e-mail from HCMOAA <input type="checkbox"/> HCMOAA website <input type="checkbox"/> Friend / acquaintance <input type="checkbox"/> Other (Please explain _____)
<input type="checkbox"/> Renewal	<input type="checkbox"/> Two Years	\$20	
	<input type="checkbox"/> Three Years	\$30	
<div style="border: 1px solid black; padding: 5px; display: inline-block;">         Interested in a Chapter Life Membership          Contact us for pricing (age-based)       </div>			

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

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

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

### Attention Members

1. There are no membership meetings in June or July – enjoy your summer!
2. The annual Tut Fann BBQ will be held on 1 June from 1100-1300. Come on out to the Veterans Home, say hello to some of the resident heroes, and have free lunch.
3. The Chapter has a board position vacant. Our 2<sup>nd</sup> Vice President had to resign, and the position needs to be filled. The primary duties of the 2<sup>nd</sup> Vice President are to manage the chapter's recognition of local JROTC/ROTC students. If you are interested or desire additional information, please contact Chapter President Rick West.



## Online Mistakes not to Make

Ever click something in an email or on the web and right afterward thought, “Boy, that was dumb.” You’re not alone. Whether you’re a seasoned tech pro or just getting the hang of this digital life, look at this list of 10 mistakes people make online, along with do-it-yourself security tips. Knowledge is power, and with today’s surge in online scams and crime, you must stay vigilant.

- **Believing in internet luck.** If you get an email asking you to participate in a survey or a pitch for a money-making opportunity that you didn’t sign up for, know that email spam is surging and there are ways to protect yourself. Instead of just clicking, open a new browser window (Chrome, Safari, Edge, or whatever you use) and search for the company name plus the word “scam” or “review.” Chances are if it’s a scam or review, someone else has complained about it. If the email comes from a seemingly real person, do a quick search for the person’s name plus the company name. Better yet, use your LinkedIn account and search for the person and company. FamilyTreeNow is a pretty good site for looking people up, too.
- **Disregarding basic security features.** Use [two-factor authentication](#) (2FA) any time a website or app offers it. Yes, it involves a couple of extra steps when you are using a new browser or need to reset a password. It’s well worth it. You’ll be protected when someone tries to access your accounts from a device the website doesn’t recognize.

You may have set up 2FA with your Facebook account. If you use a work, public, friend or family’s computer or new device to sign in, Facebook requires you to verify that it’s you, using 2FA.

- **Shopping online while drinking.** Apparently, drunk shopping is a billion-dollar industry on Amazon. To protect yourself on the off chance this happens to you, set up spending alerts with your bank or credit card company. Most banks and credit cards let you set a dollar amount, and if you go over that amount, you’ll get a text message or email. Here’s why: When you sober up and check your messages, you’ll have time to cancel your orders. As a bonus, if someone gets hold of your credit or bank card and makes purchases, you’ll get alerts if they go over your limit.
- **Wanting to know who you were in a past life.** If you are logged into a website and take one of those tempting quizzes like “Find out which Harry Potter house your dog belongs in,” you’re potentially handing over personal information about you. Most notorious infractions to date of this data mining happened in 2018 with the Cambridge Analytica Facebook breach.

Before you brush this off, know how the quizzes collect your data and sell your data. When you take these quizzes, you’re helping websites create profiles about you so they can sell your information and target you with advertisements. Aside from the obvious “don’t take a Facebook quiz,” there are steps you can take to disable third-party app access to your personal information.


- **Whining that you can’t remember hard passwords.** Please, in the name of all that’s holy, don’t use a password like “123456,” “abcd1234,” or “password.” I also don’t recommend that you use password formulas that are easy to hack, like “website + birthdate,” as in google1225, adobe1225 or facebook1225. Then again, if you use a smart and distinct password for each account, how do you remember them all?

*Continued on next page*

Use a safe and secure password manager. You might want to try a [free password generator](#), which gives you crazy, impossible-to-hack-or-memorize passwords like p6Us9temWz#B. Apple users see this option already.

