

Volume 54, Issue 3
March 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 –

As you will see from my note that follows, there are a lot of upcoming Chapter activities. On 24-26 April, the State Council of Chapters is hosting a convention in Montgomery at the Renaissance Hotel downtown. The agenda and registration forms have been sent out. MOAA President VADM Norb Ryan will be one of the speakers. If you cannot attend, but would still like to support the convention, donations are being accepted. Contact our Treasurer for details.

The chapter is planning a bus trip up to Lynchburg, Tennessee on 2 May to tour the Jack Daniel Distillery, and then have lunch at Mary Bobo's Boarding House Restaurant. Family members and guest are welcome. Give me a call /e-mail and I'll add you to the list.

The summer party planning is underway. It's going to be held 20 June 2015 at the Summit Club – save the date. The theme is "Hawaiian Luau", and the AMC Band has been requested to provide entertainment. There will be more details to follow in subsequent Sentinels.

Our monthly breakfasts at the Steak & Shake on University Drive, near the Madison Square Mall, have become quite successful. We are averaging nearly 20 members in attendance. You get a lot of value for the price, and they have some new menu items. Come out and join us for some good food and camaraderie.

We have some excellent guest speakers coming up. In April, LTG Willie Williams, USMC-Ret, former director of the Marine Corps Staff, will join us for our Gold Bar ceremony. In May, Mayor Tommy Battle will be the speaker. Mark your calendars.

Finally, there are still some annual members who have not renewed their memberships. I encourage you to do so, lest you be dropped from the rolls at the end of the month. So fill out the renewal form on page 11 and keep your membership current.

- Bruce

Get Involved!

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Legislative Corner

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



The focus this month is on the Military Compensation and Retirement Modernization Commission (MCRMC) and the question of what impact it might have on the FY16 Defense Budget. BUT, even more so, what impact it WILL have on long term recruitment and retention of the All-Volunteer force.

- **FY16 Budget would significantly impact the loss of purchasing power for uniformed service families.**

On February 2, the administration unveiled its FY 2016 budget proposal. The record \$4 trillion proposal includes a significant boost to the Pentagon's baseline budget. The proposed budget calls for the largest increase in acquisition spending in more than a decade and far exceeds sequestration's budget cap of \$499 billion. Despite these increases, the administration continues to call for cuts to military people programs to "slow the growth" of military personnel. The defense budget did not include any recommendations from the recent Military Compensation and Retirement Modernization Commission, which released its long awaited report on 29 January.

The request is very similar to the administration's budget proposal last year and once again calls for a military pay cap, an increase in out-of-pocket housing costs, and higher TRICARE fees.



Continued on page 9

2015-2016 GOVERNING BOARD

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

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Second Past President: Vacant

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Chapter Historian: Vacant

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

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Constitution and By-Laws: Vacant

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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:

Check the <https://www.shopmyexchange.com> web site every day for the super daily special. At this site, you can also see the latest specials, weekly sales, and sweepstakes. Be sure to sign up for the email offers and advance notice for sales and events. Check in the Redstone store every weekend for unadvertised sales. Recently there was the buy more save more sale – with an additional 50% off all clearance items if you purchased 5 for more items. The Army & Air Force Exchange Service is doing its part to ensure Soldiers, Airmen and their families have a healthy new year. In the Main Store, military shoppers will find a broad selection of products to encourage a healthy lifestyle as part of the Exchange's BE FIT program. BE FIT promotes a healthier body and mind through good-for-you products and services. For more information, visit the [Army and Air Force Exchange Service BE FIT Program webpage](#).

Commissary:

It's coming soon! Redstone Commissary Case Lot Sale! May 14-16th, 2015 from 0900-1800.

DeCA recommends that customers take advantage of their commissary benefit and its average savings of 30 percent or more to stock up on emergency items that can sustain them during a crisis. A suggested list of emergency items are available at:

<http://www.commissaries.com/stores/html/store.cfm?dodaac=HQCSJF&page=news>

Visit your Commissary website about the latest cost-saving programs, promotions and events at DeCA, more than 250 commissaries worldwide. Share information unique to those stores, and discuss issues that affect customers and industry partners.


FACEBOOK: Visit www.facebook.com/YourCommissary, DeCAs Facebook page, where you can post comments and share news, photos and videos.

