

Volume 58, Issue 5  
May 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!

May is here and so is the planting season. Farmers out by my house have been very busy - love the smell of chicken manure!

Thanks to those of you who attended the April meeting. The briefing by Elizabeth Kocir of OLLI at UAH was informative and very well received by all present! Our speaker at the May 29<sup>th</sup> meeting will be our own chapter member, Ed Kennedy. Ed will discuss "Leadership and The Eighth U.S. Army Air Force in WWII". See page 9 for details and get your RSVPs in to Christine Downing ASAP! Also, our venue for this month's breakfast (0900 on May 11<sup>th</sup>) will be the City Café Diner on Drake Avenue. Come enjoy some great food and camaraderie at both events!

Work on our 8<sup>th</sup> Annual Scholarship Fund Golf Tournament continues. You can help by soliciting sponsors during your trips to stores, restaurants, doctors, entertainment venues, and any other possible vendors – we are looking for monetary sponsors at various levels and for gift donations for the Silent Auction. Forms for sponsors are available on our website – [huntsvillemoaa.org](http://huntsvillemoaa.org) – or you can contact me. Of note, our HCMOAA Scholarship Fund was approved by the IRS for 501(c)(3) tax-exempt / tax-deductible status!

Memorial Day is on May 27<sup>th</sup>. We will participate in the event at the Huntsville / Madison County Veterans Memorial at 1300 on the 27<sup>th</sup>. Hope to see many of you there! See the enclosed flyer for details.

Last, but of major concern, is "cyber security". Spam / Scam emails and phone calls are on the rise and are of major concern at the National Level. Please see the article in this Sentinel and be very careful!

That is all for this month. Stock up on sun screen and I hope to see you at our meetings!

Rick

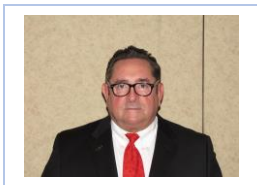
### *Member Meeting 29 May 2019*

*Guest Speaker is LTC Edwin Kennedy who will talk about the 8<sup>th</sup> AF in WWII*

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



## Legislative Corner

### Lt Col Charles Clements, USAF-Ret



**Take  
Action**

→ <http://www.moaa.org/takeaction/>

“All politics is local.”

I want to share the Key Bills that Headquarters MOAA think are important.

#### Federal - S 21

A bill making continuing appropriations for Coast Guard pay in the event of an appropriations act expired prior to the enactment of new appropriations.

#### Federal - HR 333

A bill to amend title 10, United States Code, to permit retired members of the Armed Forces who have a service-connected disability rated less than 50 percent to receive concurrent payment of both retired pay and veterans' disability compensation, to extend eligibility for concurrent receipt to chapter 61 disability retirees with less than 20 years of service, and for other purposes.

#### Federal - HR 413

A bill to amend the Internal Revenue Code of 1986 to allow the work opportunity credit to small businesses which hire individuals who are members of the Ready Reserve or National Guard, and for other purposes.

#### Federal - S 164

A bill to amend title 10, United States Code, to remove the prohibition on eligibility for TRICARE Reserve Select of members of the reserve components of the Armed Forces who are eligible to enroll in a health benefits plan under chapter 89 of title 5, United States Code.

#### Federal - HR 553

A bill to amend title 10, United States Code, to repeal the requirement for reduction of survivor annuities under the Survivor Benefit Plan for military surviving spouses to offset the receipt of veteran's dependency and indemnity compensation, and for other purposes.

#### Federal - HR 847

A bill to provide interim appropriations for the Coast Guard Retired Serviceman's Family Protection and Survivor Benefits Plans for each fiscal year after fiscal year 2018, and for other purposes.

Go to <http://huntsvillemoaa.org>. Look on our webpage under Legislative Affairs for May 2019. There are two interesting articles I invited you to read. They are an update to the recent Alabama Legislature session and an update of the SPR and DIC Offset controversy.

## 2019-2020 GOVERNING BOARD

### EXECUTIVE COMMITTEE

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

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

2nd Vice President: CDR John Inman, USN-Ret, 256-425-8022, [inman331@msn.com](mailto:inman331@msn.com)

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

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

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

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

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

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

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

### STANDING COMMITTEES

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

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

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

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

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

Chapter Historian: Vacant

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

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

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

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

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

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

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

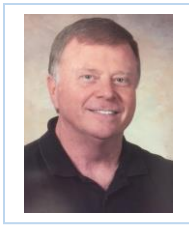
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, [brucer76@knology.net](mailto:brucer76@knology.net)

### LIFE MEMBERSHIP TRUST

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

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

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



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



**Main Exchange**

Ready to start that Spring clean-up of your yard? The Main Exchange has the yard care tools, fertilizers, mulch and top soils you require. Start your yard off right by getting rid of all the weeds and feed the grass at the same time.

