

Volume 55, Issue 10  
October 2016



Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE Charles T. Clements, Lt Col, USAF, Ret



Dear Members –

We held our 5th annual golf tournament on 22 September at the Links at Redstone. We had 88 golfers, and the weather was beautiful! We managed to raise at least as much money as last year (it is still being counted), all which will fund scholarships. Kudos to our co-chairmen, Bruce Robinson and Don Kimminau and their committee - John Inman, Rick West, Chris Downing, Marty Ohme, Lou and Laurie Kubik, and Carrie Hightower.

I must also recognize the volunteers from the Redstone Arsenal Community Women's Club who assisted with registration, and helped with the awards ceremony. Kudos to Tonya Daniels, Stephanie Walburn, Ivonne Campbell, Suzanne O'Donnell, Liz Knudson, and Kate Pokemier. And special thanks to all those who manned watches during the tournament!

Our golf tournament kicked off the Retiree Appreciation -Soldier for Life Days (RA-SFLD) event. Following the golf tournament, members participated in activities including the Military Retirees' Dinner Friday night and the RA-SFLD functions at the Bob Jones Auditorium in the Sparkman Center on Saturday morning.

Our new breakfast location is the Royal Rose Diner. Twenty-four members met there last month and discovered that both the food and service were excellent. Our next breakfast will be held there on 8 October. I hope you can join us.

There are several items in this month's Sentinel that I want to call to your attention to. First, we conducted a membership survey and the results are in this issue. There is also information on our trip to the General Wheeler estate on 15 October. Finally, it is important for you to attend the October membership meeting as we will be electing a new slate of officers for calendar years 2017 and 2018.

Looking ahead, Veterans Day is fast approaching with a myriad of events. Our Gold Bar ceremony will take place at the November membership meeting. In December we will have our annual Christmas party. Entertainment will be provided by the same musicians as last year—Moondust Big Band. There is a flyer inside that you can mail in with your check. Let's make this year's party a rousing success.

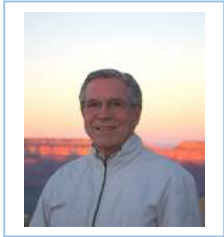
Charles

***Get Involved!***

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



## Legislative Corner

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



**Take  
Action**

→ <http://www.moaa.org/takeaction/>

### How Secure is Social Security?

*It may seem that I focus a lot on issues affecting income of retirees, especially military retirees, but after all, I think that is one of the expected benefits of spending years serving at the pleasure of the Pentagon and the Congress and expecting that in our later years that would be one thing about which we didn't need to be too concerned. Thus, I try to keep us informed about issues that affect that area. Also, it is an attempt to focus on the subjects that our elected representatives need to hear from us early and often. So, following is the actual thought provoking article by MOAA's Col Steve Strobridge, Col, USAF retired:*

“For decades, we’ve heard ominous statements from various quarters that the Social Security program will go broke at some future point. The latest report from Social Security actuaries says the Social Security trust fund will be exhausted as of 2034. Periodically, there have been various proposals to “save” Social Security, ranging from changing the COLA calculation to letting taxpayers shift part of their Social Security taxes into personal stock market accounts.

Most of these proposals have gone nowhere, as legislators have feared a backlash from angry seniors. There’s a reason Social Security has been viewed on Capitol Hill as the third rail of politics — “touch it, and you die.” On the other hand, a 2015 survey found 30 percent of Americans under age 50 believe Social Security won’t be there for them when they retire.

So what’s the reality? Social Security isn’t going to disappear in 2034 or on any other date. Exhausting the trust fund doesn’t mean the end of the program; it means benefits paid couldn’t exceed payroll taxes collected after that date. There wouldn’t be any fund left to make up the difference. The fact is, Social Security benefit payouts have exceeded payroll taxes collected since 2010. But the trust fund — currently about \$2.8 billion — still is growing, largely because the interest (the fund is invested in Treasury bonds) makes up the difference.

In about 2020, that balance is expected to tip. From then on, payouts will exceed total revenue (payroll taxes, plus interest, plus income taxes paid on Social Security benefits by higher-income recipients), and the size of the trust fund will drop until it’s exhausted 14 years later. Why is this happening? There are three main reasons:

*Continued on page 9*

### 2015-2016 GOVERNING BOARD

#### EXECUTIVE COMMITTEE

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

1st Vice President: Col Gerald C. Maxwell, USAFR, 256-606-5282, [gerald.c.maxwell@nasa.gov](mailto:gerald.c.maxwell@nasa.gov)

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

Secretary: MAJ Joe H. Williams, USA-Ret, 256-880-7694, [joehwilliams@bellsouth.net](mailto:joehwilliams@bellsouth.net)

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

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

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

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

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

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

#### STANDING COMMITTEES

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

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

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

Personal Affairs: Vacant

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

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

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

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

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

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

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

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

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

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

#### LIFE MEMBERSHIP TRUST

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

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, [monte.washburn@heartlandis.com](mailto:monte.washburn@heartlandis.com) (July 2018)

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



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



**Main Exchange**

Your main exchange is gearing up for Halloween. There is a large variety of costumes for the kids, decorations for the home, and of course CANDY!

