

Volume 54, Issue 5  
May 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 –

The Alabama State Council of Chapters held a statewide MOAA Convention the last weekend in April in Montgomery. Over 150 people from around the state, as well from Georgia, Tennessee and Kentucky attended. Our Chapter was represented by several members and their spouses. Attending from MOAA National was VADM Norb Ryan, President, COL Barry Wright, Director of Council and Chapter Affairs, and Lt Col Shane Ostrom, Deputy Director of the Transition Center. On Friday evening, the attendees were treated to a 2 hour river cruise with food and entertainment. Saturday consisted of a series of business meetings, and a special program for the spouses. The Chapter received three Communications Awards – Best Website, Best Legislative Report, and runner-up for Best Newsletter. This is the second year in a row we have won in all three categories. VADM Ryan was the keynote speaker at dinner. Sunday morning was a memorial service for Chapter members who passed away over the last two years. Overall, it was a very good affair and I wish more of you could have attended.

On Memorial Day, 25 May, the Chapter will continue its tradition of laying a wreath at Maple Hill cemetery. Carrie Hightower will represent us. If you have the time, I recommend stopping by the cemetery and supporting Carrie.

Our membership meeting this month will be on 27 May, and it will be an evening meeting. Huntsville Mayor Tommy Battle will be the guest speaker. Make sure you sign up for this important meeting. Details are inside.

Finally, we are in need of a volunteer to fill the vacant Secretary position. This is an elected officer position, and critical to the smooth functioning of the Chapter. If you are interested or want to find out more, please contact me.

- Bruce

### *Get Involved!*

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## Legislative Corner

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



- **Governor of Alabama's Idea to Tax Military and Government Pensions said to be "Off the Table."**

As you may or may not have known, the Alabama "General Fund" is in very bad shape and the Governor had the bright idea to consider military and other government pensions a good source to help address the problem by taxing them. State Senator of District 2, Bill Holtzclaw (R-Madison), a retired US Marine, took the challenge to address this, to include putting up a billboard in his district, as well as addressing the issue with other members of the state house in Montgomery. Speaking to the 2015 Alabama State MOAA Convention in Montgomery on Saturday 25 April 2015, Senator Holtzclaw was happy to report that the idea is now "off the table." It would still do no harm to contact your state senators and legislators to insure it stays "off the table" during the remainder of the current sessions.

- **Believe it or not: Finally a 'Permanent' Doc Fix for Medicare Payments.**

You'll see that I put 'Permanent' in quotes. I can't help but be slightly suspicious of anything Congress does that appears to be a fix. (Remember the Affordable Care Act to fix our national healthcare system [that really wasn't broken]?) But, on 16 April, 2015, President Obama signed legislation preventing a 21 percent cut to Medicare providers. After returning from a two-week recess, Congress set aside partisan differences and passed a long-term solution to provide stability to doctors who accept Medicare, as opposed to our waiting breathlessly each year right down to the wire?

By a vote of 92-8, the Senate overwhelmingly approved legislation that permanently replaces the formula used to pay providers treating Medicare patients. The House passed its version of the bill by a vote of 392-27 before adjourning for recess. Because TRICARE reimbursement rates are tied to Medicare's, this legislation affects TRICARE beneficiaries of all ages. Medical care providers technically had payments cut by 21 percent again on 1 April of this year, while Congress was in recess. Since then, as in the past, the Center for Medicare and Medicaid Services has relied on administrative lag times from when Medicare receives claims to when it actually makes payments to avoid imposing the pay cuts, constantly hoping that Congress would finally do its job. The legislation is part of an effort to move away from a fee-for-service model and shift towards a value-based payment system.

The fix changes the Sustainable Growth Rate (SGR) formula, a flawed legislative mechanism used to pay medical providers who see Medicare and TRICARE patients. The SGR was designed to incentivize providers to

*Continued on page 9*

### 2015-2016 GOVERNING BOARD

#### EXECUTIVE COMMITTEE

President: MAJ Bruce T. Robinson USA-Ret, 256-450-3191, [brobinso@mitre.org](mailto:brobinso@mitre.org)

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

Secretary: Vacant

Treasurer: CAPT Richard C. West, USN-Ret, 256-776-6901, [rick675@hughes.net](mailto:rick675@hughes.net)