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TWITTER: To see DeCAs latest "tweets," visit www.twitter.com/YourCommissary

FLICKR: To see DeCAs latest photographs, visit <http://www.flickr.com/photos/commissary/>

PX Shopette:

Enter to win a trip for two to Sydney, Australia or 2 reserved tickets for the BaconFest in Chicago, sponsored by Oberto Jerky. 

Need Addresses

Mrs. Venita Proctor

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:

Col Howard Camp
LTC Linda Green
Mrs. Barb Morfenski

Persons to contact are:

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

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

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

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



Paul Snowden,
Tim Kinnison, COL., USAF (Ret.)
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SSG Gary Brotherton
who returned recently
from a year of
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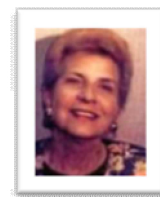
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Mrs. Carrie Hightower
256-882-3992

Widow's Activities



Mrs. Liz Townsend
256-721-9762

WOW Support Group

The February luncheon was cancelled to winter weather.

Our next luncheon will be at Cheddars, 6125 University Drive in Huntsville, on Thursday March 19th. We will meet at 12 noon.

Everyone will be called.

MOAA Widow's Luncheon

The MOAA widow's luncheon will be held on Friday, 13 March. Call Liz for the details.

We will meet at 11:00 AM.

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

25 March Membership Meeting

11 AM – Summit Club

Guest Speaker: LTC Richard Ruffin – Alabama A&M University

Alabama A&M University is the host school to University of Alabama Huntsville and Athens State University. The ROTC program is an elective curriculum you take along with other required college classes. It prepares you with Leadership Skills, Provides training opportunities, & gives personal and profession development experiences that will help you succeed in college and in life. Along with great leadership training, Army ROTC offers financial benefits in the form of a monthly Stipend; 4 Year, 3 year, & 2 Year Scholarships are available; and the Opportunity to participate in the SMP Program and receive Tuition Assistance and monthly Drill Pay. Cadets have the option to compete for Active Duty Commission or can select to serve in the National Guard or Army Reserves. Once Cadets receive their Undergraduate Degree, they can be commissioned as a Second Lieutenant in US Army and embark on an exciting Career as Army Officer. Graduate Students can also participate in the ROTC Program and Receive their Master's Degree while Simultaneously earn their commission as an Officer. Graduate student must have a minimum of 4 semesters remaining. UAH Students that desire to become an Army Nurse can also enroll in ROTC and the UAH Nursing Program.

Menu: Tossed Salad with Italian Dressing, Chicken Parmesan, Seasoned Green Beans, Garlic Bread, Cannoli and Assorted Beverages

Cost: \$13 - pay at the door – cash or check only

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 23 March



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

Respect

"Sensible people control their temper, they earn respect by overlooking wrongs." (Proverbs 19:11, NLT)

In his book with Ken Blanchard, *Everyone's a Coach*, Don Shula tells of losing his temper near an open microphone during a televised game with the Los Angeles Rams. Millions of viewers were surprised and shocked by Shula's explicit profanity. Letters soon arrived from all over the country, voicing the disappointment of many who had respected the coach for his integrity.

Shula could have given excuses, but he didn't. Everyone who included a return address received a personal apology. He closed each letter by stating. "I value your respect and will do my best to earn it again."

There are two ways to gain respect. One is to act nobly. The other is, when you fail to do so, make no excuses.

"A great relationship is about two things. First, find out the similarities. Second, RESPECT the differences." –Unknown

"A good reputation and **respect** are worth much more than silver and gold. " (Proverbs 22:1, CEV)



**WELCOME NEW MEMBERS TO
HUNTSVILLE CHAPTER MOAA**

Mrs. Travis Stewart
Mrs. Lillian Kawano
MAJ William Smith, USA
MAJ Joe Williams, USA
COL Ricki Sullivan, USA

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 January 2015

Beginning Balance	\$8622.69
Credits	2807.00
Debits	2521.23

Ending Balance	\$8908.46
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Fox Army Health Center
Col Gerald C. Maxwell, USAFR



Small Increase to TRICARE Pharmacy Copays Begins February 1, 2015

New copayments for prescription drugs covered by TRICARE will go into effect February 1, 2015. The Fiscal Year 2015 National Defense Authorization Act (NDAA) requires TRICARE to increase most pharmacy copays by \$3. Drugs from military pharmacies and generic drugs from TRICARE Pharmacy Home Delivery still cost beneficiaries \$0.