We continue to seek feedback from our customers and would love to hear from you. We hope to achieve 30 surveys during August and we would love for you to help us find ways to provide better service to our customers! Our survey is online and easy to use. Please take a few moments after your next shopping trip to fill out our Customer Satisfaction Survey. The link information is on your receipt or go to

<https://surveymonkey.com/s/MyExchSurvey>.

Also, be sure to check out our Daily Specials and visit [AAFES.com](http://AAFES.com) for every day specials and the Friday Frenzy super special!

**Shoppette**

Gluhwein is coming soon in October to the Redstone Express. This year's assortment will include favorites such as: Cherry, Blueberry, White and Red. Stock up for the holidays while supplies last.



*Continued on page 15*

**Need Addresses**

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:

Persons to contact are:

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

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

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

Personal Affairs Officer

**Temporarily Vacant**





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

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



## FOX ARMY HEALTH CENTER 2016 FLU SHOT SCHEDULE

The Fox Army Health Center (FAHC) annual Flu Campaign will begin on **4 Oct 2016**. TRICARE Prime with providers at FAHC will be offered flu shots during **scheduled appointments** beginning **4 October 2016**. All other beneficiaries may receive shots as scheduled below:

**1) A/D and their family members, military retirees and their family members (Active Duty have priority)**

- Tuesdays - 4 and 25 October - 0800-1200, Fox Den, basement of FAHC
- Thursday - 13 Oct - 0800-1200, Fox Den, basement of FAHC
- Saturday - 15 October, 0800-1130, Primary Care Clinic, 1st Floor, FAHC
- Tuesday - 18 October- 0900 -1200, Von Braun Center III Internet Cafe (Building Accessible Adult Beneficiaries ONLY)
- Thursday - 20 October 1600-1900, Primary Care Clinic, 1st Floor, FAHC
- Tuesday - 8 November, 0900-1300, Redstone Arsenal Commissary (adults 18 and over)

**NOTE: To avoid disruption to regularly scheduled appointments, flu shots will NOT be provided on a walk-in basis at any times other those listed above**

**2) Military Retiree Appreciation Day health fair 23 September 0800-1200 at the Overlook on Redstone Arsenal – Drive Thru Clinic - For beneficiaries 18yrs old and up with military ID. You will be vaccinated while sitting in your vehicle.**

We regret we are unable to vaccinate DoD civilians or government contractors.



Flu shot screening forms and Vaccine Information Statements (VIS) for adult and pediatric vaccines will be available to print starting 1 Oct 2016 on the FAHC website at [www.redstone.amedd.army.mil](http://www.redstone.amedd.army.mil). They will also be available on site at every event.

For more information, please call 256-955-8888, x1441, x1442, or 1026.

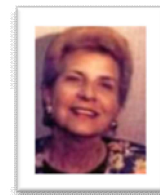
**If you attended the Retiree Appreciation – Soldier for Life Days speaker program, you would have heard that changes are coming to Fox Army Health Center:**

- Two new physicians are due in
- The entire facility is being re-modeled
- Additional pharmacy windows are being added
- Pharmacy wait times have been reduced from 2 hours to 45 minutes



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

## Widow's Activities



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

### WOW Support Group

Our September luncheon was cancelled for numerous reasons. We will try again this month.

The next luncheon will be on Thursday, 20 October at the Ding How Chinese Restaurant, 4800 Whitesburg Drive, Huntsville. Phone: 256-880-8883. We will meet at 11:00 AM.

Everyone will be called.

### MOAA Widow's Luncheon

The MOAA widow's luncheon will be held on Friday, 14 October at Ding How Chinese Restaurant, 4800 Whitesburg Drive, Huntsville. Phone: 256-880-8883.

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

Please call Liz at 256-721-9762 for reservations.

## Election of Chapter Officers

Per the Constitution and By-laws, the names of the nominees for the elected officer positions shall be presented at the September membership meeting and published in the October edition (electronic and printed) of *The Sentinel*.

At the October membership meeting the names of the nominees shall be read and additional nominations called for from the floor. Nominations shall then be closed and the election of officers will take place. The results of the election shall be published in the November and January (printed only) editions of *The Sentinel*. The newly elected officers will take office at a formal installation at the January membership meeting.

The nominees for this year's election are:

President	Col Gerald Maxwell, USAF
1 <sup>st</sup> Vice President	CAPT Richard West, USN
2 <sup>nd</sup> Vice President	Lt Col Charles Clements, USAF
Secretary	MAJ Joe Williams, USA
Treasurer	CAPT Richard West, USN
Army Representative	COL James Treadway, USA
Air Force Representative	Col Ed Uher, USAF
Navy/USMC Representative	CW4 Louis Kubik, USMC

Many thanks to these Chapter members who have decided to volunteer their time and energy to help keep the Chapter successful.

The October membership meeting is important – make sure you attend and show your support for these soon to be Chapter officers.





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

#### **Twice to the Rescue**

A young English aristocrat, discovering an inviting pond, found it irresistible and shedding his clothes, jumped in the refreshing cool water for a pleasant swim. He was seized by fierce cramps; he was unable to swim back to shore. Desperately, he cried for help. Another young man working in a field nearby heard the noise and rushed to the pond as quickly as possible. Seeing the youth slipping beneath the surface, he jumped in and saved him.

