

Volume 54, Issue 9  
September 2015

### Award Winning

- Newsletter
- Website
- Legislative Reports

Huntsville Chapter  
Military Officers Association of America

# The Sentinel

Huntsvillemoaa.org



## PRESIDENT'S MESSAGE Dr. Bruce T. Robinson, MAJ, USA, Ret



Hi Everyone –

The Chapter has once again been awarded the 5-star Level of Excellence award – for the 4<sup>th</sup> year in a row. That indicates that we are a high performing Chapter per the guidelines established by MOAA National. My thanks to all of the board members – they are the people who are actually responsible for the award.

Our annual golf tournament is fast approaching. It will be held on 25 September at the Links at Redstone as a part of Retiree Appreciation Day. The tournament is the chapter's primary fund raising activity, and all proceeds go towards our scholarship program. Get your registrations in now! We are still in need of sponsors, door prizes and your donated items. Also, be sure to tell your friends and associates about the tournament - it is open to all. You can download a flyer from the chapter website. The top auction item in our silent auction will be 2 Skybox tickets to the Nov. 7 Alabama - LSU game - possibly the premier game of the SEC this year!

Speaking of Retire Appreciation Day, the Chapter will have a booth at the Sparkman center on Saturday morning. Come on over and visit with the members running the booth, and take advantage of the many displays and informative talks.

We are still having some problems with attendance at our member meetings. We need to provide an accurate headcount to the Summit Club, and are responsible for paying for the number of meals we request. The menu, price and RSVP by date are contained in every issue of *The Sentinel* for that month's meeting. If you RSVP and do not show up, you could be responsible for paying for the meal. If you show up without an RSVP, we cannot guarantee you a meal. If you want to attend the meeting and not eat, that is fine. Just let Chris Downing know so we can make sure enough tables are set up to accommodate everyone.

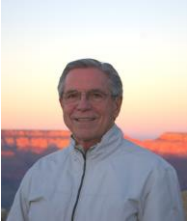
MOAA logo shirts are now available to our members, produced locally by Phoenix Embroidery. Go to the "Chapter Store" link on our website for details. They are great to wear at chapter functions, so get more than one.

- Bruce

### *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/Main\\_Menu/Take\\_Action/Take\\_Action.html](http://www.moaa.org/Main_Menu/Take_Action/Take_Action.html)

### • Active Duty Pay Raise in Jeopardy

Before leaving for the August recess, Congress has once again failed to complete its annual defense bill before leaving for recess. One of the sticking points holding up lawmakers is whether or not to cap the active duty pay raise. These raises are designed to keep pay comparable and competitive with wage growth in the private sector. Pay raises for the active force are based on the Employment Cost Index (ECI), a metric calculated by the Bureau of Labor Statistics that measures private sector wage growth.

Earlier this year, House lawmakers agreed to authorize a full active duty pay raise of 2.3 percent. Senate lawmakers, however, want to cap the pay raise at 1.3 percent. “Annually raising active duty pay at the same pace as the private sector is essential to sustain a quality force - and maintain readiness - over the long term,” said MOAA's Director of Government Relations, Col Mike Hayden, USAF (Ret).

The president has already agreed with the Senate's position on the pay cap and if it goes through, this would be the third year of pay caps below private sector wage growth. It would continue a troubling trend of eroding pay and benefits for service members and their families. Shortly before Congress left town for the August recess, lawmakers rubber-stamped a COLA increase for disabled veterans and military survivors. “It makes no sense for Congress to adhere to one set of laws for our veterans, but fail to follow the same logic for active duty troops,” said Hayden. The president has until the end of the month to notify Congress if he intends to cap pay. Time is running out. Act now and send a MOAA suggested message asking Congress to pass a 2.3% raise that keeps pay on pace with private sector wage growth at:

<http://capwiz.com/moaa/issues/alert/?alertid=63307896>

### • The Way You Get Your Medicine Is About to Change

Beginning 1 October 2015, TRICARE beneficiaries will be required to refill select maintenance medications through TRICARE Pharmacy Home Delivery or at a military pharmacy -- or pay the full price at retail.

This provision was originally tested through a pilot program from the FY13 defense bill, which mandated TRICARE for Life beneficiaries into the above requirements. The FY15 defense bill expanded the pilot to encompass all TRICARE beneficiaries, with the exception of those on active duty, those with other health insurance that provide drug coverage, or those who live

*Continued on page 8*

#### 2015-2016 GOVERNING BOARD

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

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

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

Second Past President: Vacant

##### STANDING COMMITTEES

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

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

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

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

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

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

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##### LIFE MEMBERSHIP TRUST

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

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



Here is what is going on in August at the **Main Redstone Exchange!**

Ever have the need to acquire a uniform accoutrement? Need a new size or updated item for your uniform? The AAFES web site has you covered!