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

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

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

Immediate Past President: Maj Glenn S. Crawley, USAF-Ret, 256-883-2323, [glennscrawley@comcast.net](mailto:glennscrawley@comcast.net)

Second Past President: Vacant

#### STANDING COMMITTEES

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

Programs: LTC Earl Freeman, USA-Ret, 256-479-6735, [earl1906@gmail.com](mailto:earl1906@gmail.com)

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

Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-1334, [mrbill5779@comcast.net](mailto:mrbill5779@comcast.net)

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

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

Finance (Budget): CDR Robert Rolf, USN-Ret, 256-206-6164, [rrolf@att.net](mailto:rrolf@att.net)

Constitution and By-Laws: Vacant

Audit: MAJ Robert C. Szeremi, USA-Ret, 256-883-5127, [szeremi@comcast.net](mailto:szeremi@comcast.net)

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

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

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ROTC: Lt Col Charles Clements, USAF-Ret, 256-450-3610, [charles.clements@mda.mil](mailto:charles.clements@mda.mil)

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#### LIFE MEMBERSHIP TRUST

COL John Fairlamb, USA-Ret, 256-539-0161, [fairlambjrf@comcast.net](mailto:fairlambjrf@comcast.net) (June 2017)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, [monte.washburn@heartlandis.com](mailto:monte.washburn@heartlandis.com) (July 2015)

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



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



**Main Exchange:**

The Main PX has a tent sale May 14-16. Stop by for sales on a wide variety of PX items. 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.

The Exchange values your opinion! We have recently updated our survey portal, please take a moment to tell us how we are doing! Please take our survey at <https://surveymonkey.com/s/MyExchSurvey>, store # 1031905.

On Friday May 8, from 1200 to 1300, the Main Store will host Military Spouse Appreciation Day - guest speaker COL William L. Marks. During this event, the Exchange will present Redstone MWR with the dividends check for fiscal year 2014 of \$1,910,108. All thanks to your patronage at the Redstone Exchange.

Your Exchange is partnering with Redstone MWR to host a Car Show in the Main Exchange parking lot on Saturday May 16. Also, plants are arriving at the Main Exchange - come by and select yours while they are fresh!

**Commissary:**

It's coming soon! Redstone Commissary Case Lot Sale! May 14-16<sup>th</sup>, 2015 from 0900-1800. Your Commissary also has their Mega Plant Sale during the month of May.

You may have noticed the Commissary deli is open again. During the MOAA meeting March 25<sup>th</sup>, we were fortunate to have the Commissary Manager Robin Daniel, who explained that there was a contract issue with the current deli and sushi contractor and temporary operators were in place mid-April with new contractors and full operations beginning by mid-June. The sushi bar - although not re-opened yet - should also be open by mid-June.

**Shopette:**

May 14, 15, and 16, there will be a Tent Sale at the Goss Rd Express from 0900 to 1700. Swing by to enjoy significant savings on some of your favorites! A pre 4th of July tent sale will also be held in June, with dates coming soon! 🇺🇸

**Need Addresses**

**Lt Col Robert Christian**

We have lost track of the above members. If you know their whereabouts, please have them contact Chris Downing at 256-828-9740 to update their addresses.

**Concerns**

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

**None this month**

Persons to contact are:

Army Representative:  
**COL James D. Treadway**  
 256-859-1484  
[jtreadway51@mchsi.com](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 Gerald C. Maxwell**  
 256-606-5282  
[gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

Personal Affairs Officer  
**COL William Stevenson**  
 256-424-1334  
[Mrbill5779@comcast.net](mailto:Mrbill5779@comcast.net)



**Paul Snowden,  
Tim Kinnison, COL., USAF (Ret.)  
Gary Brotherton**

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## TRICARE's Beneficiary Web Enrollment Portal Just Got Easier to Use

Eligible TRICARE beneficiaries currently can use BWE to update their personal information and manage enrollments in TRICARE plans including USFHP, TYA, and TRICARE dental plans. Recently, the Beneficiary Web Enrollment (BWE) website underwent several exciting changes to make the site more user friendly. Among the new BWE enhancements are 24/7 availability, greater security, and expanded user features to make managing benefit information easier.

For families managing their TRICARE options through BWE, the portal is now easier to use when selecting a PCM for your family. Now, multiple children can be enrolled to the same PCM at one time, instead of having to make the selection individually. Additionally, active duty service members can now use BWE to request changes to or select a PCM.