The next day the young fellow who came to the rescue was approached by the father of the boy he had saved. A rich man, he wanted to show his gratitude. Eventually his conversation coaxed from the roughhewn young man an expression of his hidden desire to study medicine. So the grateful father promised to pay for him to go to medical school. He went, and he excelled.

According to Peter Marshall, some years later Winston Churchill became gravely ill with pneumonia in Africa and, knowing of the wonder drug penicillin, asked for Dr. Alexander Fleming, the discoverer of penicillin to come to his aid. So Fleming came by express flight, administered the drug and saved Churchill's life—for the second time! Earlier, he had saved Him in the pond some years earlier.

"For the Lord is full of compassion and mercy, long-suffering ...and forgives sins, and saves in times of affliction." (Ecclesiasticus 2:11). We too should always show compassion when we are given the opportunity.



### **WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA**

**LTC John Fain, USA**  
**CDR Harry Puryear, USN**

HCMOAA is reporting time spent on volunteer activities to Redstone Arsenal. Please keep track of your volunteer hours throughout the month and report them to Ray Weinberg at 256-885-0089 or ray.kw@juno.com.

#### **Scholarships**

The Chapter has instituted an active scholarship program. In conjunction with the Redstone Women's Club, we will issue one or more scholarship each year to a deserving student.

Please consider making a donation to our program. Contact Gerald Maxwell for details.



#### **Treasurer's Report**

**CAPT Richard West, USN**

For the Month of August 2016

Beginning Balance	\$8601.25
Credits	438.20
Debits	1030.98

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Ending Balance	\$8008.47
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**Membership Meeting**  
**26 October 2016**  
**1100 – Summit Club**

**Guest Speaker:**

**The Honorable Thomas “Tommy” Battle, Jr.**  
Mayor of the City of Huntsville

Mayor Tommy Battle was re-elected for a second term in August 2012 and for third term in August 2016, both times with over 80 percent of the vote.

Huntsville's performance has been recognized by Bloomberg, USA Today, Forbes, CNN, Money Magazine, NBC, FOX, Moody's, The Wall Street Journal, Monocle and Milken Institute. Kiplinger's Personal Finance named the City No. 1 in America in 2009, and "Relocate America" repeated the honor in 2010, applauding Huntsville for receiving AAA ratings from both Standard and Poor's and Moody's. The city, which was named the best place in the U.S. for engineers and one of America's Most Innovative Tech Hubs, was coined the "STEM capital of the South" last month by financial site SmartAsset.com. It also ranks as one of the cities with the most per capita PhD's in the US.

With his focus on Huntsville's economic future, Mayor Battle is committed to his space, geo, cyber and energy initiatives, which aggressively work to unite the City's rich intellectual capital with new opportunities. These include:

- GE Aviation announced it would be investing \$200 million to construct two advanced manufacturing plants to employ 300 highly skilled workers.
- Remington constructed a \$110 million plant that has pledged to add over 2,000 in a decade.
- Polaris Industries built a 505-acre facility that will have added over 1,170 jobs by 2021. Polaris stated they will be investing over \$142 million on the new Huntsville campus.
- Google Fiber will provide high-speed internet service in support of the high-tech community – to be completed in the summer of 2017.
- Modernization of Huntsville's public transportation by integrating the ride-share service Uber into the city.

Tommy Battle was born in Birmingham in 1955. He moved to Huntsville in 1980 after receiving a business degree from the University of Alabama, and four years later was elected to the Huntsville City Council. His successful career as an entrepreneur and businessman, along with nearly 30 years of community service, effectively prepared him for the demanding role as the City's chief executive officer, recruiter, and champion of its future.

The Mayor is married to the former Eula Sammons, a retired kindergarten teacher in the county schools. They have one son, Andrew.

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**Menu:** Pork schnitzel, bratwurst, green beans, German pan-fried potatoes, cucumber salad, German chocolate layer cake & 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 22 October 2016



*Legislative – continued from page 2*

- First, the baby boomer generation started collecting Social Security several years ago, so payments to that large generation are escalating rapidly
- Second, people are living longer — much longer — than program designers anticipated
- Third, lower birth rates in recent decades mean fewer people are in the workforce paying payroll taxes

That's important because today's workers are paying most of today's retirees' Social Security checks. If you're Social Security-eligible, you have an account that shows your earnings history and the benefits you're entitled to receive. But the taxes you paid went to pay benefits to a previous generation, and your benefits today are funded mostly by current workers' payroll taxes.

Even in the worst case — if Congress doesn't act sooner to sustain the trust fund beyond 2034 — Social Security won't go away when the fund is exhausted. But benefits would have to be cut by about 25 percent — for everybody — at that point to keep them within the expected payroll tax receipts. Alternatively, payroll taxes could be raised another 2.7 percentage points to cover current benefits. That would be a 43-percent increase in the current 6.2-percent payroll tax rate.

But odds are neither of those extremes will happen. Almost certainly, some kind of compromise will tamp down future benefit growth, raise more tax revenue, or (most likely) provide a combination of both.

