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September 2016



Huntsville Chapter
Military Officers Association of America

The Sentinel

Huntsvillemoaa.org



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



Dear Members –

Our Chapter was awarded the MOAA 5-star Level of Excellence award for the 5th year in a row. This award shows our Chapter is following the guidelines established by MOAA National. Thanks to all members of the Chapter, especially to our Governing Board, for their excellence in the performance of their duties.

Our Scholarship golf tournament is fast approaching. Our tournament will be held on 22 September at the Links at Redstone as part of the Retiree Appreciation Day activities. We need you to help acquire local sponsors. Please look on our website for the golf sponsor flyer and then speak to your barber, drycleaner, dentist, etc. Even if they decline to sponsor a hole, ask for donations of goods or services. Most donations can be used in our silent auction. We also need golfers. We want a full field and would like to turn people away. Contact Bruce Robinson, Don Kimminau or me if you have questions. Contact Rick West when you acquire donations and sponsorships.

The Retiree Appreciation Day is on 24 September. The Chapter will have a booth at the Sparkman center. The morning begins with a free breakfast followed by speakers, then the booths open.

A Chapter trip is planned to the General Wheeler house in Hillsboro, AL on 15 October—save that date. We will meet at the Summit at 0830 and carpool to the site. We'll have BBQ for lunch. See the details inside.

The State of Alabama updated their veteran's website. The website is <http://alavetnet.alabama.gov>. See details inside.

There is an upcoming Veteran Suicide Awareness Event, "22 Won't Do" scheduled for 22 October at the Veterans Memorial. Our chapter will be involved with this event. For more information, see the website <http://22wontdo.org/index.html>.

For variety, there will be a change of venue for this month's breakfast. We will meet at 0900 on September 10th at the Royal Rose Diner. Details inside.

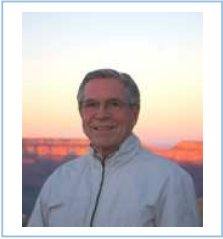
Charles

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/>

• Who Really Cares About TRICARE for Life (TFL)?

Well, hopefully most of you do, because you are now or eventually will be a recipient of it, assuming it hasn't totally disappeared by the time you reach 65. That certainly does not mean that many in the press and perhaps some of those in the Congress are not nearly as interested as you (we) are. There are many "experts" who have ideas of how to deal with the 'promised' healthcare benefits that military retirees have traditionally expected to be made available to themselves and their dependents after a full career. However it is evident that these benefits are not held in as high a priority by many of these experts as they are to those of us expecting them. I'll get to the main point, but first, in a 1 Aug 2016 op-ed on Politico.com, Todd Harrison, a senior fellow at the Center for Strategic and International Studies, rightly took the Senate to task for proposing very large housing-allowance cuts for thousands of service members, but likely missed the mark about long term healthcare benefits.

Harrison called the Senate initiative "perhaps the most misguided proposal with the greatest potential for unintended consequences." Rather than highlighting, as MOAA did, the devastating financial impact of the plan for various types of service members, the op-ed cited other downsides, including potential effects on local housing markets and the possibility of raising DoD housing costs. And, unlike MOAA, again, it didn't take issue with making significant cuts in personnel accounts. Indeed, it cited bogus arguments to the effect "rising personnel costs are squeezing out investments in new technologies and weapon systems."

In fact, personnel costs are no longer growing; the growth in the first decade of the century was a necessary correction for more than a decade of previous cutbacks that caused retention and readiness problems in the late 1990s; and, personnel costs have remained steady at a little over 30 percent of the DoD budget for the past 30 years. What is actually squeezing new technologies and weapon systems is exploding cost overruns in both acquisition and operations and maintenance accounts. But the author's main argument against cutting housing allowances is that "immediate cash compensation is what employees value most — more than noncash forms of compensation (like health care) and deferred benefits (like retirement pensions)."

