

Volume 58, Issue 3
March 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 another great Sentinel newsletter! Speaking of the newsletter, an easy way for our Chapter to generate revenue is through advertisers. As you can see, we have a few generous advertisers, but could always use more! Next week I will be sending you all an email with more information on soliciting advertisements.

Due to a cancellation our speaker at the March meeting is currently to be determined. Please see page 9 for additional information, and get your RSVPs in to Christine Downing early! Additionally, our venue for the monthly breakfast for March will be the Blue-Plate Café – the location at 7540 Memorial Pkwy SW (right next to Rosie's Cantina) at 0900 on March 9th. For an advance view of their menu, see here: <http://www.blueplatecafe.com/breakfast.php>.

Many thanks to CDR Christine Downing for volunteering as our new Programs Chair. Thanks to COL Jim Treadway for his service as the Chair for the past few years!

Lastly, I must make my final 2019 pitch for dues renewals. We still have many renewals outstanding. We have contacted these members via email and via letter. Sadly, those who fail to renew will be moved to our inactive list and will no longer receive Sentinel newsletters nor my cheery emails! Our dues (all of \$10/year) help support our JROTC/ROTC recognition programs, our Tut Fann annual BBQ, and our many efforts to keep our membership informed. Don't risk losing your membership status - please check the list in last month's newsletter (and on our website) and, if you are due, contact our Membership Chair, Chris Downing, and send in your check ASAP! You may want to consider a multi-year membership or becoming a Life Member.

Hopefully the rain slows down, and the weather warms a bit as we move in to Spring. Here's to seeing many of you at our March meeting!

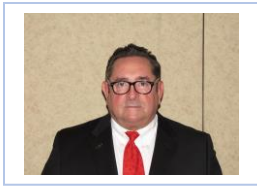
Rick

Member Meeting 27 March
Guest Speaker is currently TBD

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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.”

The State of Alabama board of Veterans Affairs met on 4 January 2019. Among other business they dealt with the selecting of a new Commissioner. The individual selected was Rear Admiral (Lower Half) (Ret) Kent Davis. He will be offered this position by Governor Ivey sometime in the next few weeks.

Believe it or not the 115th Congress enacted 13 Veterans related pieces of legislation. They are:

- **The Quicker Veterans Benefits Delivery Act of 2017** (PL 115-130).
- **The Veterans Care Financial Protection Act of 2017** (PL 115-131).
- **H.R. 3656** (PL 115-136).
- **The State Veterans Home Adult Day Health Care Improvement Act of 2017** (PL 115-159).
- **H.R.3562** (PL 115-177).
- **The John S. McCain III, Daniel K. Akaka and Samuel R. Johnson VA Maintaining Internal Systems and Strengthening Integrated Outside Networks (MISSION) Act** (PL 115- 182).
- **The Veterans Cemetery Benefit Correction Act** (PL 115-184).
- **The VA Senior Executive Accountability (SEA) Act** (PL 115-188).
- **The Veterans Providing Healthcare Transition Improvement Act** (PL 115-238).
- **Veterans Treatment Court Improvement Act** (PL 115-240)
- **The Department of Veterans Affairs Expiring Authorities Act of 2018** (PL115-251).
- **The Veterans’ Compensation Cost-of-Living Adjustment Act of 2018** (PL 115-258).
- **The Veterans Benefits and Transition Act** (PL 115-407).

Go to <http://huntsvillemoaa.org>. An explanation of these laws is on our webpage under Legislative Affairs for March 2019. Also read about a

Continued on page 6

2019-2020 GOVERNING BOARD

EXECUTIVE COMMITTEE

President: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

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

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

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

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

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

STANDING COMMITTEES

Membership: CDR Christine Downing, USN-Ret, 256-828-9740, csdowning@bellsouth.net

Programs: CDR Christine Downing, USN-Ret, 256-828-9740, csdowning@bellsouth.net

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

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

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

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, 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

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

FAHC Liaison: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

Golf: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

ROTC: CDR John Inman, 256-425-8022, inman331@msn.com

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

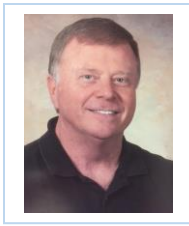
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

LIFE MEMBERSHIP TRUST

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

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

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

The first plant truck sale of the season is anticipated in early April. Stop by and buy a single plant, a six-pack or a full tray! Pepper, tomato, onion, to ornamental – everything you could want for early planting!

