

Volume 56, Issue 11
November 2017



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



PRESIDENT'S MESSAGE Col Gerald C. Maxwell, USAFR



Fellow Members –

This month includes Veteran's Day and Thanksgiving Day - two days to give thanks. One for those who have defended our country and another day for the blessings and bounty their defense has enabled all of us to enjoy. The two are interlinked. Be aware of those around you who have served, remember those who are no longer with us, and be thankful for their service and sacrifice. The Chapter has spots for three cars in the 11 November Veteran's Day Parade. If you would like to drive your car, or just come along for the ride, contact a Board member and let them know. The parade is always an inspiring event.

Unless you have recently been hiding in the Outback of Australia, I am sure you are aware of the nation-wide media coverage of one of our own HCMOAA members. CPT Mike Rose was recently awarded the Medal of Honor by President Trump for courageous action during the Vietnam War. Congratulations Mike and we are very proud to have you as a member of the Rocket City Chapter!

Our 6th annual golf tournament was held on 21 September at the Links on Redstone, and it was a huge success! We raised significantly more funds than last year, and the money will go towards additional scholarships. Our golf committee and the Redstone Arsenal Military & Civilian's Club did a fantastic job!

This month's guest speaker at our member meeting is COL John Olshefski, USA-Ret, vice president of customer care at Huntsville Utilities, former Redstone Arsenal Garrison Commander, and former Huntsville City Councilman. In December, our Christmas social replaces the member meeting. It will be held on 16 December at the Overlook. See the flyer inside for details and to RSVP. We also hope to see you at our next informal breakfast, which this month will be held on, Saturday, 4 November, at the Royal Rose Diner in Huntsville. The food is outstanding, and the portions are large, so come hungry! Hope to see you at one or more of these events.

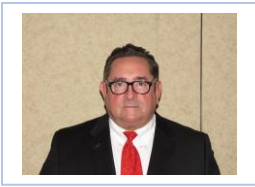
Gerald Maxwell

Get Involved!

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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/>

How about some good news for a change!

The September CPI is 240.939, 2.5 percent above the FY 2016 COLA baseline. **The number that matters most for many of us is 2.0 percent.** The prediction of 1.8 percent fell just short because of an unexpected sharp rise in oil prices in September. That is the final COLA for the 2017 fiscal year, meaning retired pay will be increased by 2 percent starting in January of 2018. In other words, we will see a \$20 increase for every \$1000 of retired pay received. The final COLA is determined by comparing the average CPI of the final three months of the fiscal year to the same quarter of the prior year.

The Alabama State Legislature was busy this year. There were 1,031 bills introduced during the 2017 Legislative Session, of which 299 were enacted and became law. For those that have an interest in what these laws are please click on http://lrs.state.al.us/publications/2017_regular_summaries.html or <http://lrs.state.al.us/publications/publications.html>. There are six new Alabama acts that I want to bring to your attention.

1. Mandatory Child Abuse Reporting Requirements ((Act 2017-257) sponsored by Senator Bill Holtzclaw. It requires the Department of Human Resources to determine the military status of the parent or guardian of a child who is the subject of a child abuse or neglect allegation and to require the department to notify the U.S. Department of Defense of any allegation of child abuse or neglect that involves a child of a military parent or guardian.
2. National Guard (Act 2017-258) sponsored by Senator Bill Holtzclaw. It amends the Code of Alabama relating to the National Guard, to extend the application of the federal Servicemembers Civil Relief Act and the Federal Uniformed Services Employment and Reemployment Rights Act to any member of the National Guard of another state who is employed in this state. The act also provides military differential pay and restoration of annual or sick leave under certain conditions.
3. Military Recruiters (Act 2017-259) sponsored by Senator Bill Holtzclaw. This act amends the Code of Alabama relating to

Continued on page 10

2017-2018 GOVERNING BOARD

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

1st Vice President: CAPT Richard C. West, USN-Ret, 256-776-6901, rickw675@att.net

2nd Vice President: Lt Col Charles T. Clements, USAF-Ret, 850-496-6089, ctcbama76@gmail.com

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

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Air Force Representative: Col Edward L. Uher, USAF-Ret, 256-882-6824, bigned992K@aol.com

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

Programs: COL James D. Treadway, USA-Ret, 256-859-1484, jreadway51@mchsi.com

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Public Affairs (Publicity): Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

Chapter Historian: Vacant

Auxiliary Liaison: Mrs. Jan Camp, 256-464-8622, janetecamp@aol.com

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

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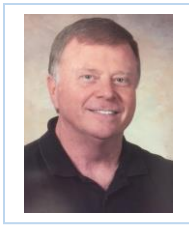
The SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-426-0525, brucer76@knology.net

LIFE MEMBERSHIP TRUST

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

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandits.com (July 2018)

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange

In November the Exchange will be your store for holiday deals! From 10-16 November, they have 4K 58-inch Samsung Smart TV 120 motion rate, Bose Quite Comfort 35 wireless headphones, Asus Chromebook 11.6-inch, HP Omen gaming notebook 15.6 inch, and iPad 9.7-inch 32GB with Retina display – all on sale! Holiday gift guide jewelry, fragrances, and beauty items all on sale through 23 November. Take \$100 off with \$799 or more jewelry purchase with your military STAR card. The Veterans Day sale is 3-16 November - get up to 30% off on all Ashley furniture, 36 months 0% interest with your STAR card purchase of Ashley or Serta items totaling \$1499 or more. On November 11th, get 15% off any food purchase at participating Exchange restaurants with your STAR card. Also on November 11th, there will be door buster deals, free coffee, food court offers, and special coupons.