The following features are available to beneficiaries using BWE, but are currently only available in the continental U.S.

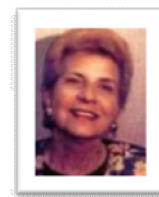
- Update information in the Defense Enrollment Eligibility Reporting System
- Select or make changes to assigned PCM
- View current enrollment status
- Request enrollment cards
- Transfer coverage
- Disenroll from TRICARE Prime or TRICARE Prime Remote
- Report other health insurance information

BWE is a great tool for eligible beneficiaries looking to make changes to their TRICARE benefits at their convenience. Visit TRICARE online to learn more about BWE's new features, or log on today to get started.



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

## **Widow's Activities**



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

### **WOW Support Group**

Carrie has been very busy this month with work being done on her home, and did not have time to provide input.

Please call her for the details of this month's activities

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

The MOAA widow's luncheon will be held on Friday, May 8<sup>th</sup> at the Red Lobster, 1818 University Drive, Huntsville

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

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

## **A Reminder concerning Membership Meetings**

Due to changes that went into effect at the Summit Club at the first of the year, the lunch service is no longer being offered. As a result, the Chapter's membership meetings must now be catered.

This requires that we turn in a headcount to the Summit Club 2 days prior to the meeting for the number of meals we will need. There is a notice in each Sentinel with guest speaker info, the menu, the cost, and RSVP instructions.

If you RSVP and fail to show up for the meeting, you have committed to pay for the meal. If you show up for the meeting having not notified anyone that you would be attending, we cannot promise that a meal will be available. That being said, we hope you continue to attend our meetings and interact with your fellow members. Thanks for your attention to this.

## **Attention Members**

The Chapter's Secretary, LTC Kevin Messer, recently resigned from the office. He is a small business owner, and the demands of running a business are exceeding what he envisioned.

That means that the Secretary position is currently vacant. This is an elected office whose term runs through December 2016. Duties involve attending monthly board and membership meetings, taking notes, and preparing minutes. Membership meeting minutes are presented at the subsequent meeting for approval, and become part of the Chapter's official records.

If you think you might be interested in serving as the Chapter's Secretary, please contact Bruce Robinson at [brobinso@mitre.org](mailto:brobinso@mitre.org).





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

**Forgiveness**

"And Forgive us our debts as we forgive our debtors (Matthew 6:12)."

Not only, do we need to realize that we need to pray the above petition; we also need to realize what we are doing when we pray it. Of all petitions of the Lord's Prayer this is the most frightening. The literal meaning is: "Forgive us our sins in proportion as we forgive those who have sinned against us." Jesus emphasized the importance of this petition at the end of the Prayer with these words: "For if you forgive men their trespasses, your heavenly Father will forgive you too; but, if you do not forgive men their trespasses, neither will your Father forgive your trespasses."

When Robert Louis Stevenson lived in the South Sea Islands he always conducted the family worship in the mornings for his household. The worship always concluded with the Lord's Prayer. One morning in the middle of the Lord's Prayer he rose from his knees and left the room. His health was always precarious; therefore, his wife followed him thinking that he was ill. "Is there anything wrong?" she said. "Only this, I am not fit to pray the Lord's Prayer today," he responded. No one is fit to pray the Lord's Prayer so long as the unforgiving spirit holds sway within his heart. If a man has not put things right with his fellowmen, he cannot put things right with God. Therefore, before we pray we should review the pray and examine ourselves.



**WELCOME NEW MEMBERS TO  
HUNTSVILLE CHAPTER MOAA**

**Col John Emich, USAF**  
**COL John Fellows, USA**  
**Maj John Finn, USAF**  
**LTC John Nagle, USA**  
**CWO3 Kenneth Nurmi, USN**  
**LTG James Pillsbury, 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 March 2015

Beginning Balance	\$19,853.51
Credits	1822.05
Debits	1795.79

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Ending Balance      \$19,879.77



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



**Fox Army Health Center**

In partnership with

**Humana Military Healthcare Services**

Invite TRICARE Beneficiaries  
to join us for our

**Monthly Benefit Seminar**

June 29, July 20, August 31, October 26 and December 14

**Each Seminar will feature**

9:00 AM - 10:00 AM

- Preparing for TRICARE after Transitioning From the Military

10:00 AM - 12:00 PM

- Army Secure Messaging System
- TRICARE Online (TOL)
- Request of Information (ROI)
- DEERS
- Beneficiary Counseling and Debit Collection Assistance
- Other Medical and Health Advice as Needed