Options discussed for curbing future benefit growth include:

- raising the eligibility age to receive benefits by one to three years
- implementing some modification of the annual COLA formula
- going to a biennial COLA instead of an annual one
- tweaking the benefit formula or wage base history

Options to raise revenue include:

- raising the maximum annual earnings subject to payroll taxes (currently \$118,500 a year)
- increasing the payroll tax percentage
- expanding the federal income tax on Social Security benefits
- treating employer-paid health care premiums as taxable income for the worker

None of these options is popular, and that's why no action has been taken on any of them yet. But at some point in the coming years, the threat of imposing a 25-percent cut in Social Security benefits (which would outrage seniors) or a 43-percent increase in payroll taxes (which would outrage workers) will force a serious look at various compromise options. MOAA believes that will serve all concerned parties. Our members have parents, children, and grandchildren and want to protect the interests of all those groups in the fairest possible manner.”

### **COLA Watch**

- Breaking the trend of the past few years, the August inflation index rose slightly and now stands at 234.909, which puts it .3 percent *above* the 2014 COLA baseline. Because there was no COLA last year, the FY 2014 baseline is still used to determine the next COLA.

*Continued on page 18*



*Your Huntsville Real Estate Connection*



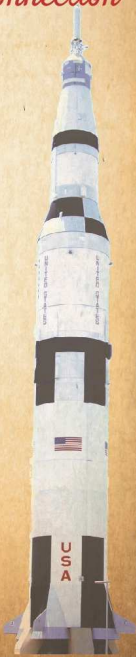
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Every Stage of Your Life.**



**256-508-0211**

Mike@MoveToHuntsville.com

**www.MoveToHuntsville.com**



## **Membership Statistics**

Total Members: 362

Auxiliary Members: 64

New this month: 1

Deaths this month: 1

Renewals: 0

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## **Help the Chapter Recruit New Members**

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

**Bring him/her to the next membership  
meeting as your guest**

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

**You are the Chapter's best recruiters**

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Hero Cut...Club cut for active duty servicemen, police and firemen.....	\$22.00
Head Shave...Same special seven step process as the face.....	\$22.00
Beard Trim.....	\$12.00
Beard Trim with Clean Shaved outline.....	\$18.00
Littlemen...Age 10 and under.....	\$18.00



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



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

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

**Attention Annual Members**

It's not too early to renew your membership for next year – why wait until the last minute

The Chapter has one of, if not the, lowest membership rates in the country at \$10

***You can't even get lunch for \$10 these days!***

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 [csdowning@bellsouth.net](mailto:csdowning@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 for the details

**27 Birthdays in October  
Happy Birthday!**



**TAPS**

Our deepest sympathy to the families of our departed friends

**COL Frank Hertzog, USA**

**MEMORIALS**

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

In memory of:

By:

CW3 Raymond Watford, USA	CPT Gary Rose, USA
LTC Dallas Shaw, USA	LtCol Barney Barron, USAF
Col Michael Vaccaro, USAF	Col Donald Brewer, USAF
Col Edward Uher, USAF	LCDR Thomas Long, Jr, USN
CW2 Edward Baltz, USA	MAJ Curtis Smith, USA
LTC Russell Dunford, USA	LTC John Scott, USA
COL William Stevenson, USA	Capt Howard Sanderford, USMC
Col Adrian Ritchie Jr, USAF	Maj Glen Crawley, USAF
LTC Robert Dudley, USA	CW2 Robert Glasier, USA
LTC Melville Adams, USA	CAPT Richard West, USN
LTC Robert Hearon, USA	LTC Albert Parmentier, USA
COL Melvin McLemore, USA	BG Daniel Montgomery, USA
LTC Harold Walden, USA	COL Dewey Granger, USA
LTC James Cox, USA	

**2016 Chapter Survey Results**

The Governing Board is always looking for ways to improve the chapter. To that end, we sent a survey to those members with email (sending a hard copy to those who don't use email was prohibitively expensive). We thank all of our members who took the time to provide sponsors and we are very appreciative of all the suggestions. Here is summary of the questions and responses with a little bit of information to help everyone understand some of the 'behind the scenes' work that the Governing Board does.

1. We asked about preferred days and times for our general membership meetings. Most people liked lunchtime meetings; Tuesday was the best option, with Monday and Saturday in the running after that. *For now, the GB has decided to keep our meetings on Wednesdays as we have already contracted with the Summit Club and have commitments from speakers. Saturday is our informal breakfasts and we don't want to change that.*
2. We asked for suggestions other than the Summit Club and received many good ideas. *Unfortunately our budget doesn't support paying rent for rooms or facilities for our meetings and we are able to meet at the Summit Club for free. The Governing Board will continue to research places to meet that fit our criteria, and perhaps in the future we would have enough funds to be able to support a place where we would have to pay rent. Please keep in mind that the chapter subsidizes part of the cost for the lunches so that we can keep the costs down for our members.*

*Continued on next page*



*Survey Results - continued from previous page*

3. We asked for suggestions for luncheon speakers and received some excellent ideas! *The chairman of our Programs Committee now has a wonderful list to work with for our 2017 slate of meetings and he'll do his best to incorporate these new ideas. There were several suggestions that we designate some meetings for no speaker to leave more time for socializing. We like that our members enjoy the company of one another; but for now we believe that the Saturday morning breakfasts and the twice yearly parties are sufficient opportunities to have more social time. One note: Someone suggested that we "bring back the Bird Man!" and unfortunately no one on the Governing Board knows who this is. It would be wonderful if someone would contact one of us and provide more details on this speaker.*