Look for Thanksgiving weekend special sale flyers – the kind of sales you will want to stand in line before the Exchange opens - out soon at your exchange.

Bring your kid's report card to the Exchange with "B" average or better and get entered for a chance to win up to a \$2,000 gift card.

Your Exchange is also hiring for the soon to be opening Popeyes chicken! Apply online at <http://www.applymyexchange.com> and you may be eligible for a \$300 hiring bonus!

Shopette

Gluhwein and holiday gift sets are now available for Christmas gift giving! Vendor sponsored Contest Give-A-Ways start 2 November with winners announced 30 November. A Jack Daniels etching event is scheduled for 14 November from 1000-1600. Come by and get your Jack Daniels purchase etched as a special gift. A tasting event for Purus Vodka will be held on 16 November from 1500-1800. Also, a "Wines of Thanksgiving" tasting event will be held 17 November from 1500-1800.

They have several new wines and beers – stop in to check out the selection. The Shopette is also great for Holiday Party and Tailgating supplies. Various wine selections are on sale each month, so stop in and see what varieties are on sale this month. Depending on selection, the Shopette usually offers 10% on a case of liquor or wine – be sure to ask!

Continued on page 15

Need Addresses

None at this time

We have lost track of the above member. 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 at this time

Persons to contact are:

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

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

Air Force Representative:
Col Edward L. Uher
 256-882-6824,
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Personal Affairs Officer
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Fox Army Health Center
MAJ Bruce T. Robinson, USA-Ret



Army Medicine Recommends Individuals Consume Eight Servings of Fruits and Vegetables a Day For Good Health

While it may be a cliché — you are what you eat — to achieve good health you have to put good in.

“So many of the things that people actually want to do could be accomplished through nutrition,” said Fox Army Health Center Dietitian Heather Hough. “When people come in and say, ‘I don’t want to take a medication,’ there might be a nutritional component. But if they’re not going to prescribe themselves that nutritional component just like they would a medication, ultimately they’re going to end up having that conversation with their doctor again about needing that medication. You may avoid cholesterol medications, but you have to eat the right foods. It’s important, because a lot of times it’s a tool to your health goals.”

To reach those health goals, the Army Medicine Performance Triad recommends that individuals eat at least eight servings of fruits and vegetables a day. Seem impossible? Hough encourages individuals reframe their way of thinking.

“Really look at making half of your plate vegetables and fruit combined, or one just 1/2 vegetables, at every meal, and start with a fruit or vegetable as a basis for snacks,” Hough said. “Start out with the idea of, ‘What fruit or vegetable am I going to have at this meal?’ If you start out thinking like that, it really becomes easier.”

It’s a prescription for health that Hough recommends patients achieve through eating their fruits and veggies, to get the maximum health benefit, such as fiber, as opposed to drinking them or taking supplements.

“I’m always a fan of food first,” Hough said. “Your body is built to take it apart and put it where it needs to go when you start with food. It becomes a little more complicated, maybe not doing what you thought it was, when you start taking it apart and focusing on specific things.”

Can’t remember the last time a veggie graced your plate? There’s a starting point for everyone, Hough said, which may be simply an increased awareness of what you’re putting in your body. If cooking isn’t your forte and the drive thru is a popular destination, that doesn’t necessarily have to automatically translate to unhealthy habits.

Continued on next page

Fox - continued from previous page

“Start with going to fast food or quick eating establishments that actually put the nutritional information up,” Hough said. “Because you don’t have to go anywhere to get that information, it’s right in front of your face, you can start to say, ‘Let me figure out how to have fries in a balance.’”

Can’t stomach the thought of ordering kale instead of fries, or salmon instead of fettuccine alfredo? Then don’t, Hough said, but be smart about it by educating yourself about what you are ordering.

“I would love to know this meal has 1000 calories in it — at least I can say, I’m going to eat half of it and be completely happy, versus getting this thing that only had 500 calories but I was ultimately unsatisfied.”

Serving size and the number of servings per container are the two most important items when it comes to nutrition labels, said Hough, who keeps all her measuring cups easily accessible at home so she can portion out food for her family.

“A bottle of soda says eight ounces is a serving,” Hough said. “If I’m drinking a 20-ounce bottle, that means I’m having two and a half servings, but nobody is splitting a bottle into three servings. It would be helpful if we thought about it in conjunction with what we’re planning to eat.”