Check out the clothing clearance in men's, women's and children. Most are 25% off with the occasional additional percentage off (and even more if you use your STAR card). If you don't have a STAR card, apply for one and ALL your first day purchases are an additional 10% off!

After the yard work, get ready for Memorial Day activities by throwing some BBQ on the smoker or grill – several brands & types available at your Exchange. From apartment size to having the neighborhood block party – your Exchange can make you king of the grill. Plus, you can always check out <http://www.shopmyexchange.com> for even more items!

Then relax by your super-sized TV or surf the internet on your new computer. Either way, your Exchange has you covered!

Just outside the Exchange enjoy Coffee at the Gathering Grounds Coffee Shop M-F 0730-1430 and Saturday 0900-1400. Stop by the other food places and be sure to download the apps for Popeye's Chicken, Subway, and Burger King for additional savings! Use your STAR Card and ALWAYS get an additional 10% off your bill!

**Shopette**

Join us at the Express Tasting – every Friday from 1500-1700. Your favorite and new offerings of beer, liquor, and various spirits are available. Also, check out the Wines of the Month, Spirit of the Month, and Limited Time Specials.

Stop in late May (dates and time TBD) and get a sampling of a wide variety of local brews! Straight to Ale, Cross Eyed Owl, and Blue Pants Brewery has signed up so far!

New stock – Jameson caskmates, Jameson Black Barrel, Jameson Cooper's Croze, and Red Breast Single Pot Still Aged 12 years – all Irish whiskey. Also new is The Singleton Single Malt Scotch Whiskey – aged 12 years, Plymouth Gin, 1800 Ultimate Margarita (with jalapeno lime), Hornitos Reposado Tequila, and Risata Pink Moscato.

Join the coffee club – buy 6 cups and get the 7<sup>th</sup> one free!

*Continued on page 11*

**Need Addresses**

**None this month**

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

**Concerns**

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

**None this month**

Persons to contact are:

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

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

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

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



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Cloud Investments, LLC and Cloud Financial, Inc. are not affiliated with or endorsed by the Social Security Administration or any government agency.



## **Fox Army Health Center**

### **MAJ Bruce T. Robinson, USA-Ret**



### **Who You See for Care Matters: TRICARE Provider Types**

When you need care, you can visit several types of providers. Depending on where your provider is located, you may seek care at a military hospital or clinic or from your TRICARE-authorized provider.

When seeking care outside a military hospital or clinic, your ability to choose a provider may depend on your TRICARE plan, whether you need a referral, and the type of care you need. Seeing TRICARE-authorized providers saves you money and ensures quality treatment. There are different types of TRICARE-authorized providers. The type you see can affect how much you pay and how you file claims.

#### **TRICARE-authorized Providers**

A provider must be TRICARE-authorized for TRICARE to pay any part of your claim. If you see a provider who isn't TRICARE-authorized, you're responsible for the full cost of care. The TRICARE regional contractors have established networks of providers. There are two types of TRICARE-authorized providers. They include network and non-network.

#### **Network Providers**

Network providers have signed an agreement with your regional contractor to provide you care. They file claims for you and accept TRICARE payment as the full payment for covered health care services.

#### **Non-network Providers**

Non-network providers don't have a signed agreement with your regional contractor. This makes them out of network, also known as non-network. There are two types of non-network providers. They include participating and nonparticipating.

#### **Participating Providers**

Among non-network providers, using a participating provider is your best option. These providers file claims for you and accept TRICARE payment as the full payment for any covered health care services.

#### **Nonparticipating Providers**

Nonparticipating providers don't file claims for you. They also don't accept TRICARE payment as the full payment for covered services. Because of these reasons, you should expect to pay the provider first and file a claim with TRICARE to get money back. If stateside, these providers may charge you up to 15 percent above the TRICARE-allowable charge, which is the maximum amount TRICARE pays for each procedure or service. This is tied by law to Medicare's allowable charges. for services. You're responsible for paying this amount as well as applicable patient costs.

Understanding TRICARE provider types will help you get quality health care, save money, and take command of your health. To learn more about your provider options outside of your military hospital or clinic, visit [Provider Types](#). To visit a provider in your area, search the [provider directories](#).

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The 3rd Annual  
**BULLETS, BOURBON  
& BARBECUE**  
*Presented by the Huntsville SOF Network*

An afternoon of shooting at your choice of range, celebrity guests, barbecue dinner, craft beer, bourbon, cigars and more - all to support an organization that helps Veterans.

**MAY 3, 2019**  
**1:00 P.M. - 6:00 P.M.**  
**(VIP ARRIVAL 11:00 A.M.)**  
**AT KING B FARM**  
**ARDMORE, TENNESSEE**

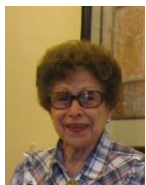
Visit [SSV.ORG/BBB](http://SSV.ORG/BBB) for more info

### **Storming the Hill: Widow's Tax**

The Military Officers Association of America hosted its annual Storming the Hill event on 10 April 2019. During the all-day event, MOAA members from across the country visited their elected officials to address important issues affecting servicemembers and their families. One of the issues MOAA members discussed with lawmakers was the widow's tax, a financial penalty affecting almost 66,000 military survivors. Under current law, survivors of deceased servicemembers must forfeit part or all of their purchased Survivor Benefit Plan (SBP) annuity when they are awarded the VA's Dependency and Indemnity Compensation (DIC).