[https://www.shopmyexchange.com/browse/military/\\_/N-104763?et\\_cid=852619&et\\_rid=63648875](https://www.shopmyexchange.com/browse/military/_/N-104763?et_cid=852619&et_rid=63648875)

Saturday, 26 Sep at the Main Exchange for Retiree Appreciation Day come out for cake & punch, free gift bags to the first 50 guests, and register to win \$50 Exchange Gift Cards. There will also be an Exchange booth at the Sparkman Center for Exchange information and giveaways.

Although the sales tax holiday is now over, your Exchange continues to offer back to school sales on supplies and clothes – check it out!

We value your opinion! Please take our survey at [www.ExchangeCustomerSurvey.com](http://www.ExchangeCustomerSurvey.com). Take the survey and log in to register for a chance to win Sweepstakes Prizes. Visit our online store at [www.shopmyexchange.com](http://www.shopmyexchange.com)

**At The Shoppette:** Get ready for fall and don't forget Labor Day soon! Rug Doctor is now available at the Redstone Express; Retirees Appreciation Day Tent Sale September 24-26 and Redbox – all at your Shoppette. Check out our monthly promotions and save!! There is always something on sale at your Shoppette!

**At The Commissary:** For Retiree Appreciation Day: Case lot sale September 24, 25 and 26. It's worth the trip! August/September – Labor Day promos on meats, pork butts and ribs. September has National Honey month promo and Hispanic Heritage month promos.

Your Commissary recommends having a Disaster Supply Kit that includes the following items:

- Water - at least one gallon per person per day
- Nonperishable foods - canned meats, fruits, vegetables, dried fruits, nuts, raisins, cereal, crackers, cookies, energy bars, granola, peanut butter, and foods for infants and the elderly
- Paper goods - writing paper, paper plates & towels, toilet paper
- Cooking items - pots, pans, baking sheet, cooking utensils, charcoal, a grill and a manual can opener

*Continued on page 11*

**Need Addresses**

**MAJ James Powell, USA**  
**COL Carl Steimle, USA**

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

**Concerns**

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

**Mrs. Carrie Hightower**

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





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

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*[Signature]*  
DIRECTOR  
EMPLOYER SUPPORT OF THE GUARD AND RESERVE

*[Signature]*  
NATIONAL CHIEF  
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*Nominated by  
SSG Gary Brotherton  
who returned recently  
from a year of  
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## Cloud Advice: Fiduciary Standard Expansion Law

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

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

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

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

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

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

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

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

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

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

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

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

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

## **Widow's Activities**



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

### **WOW Support Group**

All –

Carrie was in the hospital at the end of August, and is recovering from surgery. Please call her to wish her well.

WOW activities in September are TBD.

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

The MOAA widow's luncheon will be held on Friday, September 11th at the Olive Garden, 3730 University Drive in Huntsville. Phone 256-539-1955.

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

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



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



### **Fox Army Health Center Laboratory Department Launches Major Renovation Project**

Effective August 19-30, 2015, the Fox Army Health Center Laboratory Department will close to relocate to the swing space in the east entrance parking lot on the grounds of Fox. This transition is required in preparation for an upcoming Laboratory modernization project. Orange signs will be located throughout the facility and grounds directing patients to the right location.

We have taken every step to ensure patient care is not impacted during this move. If lab work is required, TRICARE Prime beneficiaries will be given specific instructions to follow from their Primary Care Manager at Fox Army Health Center. All others TRICARE beneficiaries will have to request required laboratory services through their assigned Network Primary Care Manager. Laboratory services will resume at Fox for all beneficiaries once the relocation to the swing space is complete.

Effective August 31, 2015, Fox Army Health Center's Laboratory will resume operations in the swing space starting at 0730. This will remain their temporary location until this long-term modernization project is complete. Notification of the Fox Army Health Center, Laboratory Department Grand-reopening, will be advertised through all available resources at least three weeks prior to the completion of this project.

We apologize for any inconveniences that this work may cause, and thank you for choosing Fox.



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

#### **Education in the United States of America**

"The fear of God is the beginning of knowledge...Proverbs 1:7

"The Father of American Education," Noah Webster, believed that the purpose of schools was to advance the Christian faith. In 1836 Mr. Webster said: "In my view, the Christian religion is the most important and one of the first things in which all children, under a free government ought to be instructed... The Christian religions must be the basis of any government intended to secure the rights and privileges of a free people."