TRICARE pharmacy copays vary based on the class of drug and where beneficiaries choose to fill their prescriptions. Home Delivery copays for formulary brand name drugs are going from \$13 to \$16, and for non-formulary from \$43 to \$46. You can get up to a 90-day supply of drugs through Home Delivery. At the retail pharmacy network, copays for generic formulary drugs go from \$5 to \$8, brand name formulary go from \$17 to \$20 and non-formulary from \$44 to \$47. You can get up to a 30-day supply of drugs at retail pharmacies.

Some pharmacy copays are not changing in 2015. Military pharmacies remain the lowest cost option for beneficiaries, with no cost for drugs, and generic formulary medications at Home Delivery remain \$0. [Home Delivery](#) is a low cost, safe and convenient way for TRICARE beneficiaries to get their maintenance medications. Copays at non-network retail pharmacies will also change, based on the changes to retail copays. For more details, visit the [TRICARE pharmacy costs](#) page.

These changes in the NDAA overrule previous rules passed by Congress in 2013 that connected TRICARE pharmacy copays to the retiree cost of living adjustment (COLA).



AUXILIARY CORNER
Mrs. Jan Camp
256-464-8622

Nothing this month

Specifics of the proposal include:

- Cap the FY 2016 active duty pay raise at 1.3 percent versus the 2.3 percent dictated by law. The proposal would amount to a third straight year of pay caps below private sector pay growth. The Pentagon is also requesting four additional years of caps (FYs 2017-2021)
 - Reduce overall military end strength by 11,300
 - Reduce the Basic Allowance for Housing. This would continue the effort to trim the benefit back by shifting 5 percent of costs onto servicemembers.
 - Phase-in of \$1 billion cut in the annual commissary subsidy that equates to a 66 percent loss of savings for commissary shoppers
 - Establish a means-tested TRICARE For Life enrollment fee for retirees over 65
 - Consolidate TRICARE Prime, Standard, and Extra programs into one program. Working age retirees would pay to use MTFs, and absorb the Prime enrollment fee plus the Standard copays.
- Overall, the consolidation doesn't improve the health care benefit – it merely shifts more cost onto beneficiaries. Retirees will pay more for care without improving access, quality, or wait times.

MOAA's initial analysis shows that the combination of the three years of pay caps, the full implementation of BAH and commissary cuts, and the TRICARE consolidation would significantly impact the loss of purchasing power for uniformed service families. An Army sergeant (E-5) with ten years of service and a family of four would lose over \$5,000 a year in purchasing power. An Army captain (O-3) would lose more than \$6,000.

The FY 2016 budget proposal regurgitates many of the cuts proposed last year. The Pentagon insists the cuts are necessary to trim spending on pay and benefits. The budget cites growing personnel costs that have "increased 85 percent" since 2001. However, this fails to acknowledge that much of increased personnel spending since 2001 was requested by the service chiefs to restore compensation that had been slashed throughout the 1990s and resulted in severe retention problems. The administration budget continues to target military personnel costs despite the fact that costs have steadily declined over the past five years. More importantly, the recent changes to pay and benefits have already started to bend the curve of personnel costs downward. Personnel growth has declined from its 2011 peak.

If enacted, these cuts would represent four giant steps towards repeating the short-sighted cuts of the 1990s, which led to retention and readiness problems in the past. **Remind Congress that military compensation and benefits are critical to sustaining a high-quality all-volunteer force.** Act now to provide a MOAA suggested message to your Representative and Senators. Go to <http://capwiz.com/moaa/issues/alert/?alertid=64057886> .

- **The Military Compensation and Retirement Modernization Commission Pitches Reforms to Congress.**

On 3 and 4 February, the Senate and House Armed Services Committees heard testimony from the nine members of the Military Compensation and Retirement Modernization Commission (MCRMC). The hearings were held days after the administration delivered its FY 2016 budget proposal to Capitol Hill. The MCRMC spent nearly two years studying military compensation and benefits before releasing [its long anticipated report](#) last week. The commission put forth 15 recommendations for Congress, and the administration, to consider regarding military pay and benefits.

Continued on page 16



Your Huntsville Real Estate Connection



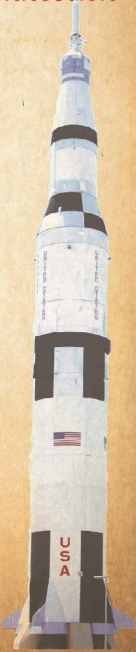
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Membership Statistics

Total Members: 448
Auxiliary Members: 73
Life Members: 228

New this month: 5
Deaths this month: 3
Renewals: 11

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!