The widow's tax is the loss of any portion of the SBP annuity. "People paid into this thinking they were going to get a return. It's just not fair," said MOAA board member Gail Joyce, a surviving spouse and Gold Star mom, who lobbied Texas legislators to do their part and bring an end to the widow's tax. Legislation to end the offset has been introduced in the House by Representative Joe Wilson (R-SC) and in the Senate by Doug Jones (D-AL) and has broad, bipartisan support. The House bill had 216 cosponsors and the Senate bill had 50, as of 10 APR, with others expected to join. New rules passed earlier this year in the House make it easier to force a vote on a bill if it has 290 cosponsors.

With your help, we can make that happen. You are encouraged to take a moment to send a message to your elected officials about the widow's tax. Barb Smith, who stormed for the first time this year, is a surviving spouse from Virginia Beach. She is storming for not only those spouses affected today, but the future widows and widowers who will lose money due to this unjust legislation. Any spouse of a servicemember in uniform today could be affected. "It's wrong," Smith said.



## **Surviving Spouse's Luncheon**

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

Due to a lack of participation, the April luncheon was cancelled  
Will try it again in May – same restaurant  
Thursday 16 May at 1100 at Cheddar's Café  
6125 University Drive in Huntsville - Phone: 256-971-2000  
Everyone will be called with the details – reservations are required

## **Surviving Spouse Corner: Writing Your Life Story**

**“Find a way to create a record of your life so your loved ones can know about  
and celebrate the road you’ve traveled”**

*By Micki Vonnegut Costello, Surviving Spouse Advisory Committee member*

Often, as we enter the “winter of life,” there is a greater interest in ancestry and finding the “roots” of your family tree. Options abound with available ways to do this. In addition to DNA testing, there are workbooks that contain space for recording musings, drawings, favorite things, places one has been, or dreams of things done or waiting to happen. And with technology, it is even easier to provide a record of a family’s history — and do it earlier in life.

Members of my family decided to create a written history of our grandparents’ branch of the family tree as a way to honor their remarkable lives and preserve the story for future generations.

The project was divided into sections: The first would be about our grandparents’ lives. The second section about the lives of each of their eight children, written by a member of that family, including childhood memories, relationships, places lived, military service, significant events, and the like. The third section an overview of the individual lives of each of the grandchildren, also written by a member of the family. Plus, space would be provided to include family pictures.

Instructions and a deadline were sent out to each of the family members. All the stories were collated and then put together into a hardcover book, copies of which were distributed at a family reunion. Though the project took several years to complete, everyone in our rather large family agreed the effort was well worth the time invested. It is indeed a gift to be treasured today and handed down to subsequent generations.





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

**A Memory that Saved**

What a blessing to the prodigal was the memory of his father's house. However wretched and barren the world was here, at home there was bread enough and to spare. The memory of a Christian home and of Christian parents has proven a beacon-light to many a doubting soul.

In a company of naive young people, a young man was speaking sneeringly of religion. The old ideas of God and heaven and hell were worn out, he declared. They were old-fashioned, and the world had outgrown them. A young woman, who had known the skeptic's mother, took him aside and said:

"You were not telling the truth a while ago. You believe that there is a God, and that He used to hear your mother's prayers. And you will not dare to deny that you think of her as being in heaven at this moment."

The young man was deeply affected. "You are right," he said, "I cannot be a skeptic when I remember my mother's Christian life."



**Memorials**

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

In memory of:

By:

**Membership Statistics**

Total Members: 363  
Regular Members: 298  
Surviving Spouses: 65

New this month: 1  
Deaths this month: 0  
Renewals: 2

**Welcome New Members to  
Huntsville Chapter MOAA**

**MAJ Michael Funderburg, USA**

**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**

**29 May 2019**

**1100 – Summit Club**

**Guest Speaker: LTC Edwin Kennedy, USA-Ret  
Chapter Member and Military Historian**

Ed Kennedy is an Army brat whose family is from Mississippi and South Carolina. He is the descendant of Confederate soldiers from South Carolina, Mississippi, and Alabama. He grew up interested in the military history of his family whose members have served in every conflict beginning in the Revolutionary War. Two of his sons have served in the military in the Persian Gulf (Navy) and in Iraq (Army).

Enlisting during Vietnam, Ed subsequently graduated from West Point as an infantryman. He retired in 1997 as an assistant professor in the history department of the US Army Command and General Staff College at Fort Leavenworth where he taught graduate history on the War Between the States. He was the senior military instructor on the Army's staff ride team. Since retirement, he has run a high school Army JROTC and then taught on the graduate faculty of the USA Command and General Staff College – Redstone Arsenal campus.