4. We asked why it was necessary to cancel our summer social. *There didn't seem to be any one reason that our members opted out of attending our summer evening party. Most respondents indicated they just weren't interested, but didn't indicate why, specifically. We will try again in 2017 for a summer social event, but if attendance doesn't meet the minimum requirement again, we'll drop this event from our calendar and just have a regular lunch meeting that month in 2018.*

5. Lastly, we asked for ways to improve our chapter. We thank those of you who indicated the chapter was already doing great things, and those who love our newsletter. Our chapter has won the National Level of Excellence Award for the fifth time in six years, and our newsletter has been singled out as one of the best in the country! Here is a brief sampling of the other responses:

- Recruit more and younger members. *We would love to be able to do this, but the only recruiting tool we have is lists of MOAA National level members. With the drawdown of active duty members on post, our options for recruiting has become very limited. There are events in Huntsville we attend and man a table with HCMOAA information, but we have limited success with these venues. Buying lists of potential members is either too costly for us, or not available due to privacy concerns.*

- Participate in parades and collaborate with other veterans' organizations. *Every year we have two to four cars in the Huntsville Veteran's Day parade. There is always room for more people in these cars, and we can always enter more if people are interested! Several members of the Governing Board are also involved in other veterans' organizations and attend their meetings. We also belong to NAVFOC which is a broad spectrum organization comprised of many veterans' groups. We always keep them apprised of our activities and bring back information on theirs. Our President often sends out emails with details of events going on in the Huntsville area.* 🇺🇸

### **Attention – Change of Venue for Monthly Breakfast**

We have moved the location of our monthly breakfast to the Royal Rose Diner. It is located at:



1009 Memorial Parkway NW, Huntsville, Alabama 35801

(At the corner of University Drive & the Parkway – near Costco)

The restaurant is a family owned full service diner where they are passionate about serving their customers. Their team works really hard to provide their patrons with best experience every single time.

At the September breakfast, 24 members enjoyed a new dining experience. The next gathering is on October 8<sup>th</sup>.

## Chapter Happenings



August Membership Meeting – Charles Clements and guest speaker Congressman Mo Brooks



Retiree Appreciation Days – Jan Camp, Bruce Robinson & Chris Downing



Golf Tournament – Carrie Hightower & CWC volunteer



Golf Tournament – John Fairlamb, Bruce Robinson & friends



Golf Tournament – Chris Downing works the silent auction



Golf Tournament – Master of Ceremonies Don Kimminau

## **Medicare and TRICARE: How to Keep Your TRICARE Coverage**

By taking a few simple steps, retirees can make sure they have their TRICARE benefits after they turn 65. Four months before your 65th birthday, you will receive a postcard from the Defense Manpower Data Center (DMDC), the office that supports the Defense Enrollment Eligibility Reporting System (DEERS), with information about keeping TRICARE coverage after age 65.

You must have Medicare Part A and Medicare Part B to be eligible for TRICARE for Life. TRICARE For Life is Medicare wrap-around coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B regardless of where you live or your age.

The Medicare initial enrollment period is seven months. If you miss your initial enrollment period, your next chance to sign up for Medicare Part B is during the general enrollment period, Jan. 1 – March 31. Your coverage will begin July 1st, and your monthly premium for Part B may go up 10 percent for each 12-month period that you could have had Part B, but didn't sign up for it. Also, there will be a lapse in your TRICARE coverage until Part B is effective.

Be sure to sign up for Part B no later than two months before your 65th birthday. If you do not receive a postcard from DMDC, call them at 1- 800-538-9552.

For more information about TRICARE for Life, visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl). You can get information about Medicare Parts A and B on [www.medicare.gov](http://www.medicare.gov).

*PX/Commissary – continued from page 3*

### **Commissary**

Pick up your latest copy of Eat Well Live Better Magazine – full of interesting articles, recipes and coupons – available at your commissary. While there, just as you enter, look on your right – a large selection of organic foods! Also pick up a new copy of Family magazine – coupons galore!

In front of your Commissary – outside – you will find a wide selection of pumpkins (regular and mini size), gourds, Indian corn, and hay bales.

In the center of the store check out the club pack savings! Everything from soft drinks, toilet paper, paper towels, laundry detergent, water and Halloween candy! Your Club Packs come in big sizes with big savings! New – near the bread isle – is Coleson's Catch. Tuna and halibut steaks, mahi-mahi fillets, tilapia, and flounder – all with coupons at the freezer! Speaking of freezer – they have new ice cream! Friendly's ice cream in many flavors! I noticed some had a coupon on the top. Next to that is Kemi's frozen yogurt. Low-fat and of course irresistible! Next to that your Commissary also has fresh baked fudge in a variety of flavors and baklava. 🍪

## **Member Spotlight – CW4 Sam Whitaker, USA**

### **As Relayed by CDR Christine Downing**

Born and raised in the small town of Fitzgerald, GA about 65 miles south of Macon, Sam wanted more from life than he thought he could find in the area. At nineteen years of age, he remembers looking around and thinking that there was really no future for him there and that's when he decided to join the military. He looked at all the services, but since he wanted training in the mechanical field, he chose the Army on Pearl Harbor Day of 1948.