Location: Fox Army Health Center "Fox Den"  
Basement Level, 4100 Goss Road, Redstone Arsenal, AL 35809

You asked, and we answered. Take the guess work and stress out of medical transition planning by joining the experts for an interactive presentation with member

The seminar is recommended up to three months in advance of transition, but may be attended any time. Family members are welcome as well.



control medical spending by rewarding physicians when the rate of spending on physician services fell below the growth in gross domestic product (GDP). BUT, medical inflation consistently outpaced overall inflation, leading to scheduled cuts. These cuts to reimbursement rates led to many providers dropping TRICARE and Medicare patients. Fearing a dramatic disruption in access to care for millions of Americans, Congress prevented the cuts with temporary legislation some 17 times, between 2003 and 2015. But, each time Congress delayed action, the amount of scheduled cuts and cost of a permanent fix continued to grow.

Throughout the whole mess, MOAA members sent nearly 1 million messages to their elected officials urging a permanent resolution, and a permanent deal helps sustain Medicare and TRICARE for Life benefits. “MOAA members can be proud that they did their part to help millions of Americans keep their health providers. With over 1 million messages sent to Congress, one thing is certain: MOAA members represent a powerful voting bloc,” said MOAA’s Deputy Director for Government Relations, Capt. Kathy Beasley, USN (Ret). MOAA thanks Congress for coming up with a bipartisan solution to the doc fix ordeal and we THANK YOU, our members for all those messages.

- **MOAA Announces 2015 Award Recipients.**

Since MOAA is the nation’s largest and most influential association of active duty, National Guard, Reserve, retired, and former military officers and their families and survivors, it annually recognizes individuals or organizations that strongly support servicemembers and their families. “We are honored to recognize great Americans who support this nation’s defense and can always be counted as advocates of those in uniform and their families,” said retired US Navy Vice Adm. Norb Ryan, president and CEO of MOAA.

MOAA presented its top awards for 2015 to two members of Congress, two private-sector organizations and two congressional staff members for their support of the military community on 14 April 2015 on Capitol Hill. The Col. Arthur T. Marix Congressional Leadership Award was given to Sen. Kelly Ayotte (R-N.H.) and Rep. John B. Larson (D-Conn.) for their leadership in a range of initiatives across the entire uniformed services community. Col. Marix founded MOAA in 1929 and served as the association’s first president until 1944. Sen. Kelly Ayotte (R-N.H.) and Rep. John B. Larson (D-Conn.) received the Col. Arthur T. Marix Congressional Leadership Award.

Congressional staff members *Brad Bowman* and *David Sitcovsky* each received the Col. Paul W. Arcari Meritorious Service Award. Bowman, national security advisor to Ayotte, and Sitcovsky, legislative director to Larson, were recognized for their efforts in support of a variety of legislation to help servicemembers and military spouses and survivors. Arcari was MOAA’s director of Government Relations for 14 years, retiring in 2001.

*AT&T Inc.* and the *Henry M. Jackson Foundation for the Advancement of Military Medicine* each received MOAA’s Distinguished Service Award, which honors individuals or organizations that are *not members of Congress* but have been consistently strong supporters of national defense and the uniformed services community.

MOAA has awarded the Marix and Distinguished Service awards since 1997 and the Meritorious Service Award since 2000.

- **The House Armed Services Committee Chair Addressed MOAA Council Leaders after the “Storming the Hill” Event.**

Rep. Mac Thornberry (R-Texas), chair of the House Armed Services Committee, emphasized reform and



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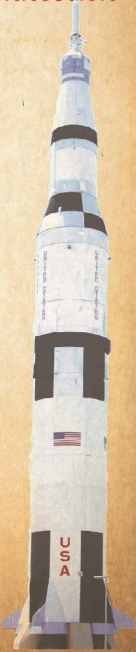
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## **Membership Statistics**

Total Members: 431  
Auxiliary Members: 72  
Life Members: 227

New this month: 6  
Deaths this month: 0  
Renewals: 5

## **MOAA Connect**

MOAA's Social Media Application

Go to [www.moaa.org](http://www.moaa.org), and on the pull-down menu "Connect with MOAA" select "MOAA Connect"

Set up your profile, and begin  
collaborating with MOAA members  
across the country

Give it a try!