Over the years Ed has taken, and continues to take, military leaders to campaign sites and battlefields around the country to conduct staff rides teaching leadership, tactics, and logistics - including Charleston (S.C.), Gettysburg, Chickamauga, Kennesaw Mountain, Vicksburg, Wilson's Creek, Elkhorn Tavern (Pea Ridge), Lawrence (Kansas), Centralia (Missouri), Little Bighorn, Task Force Smith (Osan, Korea), and Raid on Hammelburg (Germany). He is a frequent speaker and contributor of articles in professional military journals.

Ed plans to talk about "Leadership and The Eighth U.S. Army Air Force in WWII". The 8th USAAF was one of sixteen numbered Army Air Forces organized in WWII. The 8th was the first in combat in Europe arriving in England in February 1942. For this reason, its units became the lead in the development of air bombardment doctrine. It also became the unit to suffer the effects of combat in both the physical and mental realms ---- largely as an unintended consequence. How the USAAF dealt with these issues ended-up affecting the operations in the rest of the USAAF and became the subject of the classic movie, "12 O'Clock High" produced in 1949. "12 O'Clock High" is still used as a leadership film in the military and the corporate world today.

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**Menu:** BBQ ribs, Pulled Pork, Baked Beans, Potato Salad, Banana Pudding & 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](mailto:csdowning@bellsouth.net), NLT 25 May 2019



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

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

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

2. Monthly Summary:

	Operating Funds	Savings
Starting Balance	\$ 5,767.05	\$ 8,001.93
Income	\$ 1,480.00	\$ 0.20
Expenses	\$ 1,529.40	\$ 0.00
Ending Balance	\$ 5,717.65	\$ 8,002.13

3. Notable income: individual dues, Sentinel advertising and revenue from members for meals at the monthly meeting.

4. Notable expenses: payments to the Summit Club for meals for the February and March membership meetings and office supplies.

5. Chapter savings account activity was limited to interest.

6. The Chapter re-invested a Certificate of Deposit (CD) with Wells Fargo Bank on 19 March 2019. The CD had been invested at Renasant Bank earning interest at the rate of .25% per year. The term of the CD is 19 months and is earning an annual percentage yield of 2.60%. The CD was opened for \$8,174.85. The funds represented by this CD are for reserve funding and advance dues payment protection.

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### **Scholarship Fund**

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

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

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



### **Commissary**

The Commissary continues its plant sale! Ferns, hydrangeas, and a few blueberry plants!

Romaine lettuce is back! Lettuce from the California Central Valley has been certified by the FDA/CDC as safe to eat and it's back on the commissary shelves.

A new item – just inside the entrance door – La Colombe Draft Latte – high protein coffee drink! 1 can contains 120 calories, 7 grams of protein, low sodium at 130mg and offset by high potassium at 357mg – each can equivalent to 2 ¼ cups of coffee.

For your Memorial Day BBQ include steaks and chops – check out the prices at your Commissary! Plus, a huge selection of sauces, rubs, and spices – and enough foil and storage containers to put up the leftovers when you are done!

Snacks, breads, and unusual food items from around the world – all at your commissary.

Download the Commissary Rewards mobile app (on Google Play and the App Store) today. No more clipping coupons - save time and money with the Commissary Rewards card! Pick up your card at any Commissary location worldwide and register it at <https://newdeca.couponselectionpage.com/#register> and you are ready to start saving! Your Commissary has selected special coupons for our customers to help you make the most of your benefit! 🇺🇸

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## 2019 HUNTSVILLE MEMORIAL DAY COMMEMORATION



**Monday, May 27th, 2019**

**Memorial Day**

Huntsville Madison County Veterans Memorial  
Downtown Huntsville, AL - 200 Monroe St.

**1:00 - 2:00 PM**

Guest Speaker:  
**GEN Gus Perna**  
Commanding General, Army Materiel Command (AMC)

Master of Ceremonies: Dr. Joe Fitzgerald, Civilian Aide to the Secretary of the Army (CASA) - N. Alabama

NORTH ALABAMA VETERANS AND FRATERNAL ORGANIZATIONS COALITION (NAVFOC)  
ASSOCIATION OF THE UNITED STATES ARMY (AUSA) - HUNTSVILLE - REDSTONE CHAPTER  
THE CITY OF HUNTSVILLE, ALABAMA

POC is Max Bennett: (256) 682-6522 or MaxBennett64@gmail.com; Primary Organizers: Max Bennett, Beverly Lowe, & Bill Tillman

Bring a Fan, Lawn Chair, & Water

New Place & Time



Come and join Chapter board member Lt Col Charles Clements as he presents the Chapter wreath at the Memorial Day Commemoration

## **Federal Long-Term Care Insurance Program**

While the prospect of needing long term care may be far from your mind today, a long-term care event can happen at any age. In general, traditional health insurance plans—including TRICARE for Life or Medicare—do not pay for this type of care. VA benefits may cover long term care, but any coverage is based on available funding and is limited to those with service-connected disabilities.