Sam had worked for a while as a butcher and of course the Army wanted him to be a cook or baker. But Sam wanted none of that! He persevered in his desires and was assigned to the Signal Corps and received training on small generators. During his first tour on Guam at the Army Signal Depot, the Korean War broke out and most of Sam's unit was reassigned. Sam considers himself lucky that he was chosen to remain behind and help close down the depot. His next assignment was to Yokohama, Japan where he maintained the projectors and other equipment needed in the theater for training films.

After 19 months, he changed his MOS to the Chemical Corps and spent three years at Fort McClellan. During this he married Ginny, who had been a classmate of his sister's back in Fitzgerald. After a 10-month unaccompanied tour in Korea, he was stationed back in Japan and Ginny was able to join him there. Next he was trained in radar repair and spent time at both Fort Meade and Fort Monmouth. He really enjoyed being in the field of Air Defense Command and Control and was able to work on a variety of systems that were new.

In 1962 Sam applied for the Warrant Officer Program and after some time in Boston, MA he was assigned to Okinawa for two and a half years. In what Sam considers his best tour, he was then assigned to Redstone Arsenal but located at Hughes Aircraft Company in Fullerton, CA as an Army representative for several programs being run from there at the time. Sam was able to work on several programs, some of them new, cutting edge systems. He says it was something different every day and he learned the "other side" of programs and procurement. It increased his understanding of the way things worked and gave him an appreciation for helping the engineers design alternate parts when the military specification parts weren't available. Assigned to another tour in Korea, Sam left his wife and two children in California before taking an accompanied tour in Germany. He only completed 22 months of the three-year tour because he was chosen for the Avionics Maintenance Officer school and then sent to Viet Nam.

Before retiring in 1974, he was again assigned to Redstone for duties as the Army representative for the very new program which would enable all the services to exchange formatted messages, including sending and receiving traffic from aircraft and ships. After retiring, Sam worked for Litton Industries as a test engineer on one of the last Air Defense Command and Control systems. He then worked for EER where he was the project manager, and then Summa Technology as the project manager for the program designing the first unmanned ground vehicle for the Army.

Even though Sam and Ginny loved Huntsville, they made the decision to move closer to their daughter in Boise, Idaho where Sam says he keeps busy with remodeling projects. Unfortunately, their son was killed in 1982 in an automobile accident. Sam enjoys woodworking and his specialty has been kitchen and bathroom cabinets. And he still enjoys reading about all the activities of the Huntsville MOAA chapter via The Sentinel.



## Options for the Those Who Need Assisted Living

As you or your loved ones age, you may find that getting to doctors' offices is more difficult or more frequent. TRICARE offers several options to help you get the care you need. First, decide which services you need, like whether you need a skilled nursing facility or nursing home. Then you can find out if TRICARE covers those services.

Skilled nursing care is covered by TRICARE in the U.S. and U.S. Territories within skilled nursing facilities (SNF) if you have a hospital stay of three or more days. Remember, you are an outpatient until the doctor formally admits you into the hospital. You become inpatient on the day you're formally admitted to a hospital with a doctor's order. The day of discharge also doesn't count as an inpatient day. The SNF must be a TRICARE participating provider and Medicare-certified.

Services covered in a skilled nursing facility include: semi-private rooms (a room you share with other patients), meals, skilled nursing care, physical and occupational therapy, speech-language pathology services, medical social services, medications, medical supplies and equipment used in the facility, ambulance transportation (when other transportation is dangerous to your health) to the nearest care not available at the facility, and dietary counseling.

Skilled nursing facility care is different from nursing home care, which is not covered by TRICARE. Nursing homes provide [custodial care](#), which is care that helps you with activities such as: bathing, dressing, walking, eating and sleeping. Learn [more](#) about this on the TRICARE website.

In either situation, you may need [durable medical equipment](#) (DME). DME is equipment that can hold up to repeated use and serves a medical purpose, like oxygen equipment or insulin pumps. TRICARE covers durable medical equipment (DME) when prescribed by a physician to increase your quality of life.

If you can stay home, but still need assistance, you may decide [home health care](#) is best for you. Home health care is provided by nurses, nurses' aides, or therapists who come into your home to help you with medication or other services. Physical, speech and occupational therapists can visit to help you function better. Medical social service workers can visit to make sure you receive proper care. Coverage is the same as Medicare for these services.

[Hospice Care](#) is care for those who are terminally ill. It emphasizes supportive services such as pain control and home care. When you choose hospice care, you've decided that you no longer want care to cure your terminal illness and/or your doctor has determined that efforts to cure your illness aren't working. TRICARE and Medicare both cover hospice care.