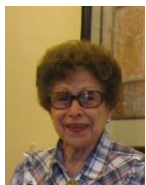
Hough also encourages individuals pay attention to the ingredient list — the fewer ingredients the better — and understand that ingredients are listed most to least. Hough herself was caught by surprise in the grocery store recently when she reached for a bag of kale chips, only to find kale was the last ingredient listed, with potato listed second.

“If your favorite anything has the first ingredient as sugar, know that that’s mainly what you’re getting,” Hough said.

As for everything else on the nutrition label, keep it in perspective. “If you had an avocado and it had a label on it, you’d think, ‘This is all fat, there’s no carbs.’ But it’s really good for you,” Hough said. “It’s sad because people will come in and say, ‘I’m not eating this fruit anymore because it’s full of sugar.’ That’s what it is — carbs and sugar, fruit is full of that, which is fine if you balance it.”

In addition to checking off those eight fruits and veggies, Hough also reminds individuals to drink their water daily. An easy formula for figuring out how much is appropriate is to divide your body weight in half, and that’s the number of ounces you should drink per day. An even easier way to figure out if you’re hydrated enough? Look at your urine, and aim for as close to as clear as possible.

As for activity, Hough said, “Just do it.” The recommendations per the Performance Triad are 10,000 steps a day, at least 150 minutes of moderate aerobic exercise per week, with at least two days or more of resistance training. |||



Surviving Spouse's Luncheon

Mrs. Carrie Hightower
256-882-3992

The surviving spouse's luncheons continue to be popular.

We will gather on Thursday, 17 November at 12 noon.

This month's restaurant is the Olive Garden at 3730 University Drive, Huntsville.
Phone is 256-539-1955.

Reservations are a must. Hope to see you there.

Surviving Spouse Corner: Hiring Professional Advisors for Estate Planning

No one ever wants to talk about death and dying, but it is a conversation that at some point everyone should have with their loved ones. Estate planning should start early and be reviewed periodically to make sure it accurately reflects one's wishes and needs.

Lawyers, financial planners, and certified public accountants (CPAs) should be a considered part of estate planning. All have distinct functions, some of which overlap, and depending on the situation, you might need one or all of them. Lawyers provide the necessary legal paperwork — wills, trusts, etcetera — in estate planning and, if necessary, can assist in probating an estate. Everyone should have a will; without one, the state decides what is done with your assets after death.

If you don't already have one, getting a reliable, trusted, and ethical *certified* financial planner (CFP) should be a priority, particularly in the aftermath of the death of a supporting spouse. Often, widows become the inheritors of an initial seeming windfall of cash due to the payout of insurance policies, combining IRAs, annuities, etcetera, and without careful planning, it can easily slip away. A CFP can make recommendations on how best to invest or grow the money, but it is imperative a client's best interests are the priority.

As the saying goes, the only sure things are "death and taxes." A CPA can assist in making sure taxes are computed correctly and paid on time. While computer programs are available to accomplish much the same thing, it often is beneficial to hire a competent CPA to assist with the computations and filings at least in the first year after a death.

The bottom line: When considering who to hire when dealing with finances, it is important to ensure these professionals are licensed and adhere to fiduciary rules.



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

Strength Supplied in Desperate Need

Sgt. Vernon W. Enterkin related how he recited the 145th Psalm while dangling by his left foot from a parachute after bailing out of a C-47 transport plane during a swirling snowstorm. Entrekin was one of six aboard the plane when the pilot lost control above Dwight, Nebraska. It was his first parachute leap. He had been reading the 145th Psalm just before starting out on the flight. He found himself saying; "The Lord upholds all who fall and raises up all who are bowed down... The Lord is near to all who call upon Him, to all who call upon Him in truth." (Psalm 145: 14, 18; NKJV)

He asked for strength to climb back into the parachute harness which he had failed to fasten securely. Gasping for breath in the icy air, and summoning the last ounce of his energy, Entrekin doubled his body, and caught hold of the harness above his foot. Slowly he was able to climb back to a sitting position while dropping swiftly through the air. Finally, he landed with a jolt and unbuckled his parachute harness. He simply said, "Thank you, Lord."

"Thank You, Lord." Now there is a prayer we can pray this Thanksgiving and all through the New Year.

Enter into His gates with thanksgiving,
And into His courts with praise.
Be thankful to Him, and bless His name. (Psalm 100:4, NKJV)



Quit Smoking with Support and Accountability from the Freedom Quitline

Have you thought about quitting smoking? Are you tired of the expense, odor, and constant hassle of trying to find a place and time to smoke? Do you want to maximize your chances for a long, healthy life? If so, maybe it's time to quit.

Quitting smoking can be a challenge, but if you think you may be ready, there is help available to make quitting easier. The [Freedom Quitline](#) offers nicotine replacement treatment at no cost mailed directly to your home, plus guided telephone counseling and support to maximize your chances of success.