So the author's recommended alternative is to cut "benefits many service members don't even know they have and therefore do not value, (I really

Continued on page 9

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Personal Affairs: Vacant

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

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LIFE MEMBERSHIP TRUST

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

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

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



PX / Commissary

Col Gerald C. Maxwell, USAFR



Main Exchange

Labor Day Specials are everywhere! Hard to believe, but Fall is just around the corner. Our Fall Beauty Bar Book releases on 26 August, 2016 - just in time for the Fall season! This collection features brands from our Cosmetic Beauty Bar and is an annual favorite!

Join us as for the Redstone Retiree Appreciation - Soldier for Life celebration Saturday 24 September, 2016. We will begin at the Sparkman Center with information and giveaways. Later in the day, stop by the Main Exchange at 1530 for cake and punch. The first 50 guests lined up at 1530 will receive a FREE gift bag. Also, enter to win one of four \$50 Exchange Gift Cards to be given away. Mark your calendars for this great celebration.

We continue to seek feedback from our customers and would love to hear from you. Please take a few moments after your next shopping trip to fill out our Customer Satisfaction Survey. 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. You can find the link information on your receipt or you can go to <https://surveymonkey.com/s/MyExchSurvey>

Shoppette

The Labor Day tent sale is upcoming – date is TBD for now and should be announced shortly. Always lots of specials so stock up! Also, check out the very wide variety of craft and microbrews at your Shoppette.

For those who want the high end items, the Shoppette now has Dom Perignon Champagne - but it is pricy – and under lock and key! You will also find Jack Daniel's Sinatra Select. A tribute to one of Jack Daniel's biggest fans – I understand that it continues to be made to the exacting standard that Old Blue Eyes required.

For you scotch lovers, there is a nice selection of single malts. You will find Macallan, Lagavulin, Oban, Balvenie, Dalwhinnie, Laphroaig, and Glenmorangie. Makes you want to try on a kilt.

Commissary

Plan for the Case Lot Sale – 22, 23, 24 September – in conjunction with Retiree Appreciation Day. Labor Day promos on meats, butts and ribs. Christmas is coming up soon, so don't forget Gift Cards! Commissary gift cards, available in denominations of \$25 or \$50, are a great way to provide the necessities to your loved ones and friends conveniently and quickly.

Continued on page 13

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

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

Air Force Representative:
Col Gerald C. Maxwell
256-606-5282
gerald.c.maxwell@nasa.gov

Personal Affairs Officer

Temporarily Vacant



Paul Snowden,
Tim Kinnison, COL., USAF (Ret.)
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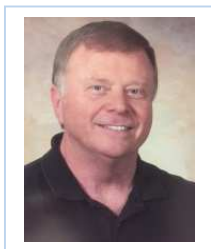
Tune in **Saturdays at 10:00AM** on WBHP to hear Cloud Financial address popular financial concerns and provide helpful solutions to put you on the path to achieving your retirement goals!

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Fox Army Health Center Col Gerald C. Maxwell, USAFR



FAHC Information

Fox Army Health Center always tries to provide you the best care. If you have any questions / concerns / comments – you are invited to attend the Patient Advisory Council Meeting on 14 September at 1000 in the Commander's Conference Room.

The Retiree Appreciation Day health fair is 23 September at The Summit from 0800-1200. Many organizations, local vendors and medical representatives will be in the ballroom to perform health screenings and distribute information. A complimentary continental breakfast will be available. Across the street in the Overlook parking lot drive-by flu vaccines will be dispensed (contingent on vaccine availability).

Lightning Safety

Lightning strikes the United States about 25 million times a year. Although most lightning occurs in the summer, people can be struck at any time of year. Lightning kills an average of 49 people in the United States each year, and hundreds more are severely injured.

Recently several people have been killed by lightning in north Alabama. Plan ahead! When Thunder Roars – Go INDOORS! It is not the time to cover items or put things up outside once you hear thunder!