Chapter Bus Trip

Saturday – 2 May 2015 - Lynchburg, Tennessee

Jack Daniel Distillery



Free Tour

Mary Bobo's Boarding House Restaurant



Family Style Lunch



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	<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			

Attention Annual Members – Final Notice

It is past time to renew your membership for next year

***If we don't hear from you soon,
you will be dropped from the rolls
at the end of the month!***



Membership is just \$10 per year – what a bargain

You can also renew for multiple years and lock in that low rate

Don't know when your membership expires? Contact Chris Downing at
256-828-9740 or csdowning@bellsouth.net

Cloud Advice: Stop Fracking Around!

I don't know anyone who likes volatility in the markets. Currently, people are worried about the recent free-fall in oil prices and the plunge in bond yields to below zero percent in the Eurozone and Japan. Last month, Swiss authorities allowed the Swiss franc to float freely to the Euro. This surprise move caused the franc to soar by 10% in one day. Conversely, the Swiss stock market declined by nearly 10%, also in one day.

Here's the kicker though . . . none of it was all that unexpected. If you are a student of market history like I am, you know that about every 5-6 years our economy enters a recessionary period and we have a market correction. And while I cannot predict the future of the markets, one thing I am fairly certain of is that we are an economy of bubbles.

We all remember the Last Great Recession from '07 to '09, which was spurred by the subprime mortgage market collapse, and for those of you who have been following my weekly column, you'll know that I wrote an article titled, "Will You Hear the Screams" (<http://bit.ly/1EEMlqM>) in which I talked about another bubble, one inflated by high-yield bonds, and the possible effects of falling oil prices on fracking in the United States. You see, I've been focusing on the problems with fracking and the high-yield debt bubble because I believe falling oil prices could become the trigger that causes the high-yield debt bubble to burst, just like the subprime mortgage market collapse was the trigger that caused the housing bubble to burst which, as we all know, led to the last global financial crisis in 2008/2009.

Just as falling home prices triggered the subprime mortgage collapse, falling oil prices could trigger the collapse of the high-yield debt market. Heck, the high-yield bond market already sank 10%. And of course, uneducated investors are just focusing on the nightly news telling them all is good with the raging stock markets..but the nightly news is largely ignoring this crystal-clear threat just as they, and Bernanke,

ignored the subprime crisis when it was looming.

In my opinion, the Fed's Quantitative Easing helped to create the high-yield debt bubble by creating unnaturally low interest rates. Those historically low interest rates coincided with the emergence of fracking in the United States and, as a result, the fracking industry issued considerable amounts of high-yield debt. Now fracking is nearly 75% of oil production in the US. With oil prices plunging again, the fracking industry, quite simply, cannot be competitive. In order for the fracking industry to price competitively, oil prices need to get back to \$80-100 a barrel plus, which is unlikely anytime soon.

Even Goldman Sachs has reduced its long-term estimates from \$90-70/barrel. With prices so low and continuing to hover around \$40 a barrel, many drillers will simply not be able to pay back these high-yield bonds. Remember when we thought it was a good idea for subprime mortgage borrowers to get loans with no down payments? They couldn't pay their mortgages when home prices collapsed. This collapse in oil prices will likely kill the frackers.

Unfortunately, a lot of the media is focusing their commentary on Fed policy and the possibility of rising interest rates. Nope, not me; my eye is on oil prices! Some believe the Fed will not raise interest rates because in 3-6 months, the economy will not be as strong as it is currently. Either way, the frackers will be out of business and the falling oil prices will therefore trigger the collapse of the high-yield debt market, which could lead to a stock market correction.

Now is a good time to have a "gut" check and to follow up with your advisor to review your investment strategy. What happened to your strategy the last time you got caught "frackin'" around, what will change this time? Seek investment strategies that can go risk off, to cash, in troubled times. Unfortunately, many investors may fall victim to a bursting bubble, but not Cloud Advice readers, not you, not this time.



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From the Membership Committee:

Have you thought that you would like to do more to help our Chapter succeed, but don't feel that you have the time to go to the monthly meetings?

Well, there is a way that you can help out. Working from the comfort of your home, on your own schedule, and only attend meetings if you care to.

The Chapter is in need of someone to maintain our membership roster. This is a key position that keeps the Chapter functioning smoothly. You would need a computer, an e-mail address, and a basic knowledge of Microsoft Excel.