A retirement plan that includes long term care insurance coverage available under the Federal Long-Term Care Insurance Program (FLTCIP) may be a smart choice for you.

The FLTCIP—designed specifically for the federal family—can help protect your savings and assets should you ever need long term care. There are many valuable benefits with coverage under the FLTCIP, such as the option to choose where you'll receive care—at home or in a facility, such as an assisted living facility, an adult daycare, or a nursing center.

To learn more about the services covered under the FLTCIP group policy, visit [LTCFEDS.com/military](https://LTCFEDS.com/military) or call 1 800 LTC FEDS (1-800-582-3337) to speak with a program consultant.

Note: Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

## **Military Retirees Flock to Federal Dental and Vision Program**

Military retirees seemed to get the message to sign up for federal dental benefits before the TRICARE Retiree Dental Program ended Dec. 31, with nearly 1.2 million of those eligible making the switch, according to data released by the Defense Department.

As of March 15, 1,424,521 TRICARE beneficiaries were enrolled in the Federal Employees Dental and Vision Insurance Program, including 1,197,158 beneficiaries who were previously enrolled in TRDP.

The remainder -- more than 225,000 retirees and family members -- were new enrollees to FEDVIP.

At its peak, TDRP had roughly 1.5 million enrollees. It's not clear, defense officials said, why some beneficiaries previously enrolled in TDRP didn't sign up for FEDVIP. Possibilities include already being in FEDVIP or simply deciding to drop dental insurance.

What is known, according to the DoD, is that TRICARE officials have received few complaints.

"We have had virtually no complaints about beneficiaries being disenrolled because they didn't know about the change," a department official said.

Before TDRP expired last year, military retirees and family members became eligible to enroll in a dental plan through FEDVIP. But for the first time, eligible beneficiaries were required to sign up during an open season period, which ran Nov. 12 through Dec. 10.

With about 78 percent of eligible military retirees having signed up by the cutoff date, the Office of Personnel Management extended the period for initial enrollment to mid-March.

Now, those wishing to sign up for FEDVIP must have a qualifying life event such as military retirement; marriage; loss of a spouse or family member; or a move, or they must wait until the enrollment season in late November.

Those wishing to learn more about FEDVIP can check out the website at [benefeds.com](https://benefeds.com).



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

## Want to Quit Smoking? The Freedom Quitline Can Help

If you're ready to quit smoking, the [Freedom Quitline](#) can help you take the steps toward a successful quit.

The Freedom Quitline is grant-funded by the National Institutes of Health in cooperation with the University of Virginia and the Department of Defense. There are no out-of-pocket costs for participants. Participants must be TRICARE beneficiaries.

Quitline services include free nicotine patches mailed right to your door and personalized phone sessions with trained counselors. All of these can help you stay focused on your goal of being tobacco free.

Imagine living a tobacco free life at last. Can you visualize all the benefits of quitting cigarettes for good? If you're interested, or if you know another TRICARE beneficiary who is thinking of quitting cigarette smoking, join the growing number of people who are finally tobacco free. Call the [Freedom Quitline](#) at 1-844-I-AM-FREE (1-844-426-3733).

## Cyber Security and Best Practices

### Cyber Attacks are impacting the Chapter & MOAA National

There has been a huge increase in fraudulent e-mails. This has attention at the Chapter level, National MOAA level and our government, including an FBI task force. These e-mails come in many forms from the classic “Nigerian Prince” scheme to e-mails from an organization’s President to its Treasurer requesting funds be sent. They may look like they come from your Chapter President, your bank, phone company or other business. They may ask you to verify account information, transfer funds, buy gift cards or numerous other things that should cause you to be suspicious. There are “web bots” out there that “crawl” the net looking for certain websites, e-mail addresses and other data and they automatically send these fraudulent emails. These types of incidents fall under the category of **Social Engineering**. The following are some best practices that can be used to prevent you from becoming a victim:

- Verify that the sender of any suspicious e-mail is in fact that person. Check that the e-mail address is valid, i.e., if an e-mail is allegedly from the Chapter President, his e-mail address is listed in every Sentinel – so verify it. If none is listed, mouse over the name of the sender and the address should pop up. Better yet, call the sender and verify he/she in fact sent the e-mail in question.
- Does the situation in question make sense? The Chapter President will not be sending instructions for the Treasurer or any other Chapter member to buy something that has not previously been discussed and approved. Your bank is not going to send you an email telling you that you need to log in and update your account information. The IRS is not going to call you up and tell you they have a warrant for your arrest and are coming to haul you off the prison unless you give them a credit card number right now to pay the back taxes you owe. If it sounds or looks suspicious, either verify it, ignore it or delete it.
- Phishing attacks involve banks and businesses sending realistic looking e-mails asking you to log in to update or correct some type of information. They are “phishing” for your credentials. Don’t click on any link in such an e-mail. You can mouse over it to get the URL – it will not be your bank’s address. Just delete it. Any time you need to log in to your bank or other business, type in the URL or log in via your “favorites” list.