**Chapter Recruiting Event  
Rocket City Mustang Club Car Show  
9 May 2015  
10 AM – 2 PM**

**Sears Parking Lot – Madison Square Mall**



The Rocket City Mustang Club Located in Madison County Alabama, promotes restoration, preservation, and enjoyment of Mustangs and serves as a source of information concerning these automobiles for the benefit of its members as well as the general public. The Club is 35 years old and is a chartered regional chapter of the Mustang Club of America.

The chapter will have a table set up at the show, and use as an opportunity to recruit new chapter members. If interested in participating, contact our membership chair, John Inman.



Huntsville Chapter  
Military Officers Association of America  
P.O. Box 1301  
Huntsville, AL 35807

**Membership Application or Renewal Confirmation**  
Yes! I'd like to add my voice to the Huntsville Chapter

<input type="checkbox"/> New		<input type="checkbox"/> Renewal			
<input type="checkbox"/> One Year	\$10	Interested in a Chapter Life Membership? Contact us for pricing (based on your age)			
<input type="checkbox"/> Two Years	\$20				
<input type="checkbox"/> Three Years	\$30				
<input type="text"/> First Name		<input type="text"/> MI	<input type="text"/> Last Name		
<input type="text"/> Preferred Name		<input type="text"/> Birthday (mm/dd/yy)	<input type="text"/> Spouse's Name	<input type="text"/> Period(s) of Active Duty i.e. 1965 – 1990	
<input type="text"/> Grade	<input type="text"/> Branch of Service	<input type="text"/> MOAA National Member #			
<input type="checkbox"/> Active	<input type="checkbox"/> Retired	<input type="checkbox"/> NG	<input type="checkbox"/> Former Officer	<input type="checkbox"/> Reserve	<input type="checkbox"/> Surviving Spouse
<input type="text"/> Mailing Address		<input type="text"/> City	<input type="text"/> State	<input type="text"/> Zip	
<input type="text"/> Phone Number		<input type="text"/> E-mail Address			

**TOPS is now the Transition Center**

National MOAA has reorganized and merged two departments, resulting in a name change. The Officer Placement Service, known as TOPS, and the Benefits Information and Financial Education departments have merged together to form the Transition Center.

The new Transition Center will serve as a one-stop shop for national MOAA members and their spouses in transition. The department will provide financial and health care education, answer questions regarding earned benefits and entitlements, assist those filing VA claims through MOAA's new veteran service officer pilot program, and provide career-transition support through a range of self-marketing assistance.

"The name change was needed," says Col. Terri Coles, USA (Ret), deputy director, Transition Center. "The acronym TOPS stood for The Officer Placement Service. We don't do job placement. We also serve more than just the military officer population. We provide career transition assistance to members' spouses, retirees, and enlisted members who attend our transition seminars."

## Cloud Advice: Fiduciary Standard Expansion Law

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

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

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

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

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

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

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

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

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

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

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

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

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## 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](mailto:brobinso@mitre.org)) or John Inman ([inman331@msn.com](mailto:inman331@msn.com)) if you would like to help out.



**29 Birthdays in May  
Happy Birthday!**



**TAPS**

Our deepest sympathy to the  
families of our departed friends

**None this month**

LCDR Edward King, USN  
LTC James Carter, USA  
LTC Hector New, USA  
Col William Gibson, USAF  
Col John Morrison, USAF  
Mrs Mabel Byrd  
COL Harold Hicks, USA  
CDR Steven Middleton, USN  
Col Howard Camp, USAF  
CAPT Lawrence Grimes, USN  
COL James Allred, USA  
LTC Paul Hays, USA  
Lt Col Arthur Miller, USAF  
LTC Donnie Henley, USA  
CW3 Kenneth Nurmi, USN

Mrs Hannelore Murphy  
Lt Col Louis Davis, USAF  
COL James Bizer, USA  
MAJ James Powel, USA  
CW4 Jeffrey Sumners, USA  
Mrs Claudia Jersey  
LTC Randall Withrow, USA  
MAJ John Norton, USMC  
LTC David Pray, USA  
LTC Allyn Griffiths, USA  
MAJ Robert Rutledge, USA  
MAJ Loran McKinley, USA  
COL James Treadway, USA  
CH (LTC) James Johnson, 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:

**Save the Date**

**BBQ with the Vets at the Tut Fann VA Home**

**6 June 2015**

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

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

We will be looking for folks to come out and serve lunch to the resident heroes at the home, socialize with them, and basically have a good time.