Reflect on the philosophical shift that took place in the United States. John Dewey, the twentieth-century "Architect of Modern Education," said: "There is no God, and there is no soul. Hence there are no needs for the props of traditional religion."

The loss of these props, and therefore, of moral standards has opened the door to teen pregnancies, abortions, drug abuse, alcoholism, violence, suicide, undisciplined youth, etc.

Could America fail simply because she loses it religious foundation? America needs to reclaim her Christian educational heritage! The excuse is often made—"You cannot legislate morality." That is true, but educated teachers can educate morals. Our failure to education is opening the doors for anarchy.

But Jesus said, "Let the little children come to Me, and do not forbid them; for of such is the kingdom of heaven."  
(Matthew 19:14, NKJV)



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

**CDR Timothy Zane, USN**  
**LTC James Holland, USA**  
**Col Robert Hovde, USAF**  
**LTC Roger Buterbaugh, USA**  
**CW3 Braxton Butler, USA**

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

### **Scholarships**



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

Please consider making a donation to our program. Contact Norb Patla for details.

### **Treasurer's Report**

**CAPT Richard West, USN**

For the Month of July 2015

Beginning Balance	\$22,244.18
Credits	2338.00
Debits	1297.96

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Ending Balance	\$23,284.22
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overseas. While active duty service members are exempt from the mandate, active duty family members will be required to participate in the program.

In September, beneficiaries will receive a notification letter from TRICARE providing details on enrollment instructions and the waiver process. Beneficiaries can still get short-term or “acute” drugs, like antibiotics and pain medications, from retail pharmacies. The new mandate only applies to select maintenance medications, many of which are brand name.

Unlike the original pilot, there will be no ability to “opt out” of the program after one year, and starting 1 October, beneficiaries will have approximately 90 days to move their prescriptions before being responsible for 100 percent of the cost share.

For years, MOAA has said that home delivery is a low cost, safe, and convenient option for beneficiaries to fill their maintenance drugs and save money. “Switching to TRICARE's home delivery saves the government on average 32% on brand name drugs filled through the mail order,” said Capt Kathy Beasley, USN (Ret), MOAA's Deputy Director of Government Relations. “This is another example of beneficiaries doing their part to help drive the cost of health care down.” 

### **Eligibility rules tighten for Military Resort in Europe**

New rules will limit those who can stay at the Edelweiss Lodge and Resort in Garmisch, Germany, according to Army Installation Management Command, which operates the facility.

Troops, retirees and their families living outside Europe no longer can directly book stays at the Edelweiss Lodge and Resort in Garmisch, Germany, following a recent review of the eligibility regulations. Under the rule change, the only way for individuals living outside Europe to stay at the Armed Forces Recreation Center resort is as a guest of an eligible person, or if they have been living in Europe — on temporary duty, for example — for at least 30 days.

During an internal review, officials determined that rules related to the Status of Forces Agreement between the U.S. and Germany were not being followed, said Bill Bradner, spokesman for the Army Installation Management Command, which operates the AFRC facilities that are open to members of all services. “It is an unfortunate development, and we’re so sorry this may limit lodging options for service members and retirees visiting Europe, but we must comply with the SOFA agreement,” Clesson Allman, general manager of the Edelweiss Lodge and Resort, said in a statement. Those who made reservations before June 10 may still stay at the resort, one of four AFRC facilities worldwide but the only one in Europe.

For active-duty members stationed in Europe, there aren't any new restrictions or requirements for reserving rooms. According to the regulation that defines eligibility for the Edelweiss, military retirees living in Germany are authorized to use the resort once they have the proper tax authorizations from the German government.

Active-duty members and retirees who don't live in Europe must spend at least 30 days in Europe and have verification of eligibility from German customs officials before they can make reservations. Active-duty and retired troops also can stay at the Edelweiss as guests of someone who has lived in Europe for at least 30 days. In that scenario, eligible patrons of the resort are allowed to sponsor up to three rooms, and must be present during their guests' stay.





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## **Membership Statistics**

Total Members: 446

Auxiliary Members: 67

Life Members: 220

New this month: 5

Deaths this month: 3

Renewals: 0

## **MOAA Connect**

MOAA's Social Media Application

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

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

Give it a try!