Virus scanners, spam folders/filters, ISPs can’t protect you from these – only due diligence and common sense. The attackers are smart, but they aren’t smarter than we are if we take our time to follow these best practices!

The following is some additional information on online/computer security:

### Ways to Improve Your Online Security

#### **Online Purchases**

Use [credit cards](#) or PayPal when you’re shopping online, never a debit card. A credit card is the bank’s money, and if a hacker gets the number, you can just notify the credit card company, and they take it from there. **You** haven’t lost anything. But a hacked debit card is your money. You do have some protections. The FTC and Federal Reserve have rules to limit your loss to \$50 provided you notify the bank within two business days after learning of fraud. But you could lose as much as \$500 if you do not tell the card issuer within that time frame. These protections have their limits though. If you don’t report an unauthorized transfer that appears on your statement within 60 days after the statement goes out, you risk unlimited loss on transfers made after the 60-day period.

#### **Turn on Purchase Notifications**

You can set up alerts on most credit and debit cards to send you notifications immediately after a purchase. You can set a threshold, any purchase over \$X but you should really set it up for all purchases. It can get annoying but not as annoying as trying to clean up after a hack. And really, how many times a day are you using your cards?

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### **Monitor Your Credit**

You can get a free credit report from each of the three major reporting agencies every 12 months through this [link](#); it's free. But you should really check your credit report about once a month.

[Credit Karma](#), a credit monitoring service, lets you do it whenever you want, for free. Many people think Credit Karma is just a place to get your credit score, but you can see your report there too. You want to look for any new accounts in your name that you did not open. Credit Karma even sends you an alert when this happens. You can also use an identity theft service such as LifeLock, but there is a fee associated with these type services.

### **Create Strong Passwords**

Hackers use a number of different methods to try and get your passwords. To guard against these attacks, use a password that is **at least** ten characters long and not a normally spelled word from the dictionary. A long string of unrelated words like "CorrectHorseBatteryStaple" is difficult for a hacker to break. You must use a unique password for all of your accounts too. We know this is a hassle, but it's necessary.

You don't have to remember all those passwords though. You can use a password manager like [LastPass](#), [KeePass](#), or [1Password](#). There is **one** password you must remember and should probably give to one person you trust as well in case you were incapacitated. The password that gets you into the vault where your other passwords are stored.

### **Malware and Viruses**

Malware, or "malicious software," is an umbrella term that describes any malicious program or code that is harmful to systems. Hostile, intrusive, and intentionally nasty, malware seeks to invade, damage, or disable computers, computer systems, networks, tablets, and mobile devices, often by taking partial control over a device's operations.

Malware can penetrate your computer when you surf through hacked websites, click on game demos, download infected music files, install new toolbars from an unfamiliar provider, set up software from a dicey source, open a malicious email attachment or pretty much everything else you download from the web onto a device that lacks a quality anti-malware security application.

Common types of malware include: Adware, Spyware, Viruses, Worms, Trojan Horses and Ransomware. To protect yourself from malware, consider the following:

- Avoid clicking on pop-up ads while browsing the Internet. Stay away from opening unsolicited email attachments or downloading software from untrustworthy websites or peer-to-peer file transfer networks.
- Make sure your operating system, browsers, and plugins are always up to date, because keeping your software patched can keep online criminals at bay.
- For mobile users, only download apps from Google Play Store (the App Store is the iPhone's only choice). Every time you download an app, check the ratings and reviews first. If it has a low rating and a low number of downloads, it is best to avoid that app.
- Do not click on strange, unverified links in emails, texts, and WhatsApp messages of unknown origin. Strange links from friends and contacts should be avoided too unless you have verified it to be safe.
- Finally, get yourself a good anti-malware program. It should include layered protection (the ability to scan and detect malware such as adware and spyware while maintaining a proactive real-time defense that can block threats such as ransomware). Your security program should also provide remediation to correct any system changes from the malware it cleans, so everything goes back to normal.