- **Do your planning and be aware of the daily forecasts.** Check: www.nws.noaa.gov. Also, pay attention to early signs of thunderstorms: high winds, dark clouds, rain, distant thunder or lightning. If these conditions exist, do not start a task you cannot quickly stop.
- **Know what to do when the Emergency Warning System (EWS) or your phone app announces Lightning has developed. Personnel conducting outdoor activities please exercise appropriate caution.** An identical emergency announcement is provided on the NIXLE App, Saf-T-Net, WHNT, Live Alert 19, WAFF Weather TNVALERTS, WAAY31, and several other apps.
- **Always remember, NO PLACE OUTSIDE** is safe when thunderstorms are in the area!!
- **If you can hear thunder, lightning is close enough to strike.** Stop what you are doing and seek safety in a substantial building.
- **Stay in safe shelter at least 30 minutes** after you hear the last sound of thunder.
- **If a co-worker is struck by lightning.** Call 9-1-1 and perform CPR if the person is unresponsive or not breathing. Use an Automatic External Defibrillator if one is available.



Mrs. Carrie Hightower
256-882-3992

Widow's Activities



Mrs. Liz Townsend
256-721-9762

WOW Support Group

I hope everyone had a good summer break

The next luncheon will be on Thursday, 15 September at the Ding How 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, 9 September at Gibson's BBQ, 3319 memorial Parkway SW, Huntsville. Phone: (256) 881-4851.

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

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

Watch for Signs of Medical Identity Theft

Did you know that health care is the number one target, nearly as much as retail, finance, and banking *combined*, for identity theft and fraud? Your health information is important to you and your health care provider. But in the wrong hands, it can be valuable to someone else. Would you know if someone stole your medical identity?

Identity theft affects millions of people year. The Federal Trade Commission offers several steps you can take to make sure your health care information remains secure.

First, read your medical and insurance statements regularly and completely. They can show warning signs of identity theft. Look for services you did not receive or providers you did not see. This is like seeing charges on your credit card statement that were not yours.

Next, read the Explanation of Benefits (EOB) statement or Medicare Summary Notice that your health plan sends after each treatment. Again, check the name of the provider, the date of service, and the service provided. Do the claims paid match the care you received? If you see a mistake, contact your health plan and report the problem.

You should also watch for bills if you know part of your care was not covered. If a bill doesn't show up when you expect it, look into it.

Being cyber fit requires us to be mindful of your health information even when you're not using health IT. You are the center of your healthcare. Empower yourself to protect your information. For more information about cyber fitness, visit the TRICARE website.



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

Fear of the Unknown

In times like these many people are fearful. But Paul wrote to the young minister, Timothy:

"For God gave us not a spirit of fearfulness; but of power and love and discipline." (2 Timothy 1:7)

"Power" refers to the power given by the Holy Spirit. He gives spiritual gifts and empowers us to use them. God's Spirit does not impart fear nor cowardice, but power, love, and discipline (self control or sound mind).

A soldier who had been through a long campaign once declared the order to "close ranks" drove away from him all sickening fear in entering on the battle, for the touch of other men at his elbows made him feel he was one of a vast host, and thus the sense of individual peril was forgotten. Christ's "Fear thou not, for I am with thee" is just such an elbow-touch to our souls, and we reply, "I will fear no evil, for Thou art with me." (Psalms 23:4)

To the disciples and to us God gives us great promises in His last will and testimony in the Gospel of John in the 14, 15 and 16th chapters. One is found in John 14:27: "Peace I leave with you, My peace I give to you; not as the world gives do I give to you. Let not your heart be troubled, neither let it be afraid."

Another inspirational promise he makes for these days is found in John 16:33: "These things I have spoken to you, that in Me you may have peace. In the world you will have tribulation; but be of good cheer, I have overcome the world."



WELCOME NEW MEMBERS TO HUNTSVILLE CHAPTER MOAA

COL Mark Arn, USA
COL Mike Peterman, USA
LTC Nick Mikus, 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 Gerald Maxwell for details.