- **Thinking public Wi-Fi is your BFF.** I know: Saying “Don’t use public Wi-Fi” is like saying, “Don’t go out in public.” It’s impossible. The obvious solution is a portable hotspot, but again, most of us won’t trifle with that. So, if you must use public Wi-Fi, practice safe surfing. Use a VPN, which creates an encrypted connection through a secure server that allows you to browse the internet. Businesses have been using VPN (virtual private network) technology for years, and more private users are adopting them as well.
- **Picking a fight online.** It’s becoming more apparent that people who take breaks from Facebook experience more happiness. Facebook and other social media platforms can bring out the worst in us. People argue and say things that they would never say in person. If you’re upset, walk away. Take a break. Don’t post while drinking, either. Alcohol and social media don’t play nice together. If you can’t break up with Facebook, Twitter, Instagram, SnapChat, or whatever channel monopolizes your time, use common sense. What gets posted, sent by email or text, never disappears.
- **Taking in-the-moment photos that seem like a great idea.** Most of us wouldn’t dream of posting risqué pictures of ourselves online. But sometimes an image speaks louder than words, and in ways we don’t expect. Did someone snap an unflattering picture of you in a bar, drinking a mojito, cigar in hand? This charming portrait might not go over well at a PTA meeting or divorce proceeding. That caution goes double for pictures of your kids. There’s a whole conversation on the internet about whether parents should post photos of their kids online and share them publicly. In 20 years, will your children thank you for sharing their private lives with the world? One teen sued her parents for embarrassing Facebook photos. Not to mention, child predators set up fake social media profiles and troll pages looking for innocent victims.

Change your privacy settings on Facebook, Twitter and Google so only your closest contacts can see your pictures. Don’t share full names, don’t share specific locations, share only with people you know, check with other parents before sharing photos of their kids, and wipe out hidden data from photos.

- **Telling the world, “Look at me, I’m on vacay!”** It’s so tempting to share in-the-moment updates and pictures while you’re on vacation. Think of these as public announcements that say, “I’m out of town. My house is empty. Go burglarize me.” Wait until you get back home and post your photos after the fact.
- **Earning your medical degree online.** Let’s say you have a persistent cough that has lasted a good eight weeks. When you searched online, you diagnosed yourself with pneumonia, tuberculosis, lung cancer, heart disease, acid reflux, and chronic bronchitis. After all, those conditions share similar symptoms. You’re freaked out. Sites like WebMD, Mayo Clinic and Cleveland Clinic are packed full of useful, reliable information, but that doesn’t mean they should replace your doctor. Leave the diagnosing to medical professionals. Use those medical reference sites to learn more about what your doctors tell you, and always consult with your doctor before beginning any medical treatment. 



## 30 Birthdays in June

CPT Rene E Lemieux, USA  
Mrs. Miriam Murphy  
LTC Dale M Stevens, USA  
LTC Johnnie L Bone Jr, USA  
CDR Rudolph M Ohme, USN  
COL Michael A Roddy, USA  
MAJ John F Wilson Jr, USA  
Capt Kenneth E Shepard, USAF  
COL Tom L Albertson, USA  
COL John A Olshefski, USA  
CWO Richard C Demming, USA  
MAJ Sherrill T Chaffin, USA  
Col Bernard S Morgan Jr, USAF  
LTC William L Brigadier, USA  
CW4 William W Wright, USA

Mrs. Helen J Kolankiewicz  
LTC Stephen D Rice, USA  
MAJ Michael V Tallman, USA  
LTC Roderic Spencer Jr, USA  
CPT Vernon K Sutter, USA  
Mrs. Florence L Garman  
CW3 Lewis F Spencer Jr, USA  
Mrs. Lois J Wendt  
Col Charles R Rice, USAF  
CDR Robert P Rolf, USN  
LTC James M Ivy IV, USA  
Mrs. Virginia K Wagner  
Mrs. Freddia K Scott  
Mrs. Nora Taylor  
LTC Gary R Young, USA

If we missed your birthday, it's because we don't have it on file. Please e-mail your birth date to MAJ Bruce Robinson at [brucer76@knology.net](mailto:brucer76@knology.net) so it can be included in future newsletters. Thank you.