### **Back Your Stuff Up**

What would you do if everything on your computer was lost and not retrievable? It doesn't bear thinking about. To prevent such a catastrophe, you should back your stuff up. An external hard drive that you keep in a separate location from your computer is one option. Another is to back everything up using services like Library Story, Google Backup, and Sync, Backblaze, or NAS. ■■■



## 28 Birthdays in May

LCDR Edward S King, USN  
Lt Col Louis S Davis, USAF  
COL James E Bizer, USA  
Col John A Morrison, USAF  
Mrs. Mabel Byrd  
LTC Randall W Withrow, USA  
LCDR Aaron T Freymiller, USN  
LTC David E Pray, USA  
LTC James F Duttweiler, USA  
COL James R Allred, USA  
LTC Paul A Hays, USA  
COL James D Treadway, USA  
CWO4 Gary K Sweet, USN  
LTC Donnie L Henley, USA

LTC James M Carter, USA  
LTC Hector New, USA  
Col William H Gibson, USAF  
CW4 Jeffrey A Sumners, USA  
COL Harold J Hicks, USA  
CDR Steven T Middleton, USN  
Mrs. Jan Camp  
COL Michael S Maloney, USA  
LTC Allyn C Griffiths, USA  
CW3 Kenneth J Nurmi, USN  
MAJ Loran R McKinley Jr, USA  
Mrs. Charlotte U Miller  
MAJ Charles B Drake, USMC  
CH (LTC) James R Johnson Sr, USA

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

## The Golf Committee Needs You

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

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



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



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

**TAPS**

**None this month**

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



### **Memorial Day is more than just a three-day weekend**

In the midst of all the beach trips, barbecuing, and blockbuster [movie releases](#), it can be easy to forget what [Memorial Day](#) is actually all about. Observed on the last Monday of May (Memorial Day 2019 falls on Monday, May 27), the federal holiday honors people who have died while serving in the U.S. military. But how and when exactly did the traditional day of remembrance originate? Here, we've rounded up some Memorial Day facts that you might not have known:

- Memorial Day celebrations might have started in ancient times.
- One of the first Memorial Day celebrations in the United States was by newly freed slaves on May 1, 1865, in Charleston, South Carolina.
- The observance was originally known as Decoration Day.
- It was Union General [John A. Logan](#) who called for an official nationwide day of remembrance on May 30, 1868, a date chosen because it wasn't the anniversary of a particular battle.
- In 1950, Congress passed a resolution requesting that the President issue a proclamation calling on Americans to observe Memorial Day as a day of prayer for permanent peace.
- In 1966, Waterloo, New York was officially declared the originator of Memorial Day.
- President Bill Clinton signed the National Moment of Remembrance Act in 2000, which asks Americans to pause and observe a [National Moment of Remembrance](#) at 3:00 p.m. local time.
- Cities across the country host Memorial Day parades, but some of the largest parades take place in Chicago, New York, and, of course, Washington D.C.
- The President requests that all governors of the United States and the Commonwealth of Puerto Rico direct the flag to be flown at half-staff until noon on Memorial Day on all buildings, grounds, and naval vessels.

## Chapter Happenings



Redstone Arsenal Volunteer  
Luncheon – Chapter attendees &  
awardees



April Membership Meeting – Guest Speaker Elizabeth Kocir from UAH

## **When Should You Start Taking Social Security Benefits?**

Determining when to tap into your Social Security retirement benefit is one of the most important strategic decisions you will make while planning for 40-plus years of unemployment. Take these factors into account as you develop a retirement strategy.

### **Money needed to retire**

While the average life expectancy currently is hovering in the late 70s, everyone should assume they will live for 40 or more years - into their 100s - after they decide to retire. Assuming 40-plus years of life after full retirement will ensure you don't run out of money, forcing you back to work or limiting your desired lifestyle.

### **Social Security basics**

A typical worker must earn 40 work credits to be fully vested in the Social Security program. Credits are earned through paid employment at a certain level of compensation and where Social Security contributions are deducted from each check.

The amount of money you must earn to gain a Social Security credit has changed over the years. In 2019, you will receive one credit for each \$1,360 of earnings, up to a maximum of \$5,440 (four credits) per year. You are fully vested in the Social Security program if you work full time, earning four credits per year, for 10 years.

Note: If you were born before 1929, you fall into a different calculation category.

### **Full Retirement Age**

Full retirement age is the age when you're eligible to receive a full Social Security retirement benefit. This used to be age 65. However, under current law, full retirement age has been extended to age 67. Retirees can elect to receive Social Security retirement benefits as early as age 62 (or sooner if you are a survivor of another Social Security claimant or on disability) or as late as age 70. There is no single best age for everyone to start taking benefits, but delaying the initial receipt until after 62 could pay off over a long retirement.

### **Taking early payments**

Requesting Social Security benefits early can be very costly: Benefits are reduced by five-ninths of 1 percent (0.0056) for each month (up to 36 months) before your full retirement age, and further reduced by five-twelfths of 1 percent (0.0042) a month for each month over 36 months.

For example, if your full retirement age is 67 and you decide to begin taking benefits at age 62 - five years (or 60 months) early - your benefit will be reduced by 30 percent (36 times 0.0056, plus 24 times 0.0042).

On the flip side, delaying the start of benefits after full retirement age means you'll receive a credit of 8 percent for each year of delayed benefits (out to the maximum age 70). If your full retirement age is 66, but you delay the start of benefits four years, until age 70, your benefit will be 32-percent higher.