The task would involve keeping the existing spreadsheet of Chapter membership data current, periodically interacting with MOAA National, and making member information available as required.

The spreadsheet is currently accurate and up to date. The person maintaining it has done an outstanding job. However, all good things come to an end. This person is eventually going to step down and let someone else assume the role. Time will be available for the outgoing person to transition the role to the incoming person over several months.

Again – all you need is a basic knowledge of Excel, the spreadsheet is current, and you can attend meetings if you so choose. Please contact Bruce Robinson (brobinso@mitre.org) or John Inman (inman331@msn.com) if you would like to help out

**33 Birthdays in March
Happy Birthday!**



TAPS

Our deepest sympathy to the families of our departed friends

**COL Harvey Stewart, USA
COL Ken Kawano, USA
MAJ George Moore, USA**

Maj Gen Melvin Bowling, USAF
LTC Floyd Teller, USA
LTC Raymond Livingston Jr, USA
LTC James Roy, USA
COL Raymond Woolery, USA
Lt Col Charles Clements, USAF
MAJ Harold Meeker, USA
MAJ William Parker, USA
LTC Robert Westerfeldt, USA
CAPT John Snyder, USN
Lt Col Robert Christian Sr, USAF
Mrs Lou Johnston
LCDR Richard Edgar, USN
CW3 Willard Dodd, USA
CDR John Inman, USN
MAJ Robert Szeremi, USA
LTC Thomas Miller, USA

CPT Albert Castelli, USA
1LT Victor Grimes Sr, USA
COL Robert Feist, USA
Col Alvin Kemmet, Jr USAF
Mrs Sonia Gojsza
Maj Wayne Gardner, USAF
LTC Harry Durgin, USA
COL John Fairlamb, USA
LTC Earl Freeman, USA
COL Donald Harmon, ARNG
CPT Herbert Hayes, USA
CW3 Darrel LaCanne, USA
COL David Pemberton, USA
COL Wilbur Parker, USA
MG David White, USA
LTC Charles Long, USA

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:

2015 Alabama State MOAA Convention 24-26 April 2015

Renaissance Hotel & Spa at the Convention Center

Room Rate: \$105.00 Parking Fee: \$8 per day 20% Discounted Spa Treatments

Friday, April 24

- Registration and check in at Renaissance Hotel & Spa
- Historic Harriot II evening dinner cruise along the Alabama River

Saturday, April 25

- Continental Breakfast before a full day of business meetings
- Governor Robert Bentley has been invited as the luncheon speaker
- Special program for spouses & guests
- VADM Norbert Ryan, MOAA President, will be featured as the speaker for the dinner banquet

Sunday, April 26

- Memorial Service and plated breakfast
- Meeting adjourned

Registration Fee: \$150 per person – registration form & detailed agenda have been sent

***The price for both
registration & the
hotel increase after 15
March – sign up
today!***



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ELVIS TRIBUTE ARTISTS CONCERT For the Vets

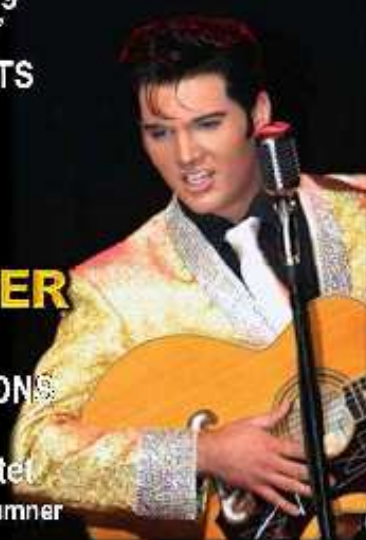
An Unforgettable Evening Starring
ELVIS PRESLEY ENTERPRISES'
ULTIMATE ELVIS TRIBUTE ARTISTS

SHAWN KLUSH

&

CODY RAY SLAUGHTER

With Special Guests
Elvis' Very Own SWEET INSPIRATIONS
and former members of
J.D. Sumner and the Stamps Quartet
Ed Hill, Bill Baize, Larry Strickland & Donny Sumner



Saturday, April 25, 2015 • 7:00 PM

Mark C. Smith Concert Hall • Von Braun Center • Huntsville, AL



Proceeds Benefiting
The Huntsville, Madison County
Veterans Memorial Foundation

PRESENTED BY:
The FOR THE VETS Concert Committee, Huntsville, AL



TICKETS: VBC Box Office / 256-533-1953 • Charge by phone @ 800-745-3000 • www.ticketmaster.com