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. Shop early for the best selection!

While at your Exchange, pick up your copy of the “The Art of Fashion” sale book, where everything from purses, dresses, sunglasses and perfumes are on sale. Plus anticipate a coupon on the back for \$20 off your \$100 purchase of regular priced women’s apparel, handbags and foot ware with your STAR card purchase. And, \$10 off your \$50 purchase of the same items (no Star card necessary).

Also, don’t forget to download the Exchange EXTRA app today. Get it on Google play, the Apple app store, or scan the QR (quick response) code in flyers and ads.

Shopette

The Exchange quarterly Tent Sale is almost here. Look for the announcement! Last year it was late June to early July, so plan and mark your calendars! Customers can purchase their favorite Class Six beverages under a large white tent at the Super Summer Sale. The Shopette also has a wide variety of mobile phone accessories and bar items that you will always need. Stop by and stock up!

Commissary

Last year the Commissary had a case lot sale in mid-May – so start your planning for sale items now! Look at the entrance of your Redstone Commissary to sign up for email alerts of sales, get copies of the Maxi-saver brochure <http://www.CommissarySavings.com> and your copy of the Family magazine – with interesting articles, recipes, and of course more coupons!

Your commissary has new varieties of Kombucha! Pure Love Living Food’s Brand (Blood Orange, Hibiscus, Rose) and Lemonade. In the Suja Brand a ginger lemon, green apple, peach ginger, organic green delight and mighty dozen.

Continued on page 6

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

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

Air Force Representative:
Col Edward L. Uher
 256-882-6824,
biced992K@aol.com

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Lt Col Gerald Haynes
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Do you know how the Windfall Elimination Provision and the Government Pension Offset may affect the direction of your Social Security?



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



Taking Care of Your Heart

Are you ready for Heart Health Month? This is the time to listen to – and take care of – your heart. You can do so by getting familiar with the risk factors of heart disease and taking action to reduce your risk.

One simple way to lower your risk for heart disease is to visit your doctor regularly. TRICARE covers cardiovascular disease screenings, including blood pressure and cholesterol checks. For men age 65 to 75 who have ever smoked, TRICARE covers a one-time abdominal aortic aneurysm screening to screen for cardiovascular disease. During a Health Promotion and Disease Prevention exam, TRICARE also covers Type 2 diabetes screening for those who have high blood pressure and adults between the ages of 40 and 70 who are overweight or obese. Getting preventive screenings now could save your life tomorrow.

What is Heart Disease?

Heart disease is the term used to refer to several types of problems affecting the heart. According to the Centers for Disease Control and Prevention (CDC), heart disease is the leading cause of death in the U.S., responsible for 610,000 deaths per year. Coronary artery disease, which is caused by plaque buildup in the heart's blood vessels, is the most common type of heart disease and causes most heart attacks. You can also learn more about heart health by visiting the CDC website.

Every year, nearly 800,000 Americans have a heart attack. It's important to know the warning signs and symptoms of a heart attack. If you think you're having a heart attack, waiting to get help can cause damage to your heart and may be life-threatening. Call 911 or go to the nearest emergency room immediately. If you aren't sure how TRICARE covers emergency care or urgent care, learn the difference and the rules for your TRICARE plan.

Heart Disease Risk Factors

You can't change some risk factors, such as age and family history. But there are some risk factors you can do something about, including:

- High blood pressure
- High cholesterol
- High glucose levels
- Being overweight or obese
- Smoking
- Diabetes

Take Command of Your Health

You can decrease your risk for developing heart disease. During Heart Health Month, pay attention to your heart and give it the care it deserves. Start by eating a healthy diet, exercising regularly, limiting alcohol, and giving up smoking. Your doctor can also help you determine your level of risk and suggest changes to help improve your heart health. Remember, cardiovascular disease screenings are part of your TRICARE benefit. Don't delay seeing your doctor.

Military / Veterans always enjoy a 15% discount



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5PM- 11PM TUESDAY - SATURDAY
HAPPY HOUR DAILY 5PM- 6:30PM

**42nd Annual
Kiwanis Pancake Day**

All You Can Eat

Saturday 2nd March 2019
6:30 a.m. – 12:00 p.m.
Huntsville High School Cafeteria

FEATURING:
Pancakes, Syrup & Butter
Sausage
Milk, Orange Juice
Coffee, Creamer & Sweetners

TICKETS:
\$6.00 in Advance // \$7.00 at the Door



Legislative – continued from page 2

Democratic-backed bill that would ensure that this country does not use a nuclear weapon first in a potential future war and an explanation of the 10 legislative goals that MOAA will advocate for in 2019.