## **SEVEN GREAT EVENTS**

- Military- and Spouse-Friendly Career Fair
- Informational Workshops
- MOAA Partners and Exhibitors Expo
- Community Heroes Award Night
- MOAA Annual Meeting
- Chairman's Luncheon
- Chapter Levels of Excellence Award Ceremony



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

### *PX/Commissary – continued from page 3*

- First-aid kit including bandages, medicines and prescription drugs
- Cleaning materials - bleach, sanitizing spray, and hand and laundry soap
- Toiletries, personal hygiene items and moisture wipes
- Pet care items - food, water, leash, carrier, medications, medical records, and immunization tags
- Lighting - flashlight, batteries, candles and matches
- Battery-powered radio
- Duct tape, scissors
- Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies, emergency contact information)
- Cell phone with chargers
- Extra cash
- Emergency blankets
- Maps of the area



**34 Birthdays in September  
Happy Birthday!**



**TAPS**

Our deepest sympathy to the families of our departed friends

**COL Charles Cooke  
COL Ed Johnson  
CW3 John Bates**

**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:

**Position Open**

We have a board position open – Program Chair. The duties revolve around securing guest speakers for our member meetings, coordinating with the Summit Club for the menus for our member meetings, arranging entertainment for our summer and Christmas parties, and planning any other extra-curricular activities like bus trips to local attractions.

This position is not restricted to members – if your spouse wants to get creative and help the Chapter provide top rate programs, that is totally acceptable.

Please contact Bruce Robinson, 256-450-3191 or [brobinso@mitre.org](mailto:brobinso@mitre.org) if you are interested, or know someone who is.

**July Membership Meeting  
Dr. Casey Wardynski**







**Membership Meeting**  
**30 September 2015**  
**11AM – Summit Club**

**Ms. Lila King – Brookdale Assisted Living**

Lila King holds a Bachelor of Science in Human Development and Family Studies from the University of Alabama, Tuscaloosa. After graduation from UA, she continued her career to complete a service with the United States Peace Corps while providing healthcare and sanitation education to the local natives. After Lila completed her tour, she returned to North Alabama and graduated with a Master of Social Work, focusing on a concentration in Mental Health from the University of Alabama A&M.

Prior to joining Brookdale Jones Farm, King worked as a Senior Representative of Community Engagement at the American Cancer Society in Huntsville. Prior to that, she worked as a Business Development Manager with Virginia College campus in Huntsville.

King currently lives with her son, Isaac, in the historic 5 points area of Huntsville. Isaac attends the Academy for Academics and Arts and they enjoy attending events with the Huntsville Community Drum Line and playing with their dog, Kingsley.

**TOPIC: Brain Health - Can Alzheimer's Disease Be Prevented?**

Can Alzheimer's disease be prevented? There's an increasing body of evidence that shows there are interventions that can slow the decline of brain function while maintaining healthy connections between them. With proper diet and exercise, you or a loved one can delay or possibly even pre-vent the onset of Alzheimer's or dementia. You will learn how the brain functions, how it declines and what steps you can take to keep your brain alert and active.

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**Menu:** Smoked turkey, country fried steak, mashed potatoes w/ gravy, green bean casserole, peach cobbler, rolls w/ butter, 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 27 September

## **New Tricare rule shifts prescriptions away from retail pharmacies to mail order and military facilities**

Tricare's pharmacy benefits program will soon require eligible covered beneficiaries to refill non-generic prescription maintenance medications through the national mail-order pharmacy program or through military treatment facility pharmacies. Tricare's pharmacy benefits program will require eligible covered beneficiaries to refill non-generic prescription maintenance medications through the national mail-order pharmacy program or through military treatment facility pharmacies, according to an interim final rule published Aug. 6. According to DOD's [Federal Register notice](#), the new rule (which becomes effective Oct. 1, 2015) also authorizes a waiver of the mail order requirement based on patient needs and other appropriate circumstances. DOD said the rule—which will move a large volume of these non-generic maintenance prescriptions from retail pharmacies to military pharmacies, where there is no copayment, or to the mail order program, where copays are much lower—is expected to save the department about \$88 million annually. DOD also expects the move to save beneficiaries approximately \$16.5 million per year through reduced copayments. For brand-name prescriptions, beneficiaries will pay \$16 for up to 90 days through the mail program, compared to \$60 using a retail pharmacy. On average, according to the filing, the government pays 32 percent less for brand-name maintenance medication prescriptions filled through the mail-order program or military treatment facility pharmacies rather than the retail program. One user has already noted that if the patient has another primary health insurance, Tricare will not allow the use of the mail order program because Tricare is the secondary insurer.