That help from Freedom Quitline was just what former smoker Tim, from Clio, Michigan, needed when he decided it was time to quit.

"I liked everything about the program," said Tim. "It was very easy to participate, very convenient. The calls were on time and the patches always arrived on time. The counselor was very supportive, always made himself available if I needed any help between sessions. He genuinely cared about my health and my needs."

The accountability of the Freedom Quitline helped Tim, as well: "If I had to do it on my own I would have slipped. My health is better, I have saved a lot of money and my wife is happy."

Imagine your tobacco-free life. Take a deep breath, give the [Freedom Quitline](#) a call, and start a life free from the hassles of smoking. Call 1-844-I-AM-FREE (1-844-426-3733) Monday through Friday, 8 a.m.- 5 p.m. (CDT).

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Help the Chapter Recruit New Members

Do you know someone who is eligible to be a Chapter member?

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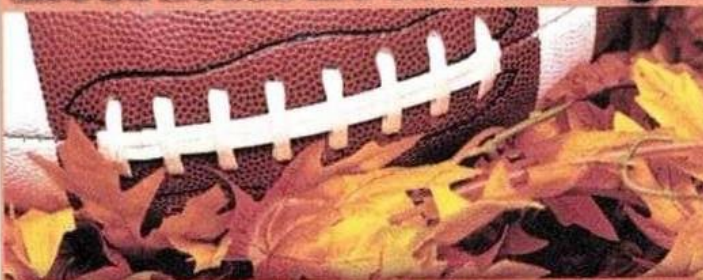
If they join the Chapter, lunch is on us at the next meeting

You are the Chapter's best recruiters

Attention Members

The best source of income for the Chapter comes from advertisers like the ones on this page. 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. All they can say is “no”.

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military recruiters, to require all public schools and public institutions of higher education to allow military recruiters the same access to students and campus facilities that the schools and institutions allow to prospective employers and postsecondary institutions.

4. Alabama Code of Military Justice (Act 2017-260) sponsored by Senator Bill Holtzclaw. This act amends the Code of Alabama relating to the Alabama Code of Military Justice, to: (1) specify that the Alabama Code of Military Justice does not apply to a member of the state military who commits an offense while in a duty status with the Armed Forces of the United States under Title 10 of the U.S.C; (2) provide that the trial for an offense subject to prosecution pursuant to the Alabama Code of Military Justice may be convened in any county of the state; (3) delete the requirement that the presiding military judge of a court-martial proceeding be a member of the same military force as the accused; (4) adopt recent changes in the federal Uniform Code of Military Justice regarding preliminary hearings and victims' rights; (5) clarify the procedures for compelling the appearance of witnesses and the production of evidence; and (6) specify that the constitutional right to a jury does not apply to a court-martial proceeding.
5. Alabama Job Creation and Military Stability Commission (Act 2017-277) sponsored by Senator Bill Holtzclaw. The law creates the Alabama Job Creation and Military Stability Commission for the purpose of ensuring the stability of Department of Defense resources assigned to Alabama through the study and evaluation of military organizations, personnel, civilian support personnel, equipment, and infrastructure currently located in the state.
6. Alabama National Guard (Act 2017-349) sponsored by Gerald Dial. The act amends Sections the Code of Alabama relating to education benefits for veterans and members of the Alabama National Guard, to: (1) increase the minimum disability rating veterans must have to make their dependents eligible to receive educational scholarship benefits under the act; (2) establish residency requirements for veterans and their dependents; (3) establish academic requirements for dependents receiving benefits; and (4) specify that state educational benefits will be applied only after exhausting all other available resources. The act also provides tuition reimbursement for any member of the Alabama National Guard who is in good standing and meets certain criteria at an institution of higher learning and requires reporting to the Legislature certain data relating to education benefits for veterans.

For this month's HOT items go to our Chapter's webpage at <http://huntsvillemoaa.org/legislative0.aspx>. Please take time to read them. Remember to mark 12 December 2017 as the day to vote for your choice for US Senator. 

Veteran's Day – 11 November 2017

- The Chapter gets tickets to the Veteran's Day dinner and breakfast at the Von Braun Center
- The Chapter also enters some cars into the Veteran's Day parade through downtown Huntsville
- If you are interested in participating in any of these events, let a board member know



HCMOAA Treasurer's Report September 2017

Submitted by CAPT Richard C. West, USN (Ret.)

1. The September 2017 Treasurer's Report is presented herein. This is the final report for Fiscal / Budget Year 2017. It was approved at the 10/25/17 Membership meeting.

2. Monthly Summary:

	Operating Funds	Savings	Scholarship Fund
Starting Balance	\$ 8374.79	\$ 7998.34	\$ 9563.28
Income	\$ 2410.53	\$ 0.20	\$12415.31
Expenses	\$ 4093.90	\$ 0.00	\$ 7438.01
Ending Balance	\$ 6691.42	\$ 7998.54	\$14540.58

3. Notable income included individual dues, bankcard payments for golf tourney items, and payments for membership meeting meals.