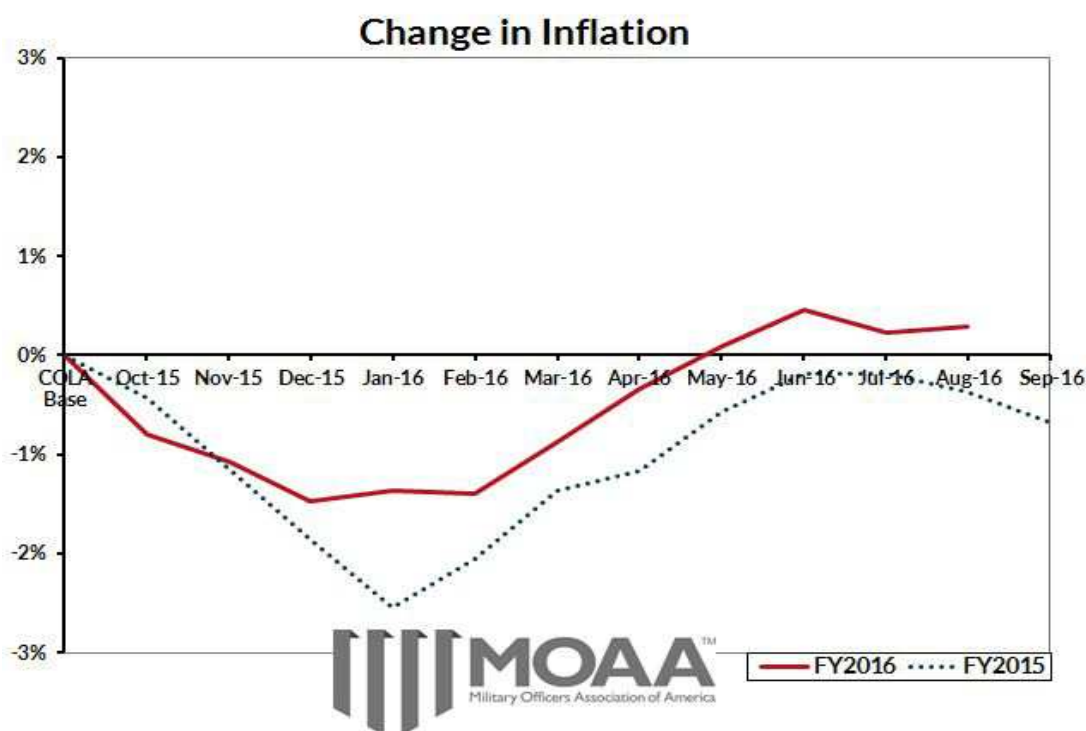
The [Department of Veterans Affairs](#) pays for long-term care services for service-related disabilities and certain other eligible veterans. They also offer nursing home care and at home care for aging veterans who need long term care.

Remember, long term care is care that you need if you can no longer perform everyday tasks by yourself due to a chronic illness, injury, disability or the aging process. Plan ahead and research long-term care insurance, like the [Federal Long Term Care Insurance Program](#) before you need it.

*Legislative – continued from page 9*

- The COLA is determined by the average Consumer Price Index (CPI) for the third quarter (July, August, and September) of the current year divided by the third quarter average of the last year in which a COLA was applied.
- Because August is the midpoint of the quarter, it frequently reflects what the final COLA will be. If that holds true this year, there will be a .3 percent COLA.
- The CPI for September 2016 - the final piece of the COLA puzzle - is scheduled to be released on Oct. 18, 2016.

*Note: The COLA for Social Security, military retired pay and other federal annuities is based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI. Monthly changes in that index might differ from national figures reported elsewhere.*



### **Pentagon Leaders to Congress: “Do Your Job!”**

In hearings before the Senate Armed Services Committee over the past week, the Service chiefs, the Secretary of Defense, and the Chairman of the Joint Chiefs of Staff said Congress' eighth straight failure to pass a timely defense appropriations bill is undermining current and future readiness. The panelists all agreed that short-term continuing resolutions, budget deals capping spending at the previous year's levels and bar any new initiatives, waste money and block essential planning.


Army Chief of Staff Gen. Mark Milley said the outlook is even worse for next year. “Absent additional legislation,” he said, “sequestration caps set by the Budget Control Act of 2011 will return in FY18, forcing the Army to draw down end-strength even further, reduce funding for readiness, and increase the risk of sending under-trained and poorly equipped soldiers into harm's way.”

*Continued on next page*

*Legislative – continued from previous page*

Committee Chairman Sen. John McCain (R-Ariz.) commiserated, saying “Dysfunction in Washington has very real consequences for the thousands of Americans serving in uniform and sacrificing on our behalf...Are we serving them with a similar degree of courage? The answer, I say with profound sadness, is: We are not.” Air Force Chief of Staff Gen. David Goldfein said, “Repealing sequestration [and] returning to stable budgets...are essential” to address long-term challenges.

Testifying at a later hearing, Defense Secretary Ash Carter said heading into another year with a continuing resolution is a “deplorable state of affairs. It baffles our friends, emboldens our foes, it’s managerially and strategically unsound, and it’s dispiriting to our troops, to their families, and our workforce.”

MOAA agrees with defense and service leaders. Congress needs to remove the threat of sequestration and return to passing defense appropriations bills before the start of the new fiscal year. The current dysfunctional cycle first caps budgets below military requirements and then compels wasting a large share of the reduced funding. That’s nuts at any time, let alone while the country is at war. Make your voice heard in Washington on these important issues. 

## **What You Should Know About Your Cholesterol**

October is Cholesterol Education Month. Cholesterol plays an important role in your heart’s health but unfortunately, the Centers for Disease Control and Prevention (CDC) [reports](#) that 73.5 million adults have high cholesterol.

Cholesterol is made by your liver. It is used to make hormones your body needs and to digest fatty foods. It is found in many foods you eat such as egg yolks, fatty meats, and cheese. If you take in more cholesterol than your body uses, the extra cholesterol builds up on the walls of your blood vessels. This makes it harder for blood to flow to your heart and other organs. This can lead to health problems such as coronary artery disease (CAD), which is the most common kind of heart disease in the United States.