**And, get a free lunch!**



**27 May Membership Meeting  
5 PM – Summit Club  
Guest Speaker: Huntsville Mayor Tommy Battle**

Thomas M. “Tommy” Battle, Jr., was elected Mayor of Huntsville in 2008, and immediately launched his vision for the City’s future despite facing one of the nation’s most challenging economic recessions. Under Mayor Battle’s leadership, the City tightened its belt, balanced the budget, kept workers employed, and maintained a AAA Bond rating from Moody’s and Standard & Poor’s, the highest rating in the state’s history. He successfully guided Huntsville to a position of greater strength and stability and toward a level of growth that could serve as a model for cities across the country.

With his focus on Huntsville’s economic future, Mayor Battle concentrated on three initiatives: Second to None – in support of NASA and aerospace programs; Energy Huntsville – dedicated to using local technologies and depth to explore and innovate in emerging energy markets; and Cyber Huntsville – a coalition of 200 technology companies leveraging the unique synergies among government, industry, and academia across the Tennessee Valley. The Mayor’s goal: make the best possible use of Huntsville’s intellectual capital to ensure that the City becomes the global leader in research and development.

Recently, Huntsville was lauded as one of the “Top 20 Leading Metros for Business” and one of the “Top Five Small Cities of the Future in North and South America” by Forbes Magazine. Mayor Battle has proudly shared Huntsville’s success story in interviews with numerous media leaders, including CNN, NBC, Bloomberg News, Politico, the Wall Street Journal, and Fox Business News.

As Mayor he is equally conscious of protecting Huntsville’s enviable quality of life, enhanced by its location, community spirit and cooperation, and environment. His dedication to the City’s growth and economic security is easily matched by his commitment to the happiness and well-being of every citizen.

Born in Birmingham on Dec. 3, 1955, Mayor Battle received his business degree from the University of Alabama, where he was a member of the renowned UA debate team and served as an elected executive of the Student Government Association.

Battle’s public sector background as a successful businessman in real estate, development, and restaurant operations, all in Huntsville, effectively prepared him for the demanding role as the City’s chief executive officer, recruiter, and champion of its future.

The Mayor is married to the former Eula Sammons, a retired kindergarten teacher who was honored as Madison County Teacher of the Year in 2000. The Battles have one son, Drew, a banker with Progress Bank in Huntsville.

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**Menu:** Baked Chicken, Pork Loin, Country Fried Steak, House Salad, Green Beans, Mashed Potatoes, Red Velvet sheet cake, rolls, butter, water, iced tea, and coffee.

**Cost:** \$20 Chapter members and their guests - \$25 all others

**RSVP:** CDR Christine Downing, 256-828-9740, [csdowning@bellsouth.net](mailto:csdowning@bellsouth.net), NLT 22 May by sending a check made out to HCMOAA to her at 116 Spring Tanner Rd, Hazel Green, AL 35750-8483



## **HCMOAA SUMMER PARTY**

### **A Hawaiian Luau**

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

PRICE: \$20.00 per person (gratuity included)

Reservations are required no later than Monday, 15 June 2015

Mail the form below with your check

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

**Hawaiian (prizes for best costumes) or Casual Dress**

### **MENU**



Cash Bar

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



**Entertainment by the AMC Band (requested)**

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Please reserve \_\_\_\_ spaces for me (us)

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

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

The people in my party will be:

1. \_\_\_\_\_

3. \_\_\_\_\_

2. \_\_\_\_\_

4. \_\_\_\_\_

## Chapter Happenings – MOAA State Convention





predictability in the defense budget during his keynote address at the [Military Officers Association of America's \(MOAA\)](#) Council Presidents' Dinner 15 April at the Crowne Plaza Old Town in Alexandria. Retired Air Force Gen. Charles T. Robertson Jr., chair of MOAA's board of directors highlighted the important role the congressman plays in overseeing the entire Department of Defense and ensuring national security remains strong in a time of unprecedented threats and challenges. "Widely respected as an innovator and strategic thinker, the chairman was one of the first in Congress to recognize the need to confront terrorism," Robertson said in his introduction. "He has consistently been on the leading edge of critical national security issues and has written widely on defense matters."