## The Golf Committee Needs You

It's that time again. Initial planning is underway for the 2019 Scholarship Golf Tournament. You don't need to know anything about golf or commit an excessive amount of time – you can volunteer as much or as little as you see fit. The following are some of the ways you can help:

- When you visit a local merchant, ask them if they could donate any goods or services
- Recommend businesses that we can approach to be sponsors
- Spread the word about the tournament to any golfers that you know
- Set aside some time on tournament day to help out at the course – just an hour or two
- Join the golf committee – we meet monthly over lunch at the Redstone golf course



If interested, or to find out more, contact Bruce Robinson, [brucer76@knology.net](mailto:brucer76@knology.net) or 256-426-0525



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

**TAPS**

**Mrs. Wilda Lois Szeremi** - age 78, long time resident of Huntsville, passed away May 14th, 2019. She was interred at Valley View Memorial Gardens, Meridianville, AL.

She was born to Wayne and Lois Warner on May 4th, 1941 in Owosso, MI. She met her husband, US Army Major Robert Szeremi, at the University of Florida. They were married in 1962. Wilda received many degrees including those in Nursing and Counseling, and she spoke multiple languages. However, she did not spend much time working in those fields. Instead, Wilda devoted herself to her family and children - Yvonne Graham, Laura Szeremi and David Szeremi.

Robert preceded her in death on August 12, 2018. She is also survived by her beloved grandchildren, Ariel Hamilton, Vincent Graham and Carli Graham.

In lieu of flowers, please send donations to the Huntsville Botanical Gardens. The family wishes to extend their gratitude to everyone who has helped during this difficult time.

**COL Arthur George Lange, USA-Ret** - age 92, passed away on May 27, 2019 in Huntsville, Alabama. The family received friends on Thursday, May 30, 2019 at All Saints Lutheran Church – 12100 Bailey Cove Road in Huntsville, with a Celebration of Life on Friday, May 31, 2019 at 10:00 a.m. at the church, Pastor Erik Feig officiating. Interment, with Military Honors will follow at Valhalla Memory Gardens – 698 Winchester Road in Huntsville.

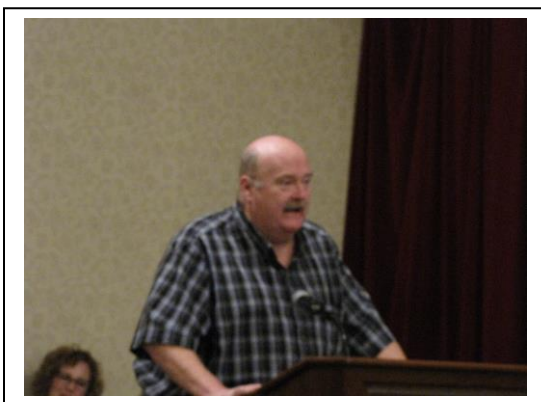
Arthur was born in West Allis, Wisconsin on August 31, 1926. He entered the Army in 1944 and went on active duty in 1945. He served for 33 years, including a year tour of duty in Korea and one in Vietnam. His last post was Chief of Staff at MICOM in Huntsville, AL, where he retired. He later worked for about twelve years at SAIC. He earned a BS in Military Science from the University of Maryland in 1958; a MBA from Babson College in 1963 and held a Doctorate (ABD) from NOVA. He held positions as a Lecturer at the University of Maryland, Florida Tech in Huntsville and the Business College at UAH.

Arthur was a very active member of All Saints Lutheran Church since its founding, holding council positions, Council President and Financial Secretary. He was a long-standing member of the Huntsville Rotary Club. He delivered Meals on Wheels for many decades. He married his beloved wife, Imogene, in 1952. She preceded him in death on May 9, 2006. Arthur is survived by his daughter, Jacqueline Diot and his dear cat, Albus. Flowers if desired, memorials to any animal charity of your choice or Huntsville Meals on Wheels.