## **Affordable Care Act Update**

Under the Affordable Care Act (ACA), all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if applicable) have the minimum essential coverage. More information will be forthcoming about the delivery method of these forms.

These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016

You can find more information about the impact of the Affordable Care Act on your federal income tax at: <http://www.irs.gov/Affordable-Care-Act>, or <http://www.dfas.mil/taxes/aca.html>.

You can act now to make sure your forms remain secure once they are available using myPay. Just look for the link to "Turn On/Off Hard Copy of IRS Form 1095" in your account and select Electronic Delivery Only. Your information will remain safe until you need it.



In concert with the Military Retirees Council and the  
Redstone Arsenal Community Women's Club,  
**the Huntsville Chapter of the Military  
Officers Association of America presents our**



*The Links  
at Redstone*



## 4th Annual "Scholarship" Golf Tournament "Retiree Appreciation Days" - Friday 25 September 2015



**0800 Shotgun Start  
Registration begins at  
0630**

**4-person Scramble Format**



**Early Bird Special:**  
**Register by September 11<sup>th</sup> at the  
reduced rate of \$65 per  
player / \$260 per 4 Person Team!**  
**Don't Wait – Sign Up Now!**

Individual Golfer - \$75  
4 Person Team - \$300

Includes range balls, cart, golf, lunch & door prizes ticket  
Prizes for: Top Three Teams, Longest Drive, Closest to the  
Pin, Hole in One

**Silent Auction with lots of great  
items!**

Mulligan / Power Drive packages for sale!



**To Sign Up Contact:**

**Rick West  
256-776-6901**

or

**John Inman  
256-425-8022**

Mail this form and your check made out to HCMOAA to:  
**Rick West  
151 Tipton Rd  
Gurley, AL 35748**

**PLAYER 1:** \_\_\_\_\_ **PLAYER 2:** \_\_\_\_\_

**PHONE:** \_\_\_\_\_ **PLAYER 3:** \_\_\_\_\_

**E-MAIL:** \_\_\_\_\_ **PLAYER 4:** \_\_\_\_\_

**100% of net proceeds returned as  
merit awards for the Huntsville  
Chapter MOAA Student Scholarship  
Program**



Sponsorship does not imply endorsement by the U.S. Army nor the Department of Defense.



## **Protect Yourself from Summer Bites**

After a fun day at the pool or just being with friends, nothing can ruin the day like an annoying mosquito or tick bite. Your skin protection won't work as an insect repellent, so be sure to keep some on hand and treat bites quickly to avoid infection.

It may seem like a good idea, but avoid using combination sunscreen/bug spray. Sunscreen should be applied every few hours but insect repellent does not need to be reapplied.

There are many different kinds of insect repellent, but the Centers for Disease Control and Prevention (CDC) recommends products that have at least one of the following active ingredients:

- DEET
- Picaridin
- IR 3535
- Oil of lemon eucalyptus

Both the CDC and the American Academy of Pediatrics (AAP) recommend that you not use DEET on children younger than two months old, and use 10-30 percent DEET on older children. Ten percent DEET provides protection for about two hours and 30 percent protects for about five hours. Choose the lowest concentration that will provide the coverage you need. Be sure you read the labels to find out how much product is in the repellent. The DEET alternative, Picaridin can be found in concentrations of five to ten percent.

If you are outside for a long period of time, in addition to avoiding mosquitoes, you should also remember to check for ticks. Most tick bites are harmless but be sure to remove ticks properly and wash the area, as well as your hands, after removal. Because some ticks carry diseases, it is best to note when you found the tick and monitor yourself or your child for illness. Tick bites are typically painless so they may be attached several days before you notice them. Protect yourself and your loved ones from tick bites by wearing longer sleeves and tucking your pants into your socks in wooded areas.

Insect bites to an allergic child can cause severe symptoms requiring emergency treatment. If you have an emergency, be sure to go to an emergency room and not an urgent care clinic to ensure proper coverage. Urgent care coverage depends on your plan. You can also call the TRICARE Nurse Advice Line at 1-800-874-2273, option 1. By calling the Nurse Advice Line you can talk to a registered nurse who can give you healthcare advice, help you find a doctor or schedule a next-day appointment at a military hospital or clinic. There are even pediatric nurses who can assist you and will call you back to check on your child.

There's still a lot of summer left to enjoy. Don't let summer bugs spoil your fun. For more information about bug safety and the proper removal of ticks, go to the web page From Insects or Animals on the AAP website. This site, as well as the CDC website, offers additional summer safety tips.