As always, please take time to look at <http://takeaction.moaa.org>. The National Headhunters of MOAA has outlined action items they think are important to active duty force as well as those who have served, including you. On the MOAA webpage each action item is presented in the following format: Who is Affected; The Issue; and The Remedy. |||

PX/Commissary – continued from page 3

Be sure to check out the organic section just inside the entrance and to your right. Plus, the discount meats (in the meat department), and the reduced items near the bread isle.

Looking for something from around the world? Check out the foreign food isle – Germany, Italy, Spain, Japan, China, and other places around the globe. Not seeing something you want? Be sure to ask customer service for it! They are located in the middle of the front of the commissary and are always willing to try and get something you want!

Keep in mind that three to five mindless bites a day can mean an extra 5 pounds around your waist in six months. Your commissary not only saves you an average of 30% or more, but also has links to healthy living and recipes at: <http://www.commissaries.com/healthy-living/index.cfm>.

Your commissary has exclusive savings for you, and they vary each month. Check out the complete list every month at: <http://www.commissaries.com/partners.cfm>. |||



Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

Thanks for a great turnout for our February luncheon
We will be meeting on Thursday 21 March at 1100 at Main Street Café
101 Main Street in Madison - Phone: 256-461-8096
Everyone will be called with the details – reservations are a must

Eight Business Books for Military Spouse Entrepreneurs

By: Hannah Becker

Hannah Becker is an author, entrepreneur, professor, and military spouse. She currently provides millennial marketing & PR consulting services through [Becker Marketing & PR](#), and teaches business courses at Ottawa University. Creator of the [MPR Academy](#) for entrepreneurs, Hannah is passionate about military spouses achieving their professional goals

As Eleanor Roosevelt said, “Learn from the mistakes of others. You can't live long enough to make them all yourself.” Reading business books is a great way to put her advice into action - and level up your entrepreneurial performance.

Business development doesn't just happen; it takes strategic planning, informed decisions, and efficient management. Insights from experienced business leaders who've been on the frontlines of entrepreneurship can be a great way to position your company (or business idea) for a fruitful year.

Here are eight business books for military spouse entrepreneurs to inspire you.

1. The Lean Startup

Eric Ries' [The Lean Startup](#) (Currency, 2011) is a must-read for aspiring and experienced entrepreneurs alike. Ries illustrates the danger of assuming too much overhead and discusses the importance of developing an agile business model. Military spouse entrepreneurs who need to maintain a lean, location-independent operation can learn how capital efficiency can drive creativity and position them to seize opportunity.

2. Grit: The Power of Passion and Perseverance

Life doesn't always go as planned - a concept most military spouses know well. Learning how to navigate the challenges and obstacles laid before us is key for professional success. Angela Duckworth's book, [Grit](#) (Scribner, 2016), highlights the inspirational stories of gritty leaders who overcame less than ideal situations to reach their goals. Discover the characteristics that distinguish resilient business leaders from their peers and identify ways to incorporate them into your own career.

Continued on page 11



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

Try Your Patience

Can you truthfully say that you are a patient person?

Robert Kearns had to be patient. In 1962, Kearns was tinkering in his shop, and in the process, he invented a phased windshield wiper that was just the ticket for intermittent light rain. You probably enjoy this invention in your car today.

Kearns, a Detroit native, was sure that the "Motor City's" Big Three would be ecstatic over his find. But to his surprise, American cars began appearing on sales floors with his device, without his permission. Gaining no satisfaction from auto executives, in 1978 he decided to take this case to court. Twelve years later, Kearns patience paid off when a court ruled in his favor to the tune of \$10 million (and that was just from one of the Big Three).

A prolonged ordeal is enough to test anyone's patience. However, the Christian enjoys the guarantee that one day God will not only make all things right, but also deliver an eternal payoff. Meanwhile, the Bible suggest that we: "Be joyful in hope, patient in affliction, faithful in prayer" (Rom 12:12, NIV). That Big Three is a key to your earthly peace of mind.



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: 381
Regular Members: 315
Surviving Spouses: 66

New this month: 0
Deaths this month: 0
Renewals: 5

**Welcome New Members to
Huntsville Chapter MOAA**

None this month

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.