4. Notable expenses included purchase of laser toner and easels for the golf tournaments, bankcard fund transfer to the scholarship fund account, ink for the membership printer, travel mileage for the Memphis MOAA regional leadership conference, single sponsorship for the MOWW Youth Leadership Conference, and membership meeting meals.

5. Chapter savings account activity was limited to interest.

6. Scholarship Fund checking account activity was limited to income and expenses related to the Golf Tournament as reported in the separate Tournament Financial Report.

7. The Chapter holds an \$8000 (current value: \$8133.13) Certificate of Deposit with Renasant Bank for reserve funding and advance dues payment protection.

Note: The FY2018 budget was approved at the 9/27/17 membership meeting.

Scholarships

The Chapter has an active scholarship program. In conjunction with the RSA Military & Civilians Club, we issue scholarships each year to deserving students. Please consider donating to our program.

Contact Rick West at rickw675@att.net or 256.776.6901 for details.

Scholarship Fund Donations Received during October 2017

None

Total received for October:	\$0
Total received FY18 to date:	\$0



**WELCOME NEW MEMBERS TO
HUNTSVILLE CHAPTER MOAA**

**MAJ Diana Hansen, USA
CPT Aaron Page, USA
LTC Jim Duttweiler, USA
COL Mike Maloney, USA
COL Nat Causey, USA
LTC Mike Monis, USA
COL Bill Pope, USA**

Membership Statistics

Total Members: 432
Regular Members: 363
Surviving Spouses: 69

New this month: 7
Deaths this month: 1
Renewals: 0

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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:

**Board Member Position
Open**

We have an opening on the board for a Secretary. The position is currently being filled on an interim basis.

The Secretary's duties mainly are to take minutes at the board and membership meetings to document the proceedings.

If you are interested in serving as Secretary, contact any board member.



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

Attention Annual Members

It's almost time to renew your membership for next year
 The Chapter has one of, if not the, lowest membership rates in the country at \$10
 You can also renew for multiple years and lock in that low rate

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

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member – contact
 COL John Fairlamb at 256-539-0161 or fairlambjrf@comcast.net for the details

Members needing to renew this year are listed on page 14

The following people need to renew their memberships by 1 Jan 2018

LTC	Melville	Adams	USA
COL	Tom	Albertson	USA
COL	James	Allred	USA
LtCol	Brenda	Armstrong	USAF
CW4	William	Barron	USA
LTC	Barry	Blackmon	USA
MAJ	Gordon	Brown	USA
COL	Robert	Brown	USA
CW3	Braxton	Butler	USA
COL	David	Byers	USA
LT	William	Byrd	USN
COL	David	Carpenter	USA
LTC	Richard	Carter	USA
Mrs	Margot	Chabot	
CDR	Andre	Coleman	USN
LTC	Andre	Cota-Robles	USA
LTC	James	D'Arienzo	USA
CW3	John	Davis	USA
LtCol	David	Dunlap	USAF
COL	Louis	Durnya	USA
Col	John	Emich	USAF
LTC	John	Fain	USA
COL	John	Fellows	USA
Maj	John	Finn	USAF
LTC	Earl	Freeman	USA
BG	Leslie	Fullen	USA
COL	Ronald	Funderburk	USA
Mrs	Nada	Gabardi	
LTC	Charles	Gill	USA
Mrs	Sonia	Gojsza	
COL	Dewey	Granger	USA
LTC	Allyn	Griffiths	USA
CAPT	Laurence	Grimes Jr	USN
LTC	Donnie	Henley	USA
LT	Aubrie	Hess	USN
Mrs	Carrie	Hightower	
CW5	Harry	Hobbs	USA
LTC	Arno	Hoerle	USA
COL	William	Holbrook	USA
LTC	Norman	Hopkins	USA
COL	Michael	Howell	USA
CDR	John	Inman	USN
CDR	Paul	Jensen	USN
COL	Gary	Jerauld	USA
LTC	Edwin	Kennedy	USA
CPT	Camden	Kent Jr	USA
Col	Donald	Kimminau	USAF
MAJ	James	Kirsch	USA
CW3	Darrel	LaCanne	USA
MAJ	Mark	LaFlamme	USA
LTC	Ruby	Lardent-Davis	USAR
LTC	James	Leary	USA