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



## Chapter Happenings



Redstone Arsenal Senior Commander LTG Edward Daly, members of the Military & Civilians Club and Chapter President Rick West participate in the Merit Awards ceremony at the Summit Club



May Membership Meeting – guest speaker LTC Edwin Kennedy



## **Momentum Grows in Congress to Overturn Widows Tax**

With momentum growing in Congress to repeal a new tax hike on the families of some deceased service members, military advocates hope this will be the year another surviving military spouse pay issue -- the so-called "widows tax" -- ends.

Spouses of service members who die on active duty or whose military member died of a service-connected illness or injury in retirement often receive monthly payments from both the Defense Department and the Department of Veterans Affairs.

By law, the payments -- Survivor Benefit Plan annuities from the DoD and Dependency and Indemnity Compensation, or DIC, from the VA -- are reduced for those who receive both, with SBP payments reduced dollar for dollar by the amount received from the VA. The reduction is known as the SBP-DIC offset. Spouses and military family advocates say SBP, which is elective coverage paid by the service member, is similar to an insurance annuity and should be paid out regardless of additional income. They say the offset should be abolished, as it is unfair to widows or widowers whose spouses received military pay or retirement and disability compensation.

When a service member dies on active duty or in retirement with a disability rating of 100%, or from a service-connected injury or illness, the surviving spouse receives DIC, currently \$1,283.11 each month, with additional payments for any children. If their military member purchased SBP, they may also receive SBP payments equaling 55% of their service member's retirement pay.

More than 66,000 surviving spouses are affected by the offset and, while many receive another payment -- a Special Survivor Indemnity Allowance of \$318 per month to offset the offset -- it doesn't equal the estimated \$12,000 lost yearly by those affected.

"What other insurance policy sold in the United States is permitted to withhold a death payment to a legal beneficiary?" wrote retired Navy Rear Adm. Tom Jurkowsky, a board member of the Military Officers Association of America (MOAA), in *The Hill* in April. "Would this be allowed to happen if a company selling life insurance withheld death payments from beneficiaries? The courts would certainly intervene, as would Congress."

Joining MOAA on Capitol Hill to press for the offset's repeal are Tragedy Assistance Program for Survivors, the National Military Family Association and other military support organizations. Two bills currently under consideration on the measure have widespread support: H.R. 553, the Military Surviving Spouses Equity bill, sponsored by Rep. Joe Wilson, R-South Carolina, has 280 co-sponsors, while S. 622, the Military Widow's Tax Elimination Act, introduced by Sen. Doug Jones, D-Alabama, has 63 supporters in the Senate.

While such widespread support is not unprecedented -- Wilson's bill had 271 co-sponsors in the previous Congress -- the measure has previously failed largely due to cost. The Congressional Budget Office estimates it would add \$7 billion in mandatory spending in its first 10 years.

Joyce Raezer, executive director of the National Military Family Association, said Thursday that the military groups have been working with members of Congress to find a source to fund the cost and said that "one may be identified." She declined to give specifics, saying the proposal is still in the works. But she is optimistic, she said, given the attention being paid to military widows and widowers who experienced large tax increases on their children's Survivor Benefit Plan payments this year.

"The planets are finally aligning. Everyone is up [on the Hill] to bring the story of the younger generation of surviving spouses and what this offset has done to them," Raezer said. "It's just time to do this. It's the right thing to do."

## **Huntsville Chapter Objectives**

- Promote the aims of the national MOAA organization
- Further the legislative and other objectives of MOAA through grassroots activity
- Foster fraternal relationships among retired, active and former officers of the uniformed services
- Maintain liaison and a positive relationship with the Redstone Arsenal Garrison and other military commands in the Northern Alabama area
- Provide a social venue for members to meet periodically and enjoy fellowship with people of similar interests and backgrounds
- Promote and assist worthy community activities
- Provide useful services and information for members and their dependents and survivors
- Provide representation to the Alabama Council of Chapters of MOAA
- Provide representation to the Northern Alabama Veterans and Fraternal Organizations Coalition
- Protect the rights and interests of service retirees and active duty military members in matters of state legislation through the Alabama Council of Chapters