## NORMANDY

by Austin Miller  
via  
Jan Camp

In June my con Christopher and I spent three days at Normandy, France. We visited the D-Day invasion beaches of Gold, Juno, Sword, Omaha and Utah. We also spent three days walking and touring Paris. The best part of the trip was spending nine days with Christopher who is a 2001 graduate of the U.S. Naval Academy and the last in a long list of our family to serve in the U.S. Military. In September he will be deployed to North Africa for a year, making the time with him even more special.

Two other Millers on that list were James Curtis Miller, Sr. (Gib) and Mose Louis Miller, Jr. (my uncles). They both landed with the Fourth Division, 22nd infantry regiment at Utah Beach. To see the place they landed and fought in the hedgerows and now famous small towns behind the beach was a primary motivation for the trip. My father, Joseph H. Miller, also served in the 22nd prior to WWII.

The first place we visited was the American Cemetery at Colleville-Sur-Mer overlooking Omaha Beach. This has to be one of the most meticulously tended cemeteries in the world. The grass is cut daily, the crosses are cleaned with a solution to keep them white and you won't see a speck of trash anywhere. There are over ten thousand Americans buried there. It is where the Assistant Commander of the 4th Division, General Theodore Roosevelt, Jr., is buried (the son of the 26th President of the United States). The only thing that stands out about his tomb are the gold letters identifying him as a Medal of Honor recipient.

The cemetery sits on a hill above Omaha Beach where the 1st Infantry Division broke out and headed inland. Accounts of what that beach was like on D-Day are well documented. Bodies, parts of bodies and wounded littered the beach. Streams running back to the sea as the tide went out were filled with blood which tinted the water red all along the shore line. If you made it off the beach up to where the cemetery is now located, it was only the beginning. There would be more days like this until you were killed, wounded or the war ended eleven months later. Very few made it to the end.

After the cemetery and a walk down to the beach and back, we drove a few hundred yards further to where the 29th Infantry Division came ashore. The situation for the 29th was as desperate and tenuous as it was for the 1st. Division. If you saw the movie, "The Longest Day", you may recall this was the beach where General Norman Cota was played by Robert Mitchum. General Eisenhower said the eventual breakout at Omaha that was in doubt for hours was not the result of planning or leadership of the generals. It was the individual soldiers deciding they didn't want to die on the beach. One would get up and push forward, then another would see him, then another and soon they were all moving off the beach -- a factual tribute to the ability of the American soldier to improvise and overcome.

The next stop was Ponte Du Hoc. The top of the cliff was filled with mostly destroyed fortifications, craters and bunkers. The story is well known of how the 2nd Ranger Battalion scaled the cliffs from the sea to the top using sky hooks. We enjoyed a great view on a clear day and I was impressed that I could see both Utah and Omaha beaches. We went next to Utah where my uncles helped make history 71 years earlier.

The beaches and countryside around the beaches is unchanged since 1944. The one paved narrow road from the Utah Beach to St. Eglise, St. Marie Dumont and Carentan that the troops used in 1944 is still the only through road. The hedgerows are still bordering the pastures, apple orchards and fields. My uncles talked about the bloated dead cows scattered throughout the countryside. I couldn't help but notice that cows are still grazing in those same meadows. There are no hotels, service stations or strip malls. Most every house had an American flag flying in the yard. In at last one yard I saw, it flew above the French flag.



The great affection of the people at Normandy for the Americans was obvious even 71 years after the battle. St. Mere-Eglise and St. Marie Dumont have numerous markers touting the feats of individual U.S. soldiers. The most famous is of John Steele of the 82nd Airborne Division who landed by parachute and got hung up on the side of the town church steeple. He had to hang there, unable to move, and watch the slaughter of his fellow soldiers as they floated down and landed in the church yard below. A mannequin of Trooper Steele suspended by his parachute hangs year round from the same spot where he was stuck in 1944.

One evening we visited St. Mere-Eglise for supper and saw no other tourist the whole time we were there. It was very peaceful and quiet. No birds singing, dogs barking, car horns blowing, and no cars parked on the street. About the only people I recall seeing were the two men in the sidewalk cafe that cooked and served our food.

Casualties were relatively light at Utah but it was not a stroll. Those that came ashore in the first two hours of the invasion had a one in three chance of getting killed. The prevalence of markers for the 4th Division at the cemetery dated June 6th bears this out. Any break they got at the beach was paid back many times in the hedgerow country, movies like "The Longest Day" and "Band of Brothers" make the towns look much grander and more impressive than they are in reality. For example in the "Band of Brothers" when Lt. Winters of the 101st got shot in the foot at Carentan it appeared that he was in a large town with big buildings, when in fact the real spot is located at the edge of town among scattered small ordinary buildings.