Membership Meeting
27 March 2019
1100 – Summit Club

Guest Speaker: To Be Determined

The planned speaker for March was to be LTC Tomeka Wilson from the US Army 2nd Recruiting Brigade. She would have spoken to the challenges of recruiting in today's environment. However, she is unable to attend our meeting.

We are currently pursuing two alternate speakers:

1. COL Kelsey Smith, the Redstone Arsenal Garrison Commander, who would provide an update to all the many happenings on post.
2. LTC Edwin Kennedy, a chapter member and expert on military history. He would provide information on Civil and/or Revolutionary War history.

Once one of these speakers is confirmed, we will send out an e-mail to the membership with all the details.

Stay Tuned!

Menu: Bratwurst, Pork Schnitzel, Red Cabbage, Pan Fried German Potatoes, Apple Dumplings and Assorted Beverages

Cost: \$15 for Chapter members and their guests – pay at the door – cash or check only

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 23 March 2019



HCMOAA Treasurer's Report January 2019

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

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

2. Monthly Summary:

	Operating Funds	Savings	Scholarship Fund
Starting Balance	\$ 3,941.08	\$ 8,001.54	\$22,447.15
Income	\$ 3,277.00	\$ 0.21	\$ 0.00
Expenses	\$ 2,076.83	\$ 0.00	\$ 0.00
Ending Balance	\$ 5,141.45	\$ 8,001.75	\$22,647.15

3. Notable income: individual dues, LMT dues, Sentinel advertising and payments for membership meeting meals.

4. Notable expenses: ALCOC annual dues, Huntsville Chamber of Commerce annual dues, Sentinel mailing (printing and postage), stamps for membership recruitment letters, a basket donation to RSAMCC Gala, and payment for membership meeting meals (January).

5. Chapter savings account activity was limited to interest.

6. Scholarship Fund checking account had no activity.

7. The Chapter holds an \$8,000 (current value: \$8153.52) Certificate of Deposit with Renasant Bank 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 or 256.776.6901 for details.

Scholarship Fund Donations Received During February 2019

None

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



3. Start Something That Matters

Blake Mycoskie's book on social entrepreneurship peels the curtain back on his own journey growing TOMS shoes and provides the reader with an actionable strategy that can be applied to any business model. If you've ever contemplated how to make a positive difference in the world through your work, [*Start Something That Matters*](#) (Spiegel & Grau, 2011) is for you. It will rekindle your passion for doing good and provide you with a fresh perspective on business growth.

4. Thrive: The Third Metric to Redefining Success and Creating a Life of Well-being, Wisdom, and Wonder

Dubbed the work-life balance handbook, Arianna Huffington's book, [*Thrive*](#) (Harmony, 2014), is an essential read for any 21st-century professional feeling drained from the exhaustive pace of the modern workforce. Whether you're looking for effective stress management techniques or seeking insights into achieving balance in our hyper-connected world, *Thrive* is an enlightening read. Huffington, an incredibly successful entrepreneur and innovator, sheds light on a more sustainable approach to career success (one that doesn't include burnout).

5. The 4-Hour Work Week

Starting and growing a location-independent business is many a military spouse entrepreneur's dream. In [*The 4-Hour Work Week*](#) (Harmony, 2009), Tim Ferriss provides step by step instructions for running a company from pretty much anywhere in the world with a WiFi signal. This best-selling business book outlines everything you need to run a location-independent business - from remote management tips to cost-effective outsourcing strategies.

6. Modern Military Spouse: The Ultimate Military Life Guide for New Spouses and Significant Others

While not business-specific, [*Modern Military Spouse*](#) (Create Space, 2016) provides insight into the career-related challenges military spouses face, along with resources military spouses can use to turn their entrepreneurial aspirations into reality. Co-written by three popular military spouse bloggers - J.D. Collins, Lauren Tamm, and Jo My Gosh - *Modern Military Spouse* can help spouses navigate military life and build a career that works with the lifestyle demands of service.

7. The \$100 Startup: Reinvent the Way You Make a Living, Do What You Love, and Create a New Future

Have you ever thought starting a business requires a lot of money? In [*The \\$100 Startup*](#) (Currency, 2012) Chris Guillebeau debunks the idea that entrepreneurship requires millions in startup capital to be successful. He introduces readers to inspirational entrepreneurs that founded successful companies with \$100 or less and provides an easy-to-use guide for pursuing entrepreneurship without seeking outside investment or lending.