Mrs	Mary	Levaas	
LTC	Eugene	Marchetti	USA
LTG	Patricia	McQuiston	USA
MAJ	Harold	Meeker	USA
Mrs	Elaine	Miner	
Maj	Edward	Morfenski	USAF
Col	Bernard	Morgan Jr	USAF
COL	Paul	Mullek	USA
LTC	Hector	New	USA
CW4	Edwin	Nickel	USA
COL	Jeffrey	Ogden	USA
CDR	Rudolph	Ohme	USN
COL	Henry	Oldham	USA
Col	Jon	Owings	USAF
MG	Virgil	Packett	USA
COL	Alfred	Paddock	USA
LCDR	Neftali	Pagan	USN
Mrs	Jean	Parker	
COL	Norbert	Patla	USA
CPT	Richard	Pella	USA
COL	Larry	Pigue	USA
LTG	James	Pillsbury	USA
LT	James	Pointer	USN
CAPT	Samuel	Powers	USN
CDR	Harry	Puryear	USN
MG	Kenneth	Quinlan	USA
CDR	Robert	Rolf	USN
MAJ	Ryan	Rushton	USA
Col	Joseph	Rutter	USAF
COL	Christopher	Sargent	USA
Col	Eric	Silkowski	USAF
CAPT	George	Skezas	USN
Col	Lee	Smith	USAF
MAJ	Curtis	Smith	USA
Mrs	Travis	Stewart	
Maj	Robert	Stierwalt	USAF
CDR	David	Swindle	USN
LTC	Floyd	Teller	USA
CAPT	Brian	Thrlin	USN
LCDR	Emanuel	Tsikalas	USN
Maj	James	Tynan	USAF
CW3	Donald	Wagoner	USA
COL	Steven	Walburn	USA
CPT	Arthur	Werkheiser	USA
Mrs	Nancy	Wiggs	
COL	Scott	Wilson	USA
LCDR	Frances	Witt	USN
CAPT	Scott	Witt	USN
CW4	Carl	Woida	USA
COL	John	Womack	USA
CDR	Timothy	Zane	USN



27 Birthdays in November

COL George Shepard, USA
CW3 Bill Billingsley, USA
Col Andrew Setlow, USAF
MAJ Julius Plucker IV, USA
CAPT Alan Maiorano, USN
MAJ George Wandler, USA
LTC Tom McLaughlin Jr, USA
LTC Paul Williams, USA
COL Harold Stubbs, USA
LTC Jose Velasquez, USA
LTC Edwin Kennedy, USA
LTC Mark Lumb, USA
CW4 Tommy Sandner, USA
Col Millard Moon, USAF

Mrs Clara Kirsopp
MAJ David Arterburn, USA
CAPT Dale Lyle, USN
CAPT William Nash, USN
COL Michael Howell, USA
COL James Mills, USA
CW4 Samuel Whitaker, USA
CW3 Kenneth Albrecht, USA
Col Gerald Maxwell, USAFR
LTC James Scott, USA
LTC Charles Joyner, USA
Col Lee Smith, USAF
Col Jon Owings, USAF

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

PX – continued from page 3

Commissary

Download the commissary iPhone or Android app today, and start saving with digital coupons!

Starting 28 October, you can shop your commissary with the military STAR card. Earn reward points even faster by shopping at your commissary.

New at your commissary are “perfect bars” - peanut butter, almond butter, cranberry crunch, and carob chip. In addition to a generous serving of protein, you can get associated coupons (\$1 off two). Also new is Tofurky – in original Italian sausage and Kielbasa sausage varieties. It's a great protein source and has fewer calories than regular sausage. The commissary also has Nasoya brand (soy) egg roll wraps and won ton wraps, and Lightlife meatless Smart Jerky in original and teriyaki flavors. Lightlife also offers meatless smart dogs and smart ground (hamburger substitute). III



TAPS

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

LTC George Ralph Wisser Jr., USA-Ret – LTC Wisser, 71, died on September 21, 2017 at Huntsville Hospital, Huntsville, AL with his siblings by his side. He was born in McKeesport, PA on July 13, 1946 to George and Winnie Jean (Lafferty) Wisser. Ralph's mother preceded him in death in 1993. His 94-year-old father resides in Ottawa, OH. He has three siblings: Paul (Marsha) Wisser, Avon Lake, OH, Mollie (Doug) Kennard, Martinsburg, WV, and Nancy (Mike) Kaufman, Ottawa, OH. Ralph graduated from Cameron County High School in Emporium, PA in 1964. He remained loyal to Cameron County until his death. After graduating from Bucknell University with a degree in physics, he moved to Ottawa and worked for Sylvania for one year. While at Bucknell he enrolled in the Army ROTC program and eventually made the Army his career, retiring as a Lieutenant Colonel. He served in the Vietnam Conflict and was also stationed in Germany, Ft. Sill, OK and Ft. Campbell, KY. Ralph was involved in rugby, scuba diving, bowling and skiing. He loved growing roses and was an avid reader. He was a member of the Huntsville Ski Club. Ralph was a huge fan of the Pittsburgh Steelers and the University of Tennessee. Ralph had a deep love for his eight nieces and nephews: Kevin Wisser, Kori Frenk, Joel Kennard, Kathryn Guthrie, Sara Kight, Leigh Kaufman, Allison Kaufman and Jeff Kaufman. He affectionately called them his "Gang of Eight." He had ten great nieces and nephews as well. As an incentive for continued education, Ralph offered a college education scholarship to the nieces and nephews. He also gifted them a honeymoon trip when they got married. A memorial service was held at 11:00 a.m. Saturday, October 21, 2017 at the Ottawa Presbyterian Church, Ottawa, OH with Rev. Ben Shaw officiating. Burial will be at a later date in Harman Cemetery, Gilboa, OH. Visitation was held one hour prior to the service at church. There will be military rites by the Ottawa VFW, American Legion and the AMVETS. The family suggests any donation in his memory be made to the American Liver Foundation or the American Lung Foundation. Condolences may be sent to the family at 606 Marbrook Lane, Avon Lake, OH 44012 or online condolences may be expressed at www.lovefuneralhome.com.