Our guide knew the owner of Brecourt Manor, located outside St. Marie Dumont. This is where Easy Company of the 506th Parachute Regiment (Band of Brothers) led by Lt. Richard Winters, took out the four 105 howitzers shelling Utah Beach. Brecourt Manor is an ancient house and farm owned by descendants of the family who lived there in 1944. We walked from the house through two pastures to get to the long trench where the guns were located. You could see the Channel at Utah Beach from the pastures.

Lt. Winters received the Distinguished Service Cross for the action and the other men on the mission received a Silver Star or Bronze Star. In the movie Winters was told by Lt. Nixon that maps he found at one of the gun sites gave enemy positions for all of Normandy. In reality they only gave gun positions for that sector.

Uncle Gib came ashore at 6:30AM in the first wave. He had a long way to travel from the landing craft to the shore. We saw the tide out like it was when he landed (the invasion was planned for low tide) and it looked like at least a quart of a mile to the water. Now the area at low tide is a rich oyster and muscle harvesting site. Uncle Gib fought back and forth through the hedgerows and small towns until July 12th when he was hit by a German 88. His good friend, Ardith Byro from Malta, Illinois, was killed instantly. It was about two days before they could move him to a field hospital. He talked in later years about lying on the ground unable to move and getting bitten by mosquitoes. The field hospital was located at a site off Omaha Beach with an airstrip across the road. The airstrip was used by fly the wounded to England.

In 2015 wheat was growing in both fields with a scattering of red poppies in the wheat that added a stark splash of beauty. There was no sign left of the hospital or airstrip. Uncle Gib was flown to England from that strip and spent a year in hospitals in Britain, New York and Daytona Beach, Florida. He was wounded in an apple orchard near Raids which is about the size of Maysville. It was not possible to find the spot, but I got a good sense of what the area was like. There were so many casualties in the area that the road through Periers, Sainteny and Raids became known as the Corridor of Death.

Uncle Gib survived his wounds, stayed in the Army and retired in 1960 as a Chief Warrant Officer. We know that the Commander of the 4th Infantry Division, General Raymond Barton (played by Edmond O'Brien in "The Longest Day" was almost killed by German artillery in the vicinity of Raids. It is almost certain that since Uncle Gib was responsible for communications he had close and regular contact with the General. Combat can forge strong bonds. Uncle Gib and General Barton had a friendship that lasted until the General died in 19163. A personal friendship between a General and a Sergeant is not a common occurrence. I don't think they became friends, but Uncle Gib also knew the 4th Division war correspondent. His name was Ernest Hemingway. →



Uncle Lewis went ashore on June 7th or 8th and followed the same path as Uncle Gib until July 12. After that he went on to St. Lo, Cherbourg and Hurtgen Forest and the Battle of the Bulge, staying in action until the end of the war. He received a Bronze Star at the Hurtgen Forest and survived the war with little more than a scratch. He got out of the Army after the war and returned to Ryland, soon married and lived the rest of his life in Huntsville.

Aunt Bertha, Uncle Gib's wife was notified when Uncle Gib was wounded, she in turn notified my grandparents. As you can imagine they were all very upset and worried. But there was one Miller who was glad to hear the news. Uncle Louis knew this was his brother's ticket to life and survival of the war. He was in a position to know that getting evacuated from the front was akin to being taken out of hell.

This had to be a tough time for the family back home, one son was seriously wounded and the other was still in Normandy in the middle of some of the fiercest fighting of the war.


There is a building on Utah where the 4th Division came off the beach headed inland. It was there in 1944 and both uncles couldn't have missed seeing it when they walked by. The building now houses a restaurant with very good food. I thought I ordered a ham sandwich but instead got the ham and no bread. The ham was so good I didn't miss the bread. When we finished eating our guide told the owner in French that I had two uncles in the invasion. He announced this in French to his customers and they all stopped eating and looked at me. The owner handed me a marker and through our guide asked me to write their names on the wall. I did this with all in the restaurant watching. This was my highlight of the trip! Seventy-one years after they were there, the names James C. Miller and Louis Miller are now written on the wall over a door at the only restaurant at Utah Beach. It is the only building on Utah except a museum built a few years ago.