## **Benefits of Membership**

We are the largest of the 13 chapters in Alabama and have about 450 members. We have been recognized by National MOAA for the last four years with Level of Excellence awards. We provide grassroots support for issues that affect us and are active in both the Redstone Arsenal and Madison County communities. Why should you join our chapter? This is what we do, and what's in it for you:

- Partnership with Redstone Arsenal agencies – Fox Army Health Clinic, Army Community Service, MWR, PX/Commissary, Military Retiree Council
- Membership in the North Alabama Veterans and Fraternal Organizations Coalition (NAVFOC) – plugged in to the larger Veterans associations “big picture”
- Recognizing leadership – JROTC/ROTC awards and “gold bar” ceremonies
- Recognizing potential – Scholarship Awards program with the Redstone Arsenal Military and Civilians Club
- Community service/relations – annual Tut Fann Veterans Home BBQ, Memorial Day wreath laying ceremony, Veterans Day parade and events, Retiree Appreciation Day
- Camaraderie – Monthly meetings & breakfasts, parties, golf tournament
- Information – Monthly newsletter, web site, Personal Affairs, guest speakers
- Legislative action – grassroots activities, support for National MOAA agenda
- Venue for getting involved

Please visit our award-winning chapter website at <http://huntsvillemoaa.org> where you can find out more about chapter activities.

## Attention Members

One of the best sources of income for the Chapter comes from advertisements like the ones in this newsletter. You are the best resource for identifying potential advertisers. The next time you go out to dinner, or to shop, or to get a haircut, or to get your car fixed – ask the business manager if they would consider advertising. Let them know that the newsletter reaches our 400+ members each month. All they can say is “no”.

If they are interested or desire more information, please let Bruce Robinson know, and he will follow up with them. His contact information is [brucer76@knology.net](mailto:brucer76@knology.net) or 256-426-0525.

## Important Dates in June

### **1 June – Tut Fann BBQ**

4 June – General Mark Clark liberated Rome during World War II (1944)

4 June – Chinese troops opened fire on unarmed protesters in Tiananmen Square in Beijing (1989)

5 June – First sustained flight of a hot air balloon – Annonay, France (1783)

5 June – Robert F. Kennedy assassinated in Los Angeles (1968)

6 June – D-Day invasion (1944)

### **8 June – Monthly Breakfast – City Café Diner**

9 June – The British signed a 99-year lease for Hong Kong (1898)

11 June – The Soviet military occupation of East Germany ended (1994)

12 June – The Philippines declared their independence from Spain. (1898)

12 June – Civil rights leader Medgar Evers assassinated in Jackson, Mississippi (1963)

13 June – The *New York Times* began publishing the Pentagon Papers (1971)

13 June – The U.S. Supreme Court ruled (5-4) in the case of *Miranda v. Arizona* that an accused person must be apprised of certain rights before police questioning (1966)

### **13 June – Monthly Board Meeting – Java Cafe**

14 June – Continental Army established (1775)

14 June - Warren G. Harding became the first President to broadcast a message over the radio (1922)

14 June – Univac 1 - the world's first commercial electronic computer was unveiled (1951)

### **14 June – Golf Meeting - Links @ Redstone**

16 June – Valentina Tereshkova became the first woman in space (1963)

16 June – Father's Day

17 June – Watergate burglary (1972)

18 June – Napoleon defeated at Waterloo (1815)

18 June – Dr. Sally Ride became the first American woman in space (1983)

19 June – Julius and Ethel Rosenberg were executed (1953)

22 June – Germany invaded Russia during World War II (1941)

23 June - The last formal surrender of Confederate troops (1865)

24 June – Berlin Blockade began (1948)

25 June – Custer's Last Stand – Battle of Little Big Horn (1876)

25 June – Korean War began (1950)

26 June – The United Nations Charter was signed in San Francisco (1945)

28 June – Archduke Francis Ferdinand and his wife were assassinated at Sarajevo (1914)