During his address, Thornberry thanked the currently serving, former and retired servicemembers and addressed many of MOAA's 2015 "Storming the Hill" priorities. Earlier, approximately 150 MOAA members had taken to Capitol Hill to engage their congressional representatives on issues important to the entire military community — sustaining currently serving pay and benefits, rejecting disproportional TRICARE fee hikes and eliminating harmful effects of sequestration.


"One of my priorities as chairman is ... to ensure that we have reforms in the Department of Defense and to make sure that we are as capable as we can possibly be for dealing with this huge array of national security challenges that we face," Thornberry said. He outlined three main areas he sees as necessary in the reform process:

--Acquisition: "I believe that we have a responsibility to the people who serve and to the taxpayers to try to make persistent continual efforts to improve our acquisition system," he explained.

--Overhead: "We need to not only reduce the number of people [in the Pentagon] but reduce the number of layers ... because each layer ... adds to the difficulty of getting things done."

--Personnel and compensation: "More than a year ago [Congress] said we need a comprehensive look to look at the full range of pay and benefits and not just look at how you can save money but focus on whether it is an appropriate sort of pay and compensation system going into the future. Will it enable us to get and keep top-quality people that we're going to need to face this huge array of challenges that we face?"

Underscoring the growing threat of terrorism and America's role in fighting evil in the world, Thornberry said, "I just want to reiterate gratitude for everyone's service to our country but also gratitude for your continuing service. The country needs you ... and it needs those voices for a strong military, for a strong national defense. You all play a key role of course when you come to Washington, and you get into all those offices and let all members of Congress know what's important ... how it affects the people in the military... but you also play a key role when you go back home and are leading voices in your communities about what's happening in the world and about how essential it is for the U.S. to be strong, to have a strong national defense."

Following Thornberry's remarks, Robertson thanked the congressman by announcing a \$6,000 MOAA Scholarship Fund senior grant in Thornberry's name. 

## Call Center Fraud

The Defense Health Agency, Office of Program Integrity (DHA-PI) has received a significant number of concerns from our TRICARE beneficiaries regarding unsolicited attempts by “Call Centers” to encourage them to provide personal identifying information and health information so that they can allegedly provide prescribed cream medications to the TRICARE beneficiary.

TRICARE and its contractors never call and ask for personal identifying information or health information. Beneficiaries should be wary of unsolicited attempts by any entity asking them for personal or health information, either by phone or in person.

The “Call Center” will normally cold call and say, "I am a representative calling from XYZ, we are calling to tell you about a benefit TRICARE will cover for you for a prescription pain cream you are eligible for. Do you have any of the following medical issues (list of issues) or pain? If so, TRICARE wants to get you taken care of, all we need are your Doctor's name and your TRICARE information and we will contact your doctor and get these medications or supplies out to you immediately and submit a claim. "

DHA PI strongly advises you to give NO information to these types of unsolicited request for your personal health information and personal identifying information. Often these “Call Centers” have identified what limited information they have through “google” searches or through individuals who have approached you independently and obtained information directly from you.

Should you receive a phone call for this information provide—NO information. Also, please immediately submit a Fraudline report to our Pharmacy Benefits contractor ESI. You can report the issue to Express Scripts Inc.

- Express Scripts Fraud Tip Hotline: 1-866-759-6139
- Email: [TRICAREfraudtip@express-scripts.com](mailto:TRICAREfraudtip@express-scripts.com)

ESI can also flag your profile and reject attempts to bill for these medications. If you do receive unsolicited medication in the mail, you can refuse delivery.

Additionally, TRICARE has revised and published the following news article: [TRICARE Revises Compound Drug Coverage](#)

## Important Dates in May

1 May – May Day  
2 May – Jack Daniel Trip  
5 May – Cinco de Mayo  
9 May – Rocket City Mustang Car Show  
10 May – Mother's Day  
14 May – Board Meeting – Summit Club  
16 May – Armed Forces Day  
25 May – Memorial Day  
27 May – Member Meeting – Summit Club  
30 May – Monthly Breakfast – Steak & Shake