8. The Million-Dollar, One-Person Business

[*The Million-Dollar, One-Person Business*](#) (Lorena Jones Books, 2018) shows how a "solopreneur" can scale their startup in an economically rewarding way, without investing their life savings or hiring dozens of full-time employees. Elaine Pofeldt encourages readers to build their business around their lifestyle needs and provides actionable strategies for entrepreneurs seeking more balance and more profit. If you're ready to synchronize your career with your lifestyle, *The Million-Dollar, One-Person Business* can show you how to achieve balance without compromising financial growth. ■■■



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

_____ New _____ One Year \$10*
_____ Renewal _____ Two Years \$20
_____ _____ Three Years \$30

If New, how did you hear about us?

_____ MOAA National
_____ Local event
_____ Letter / e-mail from HCMOAA
_____ HCMOAA website
_____ Friend / acquaintance
_____ Other (Please explain _____)

Interested in a Chapter Life Membership
Contact us for pricing (age-based)

*\$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 #
_____ Active Retired NG Former Officer Reserve Surviving Spouse
_____ Mailing Address City State Zip
_____ Phone Number E-mail Address

Start the New Year by Joining the Chapter's Life Member Trust (LMT)

Tired of forgetting to renew your Chapter annual membership? Consider becoming a Chapter Life Member. The upfront cost is probably less than you think. We use your current age and the Social Security Administration Actuarial Table to figure the buy-in cost. For example, if you are currently 55, the fee is \$255; 65, the fee is \$178; 70, the fee is \$143; and 75, the fee is \$111.00. Costs are slightly more for our female members due to enhanced longevity. If you are currently paid in advance, we'll give you credit for the years paid beyond 2019. The LMT will pay your dues every January so you can forget about keeping up with a payment. Help yourself and the Chapter by reducing our administrative burden and the postage to send out reminders. To join the LMT or find out your upfront cost, contact the LMT Board Chairman, COL John Fairlamb, USA (Ret.) at fairlambjrf@comcast.net.

Congratulations to our newest Life Member: LCDR Don Vaden, USN-Retired



Many thanks to CDR Chris Downing who created this gift basket that was donated by the Chapter to the Redstone Arsenal Military & Civilians Club for their Gala Fundraiser

14th Annual Korean War Veterans Luncheon / Ambassador's Peace Medal Presentation

Date/Time: April 4, 2019 (1100 - 1300)
Where: Marriott Hotel (5 Tranquility Base, Huntsville, AL 35805)
Officiating Officer: General Gustave F. Perna
Commanding General, U.S. Army Materiel Command

with

Honorable Tommy Battle
Mayor, City of Huntsville

Honorable Young-Jun Kim
Consul General, Republic of Korea, Southeast U.S.

RSVP: by March 22, 2019 to KC Bertling at 256-541-0450 or samnkc@knology.net

Attire: Military: Service Uniform Civilian: Business

No cost to Korean War Veterans, all others--\$20 per person



23 Birthdays in March

Maj Gen Melvin G Bowling, USAF
Mrs Margaret R Feist
LTC Nicholas M Mikus, USA
CW3 Braxton D Butler, USA
LTC Harry W Durgin, USA
COL John R Fairlamb, USA
CAPT John E Snyder, USN
Lt Col Brenda Armstrong, USAF
Col Scott G Patton, USAF
Mrs Wilda Szeremi
CDR John E Inman, USN
Mrs Sonia Gojsza

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Mrs Jean Parker
LTC Robert C Westerfeldt, USA
COL Donald B Harmon, ARNG
CW4 Robert C Savage, USA
COL Mark R Arn, USA
LTC Earl A Freeman, USA
LT James L Pointer, USN

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 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 or 256-426-0525



TAPS

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

None this month

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



Chapter Happenings – February Member Meeting



Guest speaker Special Agent Terry Straub from the Huntsville
Office of the Federal Bureau of Investigation

Attention Members – New Location for Monthly Breakfast!



Blue Plate Café

7540 Memorial Pkwy SW (right next to Rosie's Cantina)
We meet the 2nd Saturday of each month at 0900
The next breakfast is 9 March



Understanding Your TRICARE Explanation of Benefits

If you've ever visited the doctor or hospital and used your health benefits, you've probably received an explanation of benefits (EOB). An EOB is sent after the claim for your visit is processed. It's an itemized statement that breaks down the cost-shares and deductibles. While an EOB isn't a bill, it's still an important document to read through and understand.