### **Break-Even Point**

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When you're deciding whether to take a smaller check over a longer period or a larger check over a longer period or a larger check over a shorter period, don't forget to calculate your break-even point. This is the point at which larger monthly checks, started later, will begin to add up to more than the total of a smaller benefit that started earlier; it's the age where delaying receipt of Social Security retirement will start to pay off by maximizing the total funds you can receive during your lifetime. If you begin taking Social Security benefits at age 62, instead of your full retirement age (either 66 or 67), the break-even point will fall between ages 77 and 78. If you wait until age 70 to begin receipt of your benefits, then your break-even age will be between 82 and 83.

Obviously, none of us know for sure how long we will live and need retirement income. The life expectancy of a 65-year-old American man is 84 years old; the life expectancy of a 65-year-old American woman is 87 years old. These ages are just statistical averages; one of every four 65-year-olds will live past age 90, and one out of 10 will live past 95, according to the Social Security Administration.

**Other considerations when deciding on when to retire include sources of income.**

For military retirees, that starts with your retired pay. As corporate America continues to eliminate pensions, fewer retirees have a lifelong, cost-of-living-adjusted benefit. If you can maintain your desired lifestyle on your military retirement pay alone, delaying Social Security payments is the easy answer.

However, many people require additional income to maintain their lifestyle. If that's the case for you, then you must decide whether to take Social Security retirement benefits, tap into your investment/retirement portfolio, or continue working.

Most financial advisors tell clients they can safely withdraw 3 to 5 percent of their portfolio each year for the expected 40 years of retirement. If so, should you supplement your retirement income from your portfolio first to delay Social Security?

If your spouse worked and achieved their own Social Security credits, Social Security survivor benefits will be of little concern. If your spouse did not earn their own Social Security benefits, and you - as the primary earner - predecease your spouse, their survivor benefit will be based on your Social Security benefit. (Your benefit now becomes their benefit.) If that is their only income, will that benefit enable them to sustain their current lifestyle? Did you select the Survivor Benefit Plan at retirement, or do you have a robust life insurance policy they can count on for income?

A nonworking spouse can begin receiving spousal benefits (50 percent of their working spouse's full retirement age benefit) at their own full retirement age. Just as earned Social Security benefits are reduced if received early, spousal benefits are reduced if taken before reaching full retirement age.

You also need to do a break-even analysis on when a nonworking spouse should start taking a spousal benefit. For a person to receive a spousal benefit, his/her spouse must also be drawing Social Security benefits. One needs to look at how long it would take to make up the difference by the working person delaying taking benefits to get a larger benefit and not drawing the spousal benefit. In some cases, it pays more for the working person to take benefits early so that his/her spouse can receive a spousal benefit sooner rather than later. |||

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## **Huntsville Chapter Objectives**

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

## **Benefits of Membership**

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

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

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

## Attention Members

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

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

## Important Dates in May

- 1 May - Francis Gary Powers' U2 plane shot down over the Soviet Union (1960)
- 2 May – US Special Operations Forces killed Osama bin Laden (2011)
- 4 May – Four students at Kent State University killed by National Guardsmen (1970)
- 5 May – Cinco de Mayo
- 5 May – Decoration Day first observed (1865)
- 5 May – Alan Shepard became first American in space (1961)
- 6 May – German airship Hindenburg explodes in Lakehurst, NJ (1937)
- 7 May – British passenger ship *Lusitania* sunk by German submarine – 1198 passengers lost (1915)
- 7 May – Germany surrendered – ending World War II (1945)
- 7 May – French Indochina War ended with the fall of Dien Bien Phu (1954)
- 9 May – Monthly Board Meeting – Java Cafe**
- 11 May – Battle of “Hamburger Hill” in Vietnam (1969)
- 11 May – Monthly Breakfast - City Café Diner**
- 12 May – Berlin Blockade lifted (1949)
- 12 May- Mother's Day
- 13 May – Pope John Paul II shot in St. Peters Square (1981)
- 14 May – Jamestown, Virginia established (1607)
- 14 May – Lewis & Clark departed St. Lois on their expedition (1804)
- 14 May – Smallpox vaccine developed by Dr. Edward Jenner (1796)
- 15 May – George Wallace shot while campaigning for President (1972)
- 17 May – New York stock exchange established (1792)
- 17 May – First Kentucky Derby (1875)
- 17 May – Golf Meeting - Links @ Redstone**
- 18 May – Mount St. Helens volcano erupted in Washington State (1980)
- 20 May – Charles Lindberg flew from New York to Paris in the “Spirit of St. Louis” (1927)
- 212 May – American Red Cross founded (1881)
- 24 May – Samuel Morse sent first telegraph message (1844)
- 27 May – Memorial Day
- 26 May – Dunkirk evacuation began (1940)
- 27 May – Golden Gate Bridge opened (1937)
- 29 May – Monthly Member Meeting – Summit Club**
- 31 May – Johnstown flood kills over 2300 (1889)
- 30 March – Ronald Reagan shot while walking in DC (1981)