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



Military Star card: Coming soon to a Commissary near you

Commissary customers soon will be able to use their Military Star credit card to pay for their groceries, as officials roll out acceptance of the card over the next month and a half.

The Military Star card is a credit card accepted at all the military exchanges, with 1.5 million cardholders.

On Oct. 3, a pilot test starts at the Fort Lee, Virginia, commissary. On Oct. 9, five more commissaries will join the pilot: Hanscom Air Force Base, Massachusetts; Carlisle Barracks, Pennsylvania; Naval Air Station Oceana, Virginia; Naval Air Station Key West, Florida; and Portsmouth Naval Shipyard, Virginia. Twenty more stores, including some overseas, join in Oct. 16.

By Nov. 9, the remaining 212 commissary stores are expected to be on board accepting the Star card, if the pilot test of the software is successful. The full rollout is available [here](#).

The fiscal 2017 National Defense Authorization Act required the commissaries to start accepting the card.

Extending this acceptance “offers greater customer convenience while lowering overhead expenses and strengthening commissary, military exchange and quality of life benefits,” said Defense Commissary Agency spokesman Kevin Robinson, in a response to questions about the rollout of the card.

“In focus groups conducted by a third party, military shoppers have expressed a desire for a single non-cash tender type that can be used across the installation,” he said.

The current interest rate on the Military Star card is 11.24 percent. Unlike interest paid to other card companies, any money paid by cardholders in interest charges for the Military Star card (incurred when cardholders don’t pay off their balance each month) goes back to morale, welfare and recreation programs on military installations.

Robinson said he has no information about whether part of the profits from interest charges will be shared with the commissary agency. Defense officials have been taking steps to reduce the amount of taxpayer dollars – about \$1.4 billion a year – used to fund commissaries.

In addition to debit cards, cash, personal checks, traveler’s checks, money orders and other types of payments such as government food assistance, commissaries accept other credit cards like American Express, Discover, MasterCard and Visa.

Shoppers who use the Military Star card at the commissary will accumulate rewards point just as they do at exchanges, Robinson said, but they won’t be able to redeem Military Star rewards cards at commissaries.

As always, consumer advocates advise shopping around for the best interest rate and other terms on any credit card. And just like other cards, if you don’t pay these off each month, you’ll pay the interest charges.

COMING SOON - THE MOAA NEWSLETTER!

We know your email inbox gets filled fast and often. Our revamped newsletter, The MOAA Newsletter, will allow you to hear from us as much or as little as you would like. You will be able to personalize your new MOAA newsletter by selecting topics that interest you most. Soon, we will provide you with more information about how and when you can customize your newsletter experience. Keep an eye out for future announcements.



Membership Meeting
29 November 2017 – 11 AM
Summit Club

Guest Speaker: COL (Ret) John Olshefski
Vice President, Customer Care, Huntsville Utilities

John Olshefski is Vice President of Customer Care at Huntsville Utilities. His leadership at Huntsville Utilities extends across Customer Services, Customer Relations, Community Relations and Public Relations. John's leadership qualities and passion for providing the best possible service to customers help align Huntsville Utilities well with its customers, the community and various organizations.

John retired in 2008 as a Colonel in the US Army and draws from his 27 years of practical operational, logistics and customer related experience to attain Huntsville Utilities goals. John rose through the ranks of the US Army holding numerous command and staff positions. In his last assignment as Garrison Commander at Redstone Arsenal, he had oversight for over 2,000 employees providing support for all activities on the Arsenal. John is very familiar with the community through his involvement with Base Realignment and Closure initiatives and his role as an ambassador for our region. He represented District 3 as a Councilman on the Huntsville City Council from 2010-2014.

John received a Master of Science degree in Administration from Central Michigan University, a Master of Science degree in Natural Resource Strategy from the Industrial College of the Armed Forces, and a Bachelor of Arts degree in Mathematics from the Citadel. He serves on the boards of the American Public Gas Association, Alabama A&M College of Business and Public Affairs Council, and the Citadel Brigadier Foundation.

John and Sharon have been married for 36 years. They have made Huntsville, Alabama their permanent home. Sharon holds a Master of Divinity degree and manages the non-profit Neighborhood baby Thrift Store under Second Mile Development, Inc.