Medical

Your EOB will include the date you received the medical treatment or service, along with several amounts. This includes the amount billed, the amount covered, and the amount paid by TRICARE, Medicare, or other health insurance. It will show any balance you owe your provider. It will also let you know how much has been credited toward your annual deductible and catastrophic cap.

Each time you receive an EOB, compare it to the receipt or statement from the health care provider. Contact your primary insurance claims processor if you see charges for services you didn't get. And keep your EOB statements with your health insurance records for reference. After reviewing your EOB, you can file an appeal within 90 days of the date of the EOB notice if you don't agree with a decision made about your benefit.

TRICARE regional and overseas contractors don't mail EOBs to you. EOB statements are available online on your TRICARE regional or overseas contractor website. You must first log in or register on their secure portal to get access to your EOB statements online. After you log in, you can then view and print your TRICARE EOB. This gives you access to your information anytime. To get to your regional or overseas contractor website, select a link below:

- [TRICARE East](#)
- [TRICARE West](#)
- [TRICARE Overseas Program](#)
- [TRICARE For Life](#)

TRICARE contractors don't issue an EOB to you when claims involve services related to certain sensitive diagnoses. To learn more about this, contact your TRICARE regional or overseas contractor.

Pharmacy

Your pharmacy EOB statement is a summary of your prescription claims history when you use your TRICARE pharmacy benefit. Express Scripts, the TRICARE Pharmacy Program contractor, will send you an EOB only if there's claim activity from a retail pharmacy or TRICARE Pharmacy Home Delivery. If you only fill your prescription at a military pharmacy, you won't receive an EOB.

Pharmacy EOB statements are printed and mailed quarterly. However, if you sign up to receive your EOB online, you'll get a monthly notification when it's ready. You'll also be able to view your statements online anytime. To register online, follow the instructions on the Express Scripts website.

Dental

If you're enrolled in the TRICARE Dental Program (TDP), you'll receive a Dental Explanation of Benefits (DEOB) from United Concordia Companies, Inc. that explains what was covered for your dental services. The DEOB breaks down the costs for the procedures, and helps you understand how much you have to pay in cost-shares, if any. You can view your DEOB on the TDP website. Find more about a DEOB in the [TRICARE Dental Program Handbook](#).

Remember, an EOB and a DEOB are not bills. These statements simply show you what action TRICARE has taken on your claims. For more information related to an explanation of benefits, visit the Filing Claims section. To learn more about your health care costs, visit Costs on the TRICARE website.

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 or 256-426-0525.

Important Dates in March

- 1 March – Articles of Confederation ratified (1781)
- 1 March – Lindbergh baby kidnapped (1932)
- 1 March – Peace Corps established (1961)
- 5 March – Boston Massacre (1770)
- 5 March – Franklin Roosevelt declares a “Bank Holiday” (1933)
- 6 March – The Alamo falls to Mexican troops (1836)
- 9 March – US Grant assumed command of the Union armies (1864)
- 9 March – Monthly Breakfast – Blue Plate Cafe**
- 10 March – First issue of US Government paper money (1862)
- 10 March – Salvation Army founded (1880)
- 10 March – Daylight Savings Time begins – “spring forward”
- 11 March – Influenza epidemic reached the US – 500,000 deaths (1918)
- 12 March – The “Great Blizzard” dumped 40 inches of snow on New York City (1888)
- 12 March – Poland, Hungary and the Czech Republic became members of NATO (1999)
- 14 March – Monthly Board Meeting – Java Café**
- 15 March – Julius Caesar assassinated (44 BC)
- 16 March – My Lai massacre (1968)
- 17 March – St. Patrick’s Day
- 19 March – US invades Iraq (2003)
- 20 March – Nerve gas attack on the Tokyo subway (1995)
- 21 March – Golf Meeting - Links @ Redstone**
- 22 March – Equal Rights Amendment passed (1972)
- 24 March – *Exxon Valdez* oil spill (1989)
- 25 March – New York City garment district fire killed 123 workers (1911)
- 26 March – Camp David accord (1979)
- 26 – 28 March – AUSA Global Force Symposium - VBC
- 27 March – Canary Islands plane crash killed 570 people (1977)
- 27 March – Monthly Member Meeting – Summit Club**
- 28 March – Three Mile Island nuclear disaster (1979)
- 30 March – Ronald Reagan shot while walking in DC (1981)
- 31 March - Civilian Conservation Corps was founded (1933)