Save the Date

20 June 2015

Gala Summer Party

"Hawaiian Luau"

Entertainment by the AMC Band (requested)

Best Hawaiian Shirt Contest

Door Prizes



Military Appreciation Night - Huntsville Havoc Hockey

14 March at 1930.

Von Braun Center Propst Arena

Complimentary ticket vouchers may be picked up at the Redstone Arsenal Recreation Center



The commissioners testified that their mandate was not to cut costs, or reduce compensation and retirement benefits, but to modernize the system in order to ensure the long term viability of the all-volunteer force. Much more careful analysis is required of the recommendations, but the paramount topics of interest are the recommendations to reform military retirement and health care. The commission recommends reforming the military retirement system into a blended defined benefit and 401k-style plan. It would offer a transportable retirement device to those who serve less than 20 years, but reduce defined retirement pay and shift more responsibility and uncertainty of retirement benefits onto career service members. Under the proposal, current service members would have the option to remain in the existing retirement system or transition to the new hybrid system. New entrants would be required to use the blended retirement system. The commission recommends eliminating the TRICARE benefit for military families, retirees under 65, and their dependents.

A selection of commercial health care plans would be available similar to the options open to federal civilians in the Federal Employees Health Benefit Plan (FEHBP). Military families would have the lion's share of their health care cost paid for by a new Basic Allowance for Health Care. Working age military retirees, and their dependents, would enjoy a wider array of health care options at a lower cost share than federal civilians, but would ultimately pay four to five times what they currently pay under TRICARE. Lawmakers at both hearings expressed openness to reform, but were especially cautious of the health care proposal. This was only the first in a series of upcoming hearings and deliberations—the devil is in the details of the recommendations. MOAA supports Congress' careful and thorough analysis and looks forward to working closely with members and staff. On February 6, MOAA and its partners in The Military Coalition met with the commission's staff to discuss the proposal in detail and raise comments and concerns. MOAA continues to carefully analyze the recommendations.

The commission's 15 recommendations are just that—for now, but lawmakers expressed hope that at least some of the recommendations would find their way into the upcoming defense authorization bill. If enacted, these recommendations would have a profound impact on the compensation, benefits and quality of life of active, Guard and Reserve service members, retirees and their families. **MOAA, and the Huntsville Chapter urge all members to stay involved and informed through National's weekly legislative updates and participate in the calls to action to communicate with your members of Congress.** National MOAA wants to know what you think about the recommendations. Go to: <https://www.surveymonkey.com/s/TGB2VTW> and let us know how you feel about the most controversial recommendations. 🇺🇸

Changes to the Constitution and By-laws

There have been several proposed changes to the Constitution and By-laws of the Chapter. They are summarized below. They will be brought to the membership at the March meeting for approval. A draft of the revised document has been posted to the Chapter website. Please review the proposed changes and be prepared to vote at the March meeting.

Summary of Changes

- Numerous minor editorial, formatting, reference and terminology changes for consistency.
- Requirement for all members of the Governing Board to be members of National MOAA. This is to facilitate annual competition in the Level of Excellence.
- Updated Standing Committees to more correctly reflect the composition of the Governing Board.
- Clarified financial account reporting and auditing requirements for both the Chapter's account and the LMT fund.
- Clarified funding authority for period 1 January to January budget approval membership meeting.
- Changed officer election timeline milestones. This was necessitated by going to a quarterly publication of the hard copy Sentinel.
- Added a provision in Appendix 1 that allows LMT funds in excess of requirements to be transferred to the Chapter treasury. This is what we were trying to discuss at the last board meeting.
- Introduced the term "Auxiliary Liaison" in Appendix 2 in keeping with National MOAA terminology.

Important Dates in March

8 March – Daylight Savings Time begins
10 March – Council of Chapters Meeting – Maxwell AFB
11 March – AUSA DA Civilian of the Year – VBC North Hall
12 March – Board Meeting – Summit Club
14 March – St. Patrick's Day Parade – Downtown Huntsville
15 March – The Ides of March
17 March – St. Patrick's Day
20 March – First day of Spring
21 March – Marine Corps League Pancake Breakfast –
Madison Christian Church
25 March – Membership Meeting – Summit Club
28 March – Breakfast – Steak & Shake
29 March – Palm Sunday