Menu: Pulled pork, fried chicken, mac & cheese, fried okra, strawberry cobbler and assorted beverages

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

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 26 November 2017

Huntsville Chapter MOAA Christmas Party



Holiday Dinner

Sliced honey glazed pitted ham
Tender oven roasted turkey breast with giblet
gravy

Country Style corn bread dressing with giblet gravy

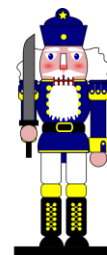
Candied yams with toasted marshmallows

Whole green beans almandine

Yeast Rolls & Butter

Ice Water – Coffee – Sweet or Unsweetened Iced Tea

Carrot cake



HUNTSVILLE CHAPTER MOAA CHRISTMAS PARTY

THE OVERLOOK

SATURDAY EVENING, 16 DECEMBER 2017

COCKTAILS - No Host/Cash bar - 5:00 pm

President's Remarks and Dinner - 6:00 pm

DOOR PRIZES

CHAPTER MEMBER of the YEAR

DRESS: Business Casual – khakis/slacks and collared shirts/polo shirts for the men – slacks/skirts and blouses/collared shirts for the ladies – of course you can always dress more formally

\$15.00 PER PERSON (Members & Family) - \$20.00 PER PERSON (Guests)

RSVP by 6 December 2017 (with check made out to HCMOAA) to:

**CDR Christine Downing
116 Spring Tanner Road
Hazel Green, AL 35750-8483
256-828-9740**



Honoring Veterans Past, Present & Future



Healing ~ Honor ~ Hope

November 14, 2017

6 p.m. - 6:30 p.m. Cocktail Meet & Greet

6:30 p.m. Dinner & Program

The Summit at Redstone Arsenal

Redstone Arsenal



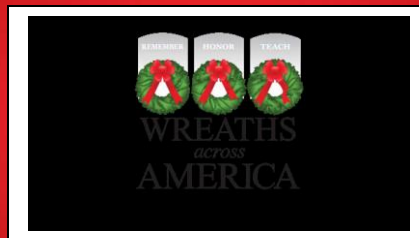
Please join us and bring a guest to this special evening event!

RSVP by November 10th

call Leanne at 774.238.2597



Join us in honoring and remembering our Veterans!
The Redstone Arsenal Military & Civilians Club will be sponsoring and placing wreaths at the Middle Tennessee Veterans cemetery.



To sponsor a wreath for \$15

<https://wreaths.fastport.com/donateLocation.html?page=43000&relate=17154>



Chapter Happenings



September Meeting – Huntsville Police Department “Blue Notes”



6th Annual Scholarship Golf Tournament – registration & Chapter golfers



October Meeting – Caroline Buncick from Burritt on the Mountain

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 Community Women's 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.

Take Command: TRICARE Payment Types for Calendar Year 2018

With the Jan. 1, 2018 changes to [new stateside regions and contractors](#), you may need to update your [payment option](#) to guarantee continued payment of your TRICARE enrollment fees and monthly premiums. There are currently three TRICARE regions in the United States. In the new year, TRICARE North and TRICARE South will combine to form TRICARE East. TRICARE West will largely remain the same. Humana Military will manage the East region contract. Health Net Federal Services, LLC will manage the West region contract.

TRICARE Is Changing. Here Is What You Need to Know:

You will no longer be able to make payments via paper check. Acceptable [methods of payment](#) will continue to be allotment, electronic funds transfer, and debit or credit card. If you sign in to your regional contractor's website to make payments online, this option will also still exist.

This is Your Benefit! Are You Ready?

Are you ready for the upcoming TRICARE changes? The best way to prepare is to [update your information in DEERS](#), [sign up for TRICARE benefit updates](#) and visit the [TRICARE Changes](#) page.

Important Dates in November

- 1 November – All Saints Day
- 1 November – European Union established (1993)
- 2 November – First and only flight of the “Spruce Goose” (1947)
- 3 November – “Dewey Defeats Truman” headlines the Chicago Tribune (1948)
- 4 November – King Tut's tomb discovered (1922)
- 4 November – Monthly Breakfast – Royal Rose Diner**
- 5 November – Daylight Savings Time ends
- 7 November – Bolshevik Revolution (1917)
- 8 November – X-rays discovered (1895)
- 9 November – Great blackout of the northeast puts 30 million people in the dark (1965)
- 9 November – Berlin Wall falls (1989)
- 9 November – Monthly Board Meeting – Java Café**
- 9 November – Korean War Veterans luncheon – Summit Club
- 10 November – US Marine Corps established (1775)
- 10 November – AUSA Veterans Day dinner – VBC
- 11 November – Veterans Day
- 11 November – AUSA Veterans Day breakfast – VBC
- 11 November – Veterans Day parade – downtown Huntsville
- 13 November – The Holland Tunnel opened (1927)
- 15 November – General Sherman burned Atlanta (1864)
- 17 November – Suez Canal opens (1879)
- 19 November – President Lincoln delivered the Gettysburg Address (1863)
- 20 November – First use of the tank in warfare (1917)
- 22 November – President Kennedy assassinated in Dallas (1963)
- 23 November – Thanksgiving
- 29 November – Monthly Member Meeting – Summit Club**