Children, young adults and older Americans can have high cholesterol. Risk factors for high cholesterol include diabetes, lack of exercise, poor diet, obesity and genetics. Since there are no signs or symptoms of high cholesterol, for some, the first sign of CAD is a heart attack.

The only way to know if you are at higher risk for cardiovascular disease is to get your cholesterol checked through a simple blood test. TRICARE covers [cholesterol testing](#) every five years in adults age 20 and over, as recommended by the National Heart, Lung and Blood Institute.

Talk to your primary care manager (PCM) for more information on preventive screenings and how to remain heart healthy. Prime beneficiaries may receive clinical preventive services from the PCM or any network provider without a referral or authorization at no cost.

If you use TRICARE Standard, cholesterol screenings are only covered when combined with an immunization, breast, cervical, colorectal or prostate cancer screenings.

# *Huntsville Chapter MOAA Christmas Party*



## **Holiday Dinner**

Sliced honey glazed ham  
Oven roasted turkey breast with giblet gravy  
Corn bread dressing with giblet gravy and cranberry sauce  
Garden long-grained rice pilaf  
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, 17 DECEMBER 2016**

COCKTAILS - No Host/Cash bar - 6:00 pm  
President's Remarks and Dinner - 7:00 pm  
MUSIC – Moondust Big Band  
DOOR PRIZES

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 **7 December 2016** (with check made out to HCMOAA) to:

CDR Christine Downing  
116 Spring Tanner Road  
Hazel Green, AL 35750-8483  
256-828-9740  
[csdowning@bellsouth.net](mailto:csdowning@bellsouth.net)





## **Chapter Trip to Pond Spring – The General Joe Wheeler Home**



Once home to prehistoric Native Americans, Pond Spring is the post-Civil War home of General Joseph Wheeler, a Confederate major general, a U.S. congressman, and a Spanish-American War general. Following the Civil War, Wheeler became a national symbol for reunification and reconciliation. Wheelers daughter, Miss Annie Wheeler, served in three wars as a Red Cross nurse.

The 50-acre site includes a dogtrot log house built around 1818, a circa 1830 Federal-style house, the 1870s Wheeler house, eight farm-related outbuildings, two family cemeteries, an African-American cemetery, a small Indian mound, a pond, a boxwood garden, and other garden areas.

The house was listed in the National Register of Historic Places in 1977. In 1993, General Wheeler's descendants donated Pond Spring to the state of Alabama.

The Chapter is planning a trip to Pond Spring on Saturday, 15 October. The plan is to meet at the Summit Club parking lot at 0830 and carpool to the site. We will then take a guided tour of the property. Tours begin at 1000 and each hour thereafter. The cost of admission for seniors (over 65) and military with an ID card is \$5. If we have a group of 10 or more, the cost will be \$4.

On the way back to Huntsville, we will stop in Decatur at Gibson's BBQ for lunch.

We need to provide a headcount, so that the people at the site will be prepared for us. Please RSVP to Jim Treadway at 256-520-4641 or [jtreadway51@mchsi.com](mailto:jtreadway51@mchsi.com). We need your RSVP by 30 September.

## **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.



## Suicide Prevention

On the average, 22 veterans commit suicide every day. Something needs to be done to let the vets know that people are there to help them.

22 Won't Do is an effort to bring awareness to the soldiers that think there is no hope. We need them to understand that there are people who want to help. There are people that want to talk to them. There is someone else out there going through what they are.

22 Won't Do will take place on 22 October at the Huntsville Veterans Memorial. The goal is to have at least 2222 people doing 22 pushups, not only to break a Guinness world record, but to show our local warriors that we are there to support them and there is hope.

The entry fee to support the cause is \$22. Your donation will go towards the veterans in need, and you will receive a nice T-shirt for your participation.

The Chapter is a sponsor and will have a table at the event. Sign up and do your pushups.

## Important Dates in October

- 1 October – Model “T” Ford on sale for the first time (1908)
- 1 October – People’s Republic of China founded (1949)
- 3 October – East and West Germany re-united (1990)
- 4 October – Space Age begins with launch of Sputnik (1957)
- 6 October – First “talkie” movie - “The Jazz Singer” (1927)
- 8 October – Monthly Breakfast – Royal Rose Diner**
- 8 October – Great Chicago fire (1871)
- 10 October – Columbus Day
- 13 October – US Navy established (1775)
- 13 October – MOAA President LTG Atkins speaks to Montgomery Chapter
- 14 October – Monthly Board Meeting – Summit Club**
- 14 October – Chuck Yeager breaks to sound barrier (1947)
- 15 October – Chapter Trip to Pond Spring**
- 16 October – Queen Marie Antoinette beheaded (1793)
- 19 October – Black Monday – stock market drops 22.6% (1987)
- 20 October – MacArthur returns to the Philippines (1944)
- 21 October – Edison lights the first electric bulb (1879)
- 22 October – Start of Cuban missile crisis (1962)
- 22 October – 22 Won't Do suicide prevention gathering**
- 26 October – Al Capone sentenced to prison (1931)
- 26 October – Monthly Membership Meeting – Summit Club**
- 26 October – Gunfight at the OK Corral (1881)
- 31 October - Halloween