We spent the afternoon of our last day, before returning to Paris, on Utah walking the beach, exploring what was left of the German bunkers, taking pictures, talking and trying to soak it all in. The weather was perfect with a blue sky, no wind, no humidity and a temperature of about 70 degrees. I felt a little reluctant to leave but we finally did and went to St. Marie Dumont for supper. We ate at a sidewalk cafe enjoying the great weather and the beauty of the town. All the small villages we saw had a church in the center of town, like a courthouse square in our country. We saw a middle aged couple walk by holding hands and several young people later came in to the restaurant next to us. After eating we walked around the church and streets to read about a dozen markers telling about individual soldiers of the 82nd Airborne and the battles that occurred in the town. In one store window I took special note of a big sign that said "We love the 4th Infantry Division". It was hard to picture what this peaceful town must have been like in June, 71 years earlier. We stayed until dark and drove to Caen for the night. The next morning we caught a train back to Paris.

Both Uncle Gib and Uncle Louis lived their last years in Huntsville on Wellman Avenue only a few houses from each other. Uncle Gib lived to be almost 95. Uncle Louis died at 68. When Uncle Louis died, Uncle Gib said to me, "I can't stand to look down the street toward his house; you know he and I were in combat together!"

For me this was the trip of a lifetime and I will be forever grateful for the time spent there with my son. I was not much interested in the few monuments or museums. My interest was in the landing zones, the towns, the roads, the countryside and what it must have been like for soldiers and civilians alike in the summer of 1944.

I don't believe you could go there without being haunted by the death and maiming of so many young men. It makes you realize that was a horrific thing and should always be the last possible option. There are over 10,200 American soldiers buried at Colleville-Sur-Mer and another 5,000 or so at the American cemetery in Brittany, which we visited. This does not count those sent home or buried at other American cemeteries in Europe.

Any way you look at it, there is no way of mitigating the tragedy of so many young men that had to give up all their tomorrows; not to mention wives, children, parents, siblings and friends that lost them forever. When I think about Normandy and my excitement about visiting there, I have to keep this in mind. 

## **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 12 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.

## **Member Spotlight - LTC Ed Kennedy, USA-Ret**

### **As relayed by CDR Christine Downing**



What a handsome horse, and the rider too! Please meet Lieutenant Colonel Ed Kennedy in his younger days as an Infantry Officer. He says that he rode horses for much of his career and has some good stories about this particular mount if you are interested. Ed's father started out in the Navy during WWII, then attended West Point and served in Vietnam, inspiring Ed to a military career. (His uncle was a surgeon in the Navy, but that's another story.) His father wanted him to become a doctor, but when Ed persisted, he went with his son to the Army recruiter in 1971, and as they say, the rest was history. After serving as an enlisted man, Ed was selected to attend West Point and decided to stay Infantry for the remainder of his career. His assignments were varied, and included tours in Korea and Germany. This latter duty station was very interesting to him as he had lived there as a child and very much enjoyed living there again. Being a history buff with a particular interest in the Middle East, Ed was thrilled to have an assignment to a school in Israel. It was a short-lived program however, and just after completing his schooling Israel went to war with Lebanon and officers from the United States were never again part of that training program. He and his family ended up in Fort Leavenworth, KS and after retiring from the Army in 1997 they decided they liked it so well they would stay there. Ed got a job with the Army Command and General Staff College as an instructor in History and Tactics. He and his wife Chris, their three sons and a huge Newfoundland mix dog settled into life on a farm there in Kansas. Everyone was happy until Ed received word of a position teaching Leadership at the Command and General Staff College at a place called Redstone Arsenal. He had long wanted to teach Leadership and even though he had never been to Huntsville, AL, he accepted the relocation and set up house in New Market, AL. Needless to say, the dog had to make quite an adjustment from roaming the farm to being confined on a small suburban lot! His three sons almost made a clean sweep of the military: one son is a Captain in the Army, another served as a Cryptographer in the Navy but later went to work for the National Security Agency, and the third son works for the University of Georgia. Ed's wife Chris keeps busy with her newfound skills in quilting, and Ed continues his work as an Assistant Professor of Leadership at the CGSC.

## **Important Dates in September**

- 2 September – VJ Day
- 7 September – Labor Day
- 10 September – Board Meeting – Summit Club
- 11 September – Remember 9/11
- 13 September – Grandparents Day
- 17 September – US Constitution approved (1787)
- 18 September - US Air Force established (1947)
- 17-20 September – Oktoberfest – MWR Activity Field
- 22 September - Emancipation Proclamation issued (1862)
- 23 September – Autumnal equinox
- 25 September – Golf Tournament – Links at Redstone
- 25-26 September – Retiree Appreciation Days
- 26 September Monthly Breakfast – Golden Corral
- 30 September – Member Meeting – Summit Club