Treasurer's Report

CAPT Richard West, USN

For the Month of July 2016

Beginning Balance	\$9151.21
Credits	817.47
Debits	1367.43

Ending Balance	\$8601.25
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Membership Meeting
28 September 2016
1100 – Summit Club

Guest Speaker: Mr. Troy Trulock
Mayor (Outgoing) of Madison

Troy Trulock was elected as the Mayor of Madison, Alabama in August, 2012. Madison is one of the fastest growing cities in the state and has received national recognition as one of America's Top 50 Best Places to live by CNN Money, the second best place in the country to grow up by U.S. News and World Reports, one of the 10 best towns for families by Family Circle Magazine, and the Digital Capital of Alabama by Google. Madison is conveniently located adjacent to Huntsville, Huntsville International Airport, and Redstone Arsenal, and boasts high average incomes and education levels along with business-welcoming, family-friendly environments that entice young professionals, retirees, and growing families.

Troy graduated from the University of Kansas in 1986 with a Bachelor of Science degree in Business Management as well as was recognized as a Distinguished Military Graduate from the University's Army ROTC program. Following graduation and commissioning, Troy served in multiple Army units and as a combat veteran was awarded the Bronze Star for meritorious service during the Gulf War. Troy also received a Master of Science degree in Management from the Naval Postgraduate School.

He and his family were assigned to Redstone Arsenal and took up residence in Madison in 2000. In 2006, after successfully managing a multiple billion-dollar Army missile program, he declined attendance at the Military War College and chose to retire from the Army, deciding that "Madison was the right place to retire, raise a family, and to volunteer our time to give back to the community."

Troy and his family have been involved in the Madison community for years and were honored to be named the 2011 Madison Family of the Year. In addition, Troy was recognized as the 2011 Madison Outstanding Veteran of the Year by the Rotary Club of Madison. Prior to taking office, Troy served on multiple Board of Directors and Executive Committees, supporting growth and prosperity within our community and the Tennessee Valley.

Troy and his wife, Dana, have been married for over 28 years and have been blessed with two children, both are currently in college.

Menu: Grilled chicken fettucine alfredo, meat lasagna, tossed salad, green beans, garlic bread, cannoli and assorted beverages

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

RSVP: CDR Christine Downing, 256-828-9740, csdowning@bellsouth.net, NLT 24 September 2016

can't imagine who he is talking about here) like the Medicare-Eligible Retiree Health Care benefit [TRICARE for Life (TFL)]." In effect, this is the old argument that we could gut retirement benefits and give the troops a pickup truck and they'd be happier. And, I suppose if we only checked first-termers, this might prove true. But the longer people serve, the more value they place on those longer-term benefits — and the stronger the benefits get as retention incentives. You may recall that twenty years ago, Congress and DoD went down the "let's cut future benefits" path by cutting retired pay value 20 percent (remember the "Redux" retirement change?), closing large numbers of military hospitals and clinics, and effectively locking Medicare-eligible retirees out of any military health care.

In the ensuing years, declining career retention and exit surveys indicating the main difference was that Redux led the Joint Chiefs to urge its repeal. Concerned that angry retirees were influencing younger friends and family members not to enlist/reenlist over broken promises of "lifetime health care," the Chiefs also urged a health care fix for Medicare-eligibles. These were major factors in Congress' repeal of Redux and subsequent enactment of TFL.

So op-ed authors can make all the assertions they please that troops don't know or care about retirement and health care. History shows those who pursue a military career care about them — a lot.

Bottom line: Same old line from me: LET YOUR ELECTED REPRESENTATIVES IN CONGRESS HEAR FROM YOU OFTEN SO THEY HAVE NO OPPORTUNITY TO FORGET THE IMPORTANCE OF THE "PROMISE" MADE TO US WHO SERVE(D).

- **More about TRICARE**

If you're enrolled in TRICARE Prime in the South or West TRICARE region, you'll see some changes coming next year. In fact, TRICARE Regions and Contractors are changing. On 21 July, the Pentagon announced it is consolidating the current three TRICARE regions (North, South, and West) into two (East and West).

The new East region will combine the old North and South regions and will cover the District of Columbia; Alabama; Arkansas; Connecticut; Delaware; Florida; Georgia; Illinois; Indiana; the Rock Island Arsenal area of Iowa; Kentucky; Louisiana; Maine; Maryland; Massachusetts; Michigan; Mississippi; the St. Louis, Missouri, area; New Hampshire; New Jersey; New York; North Carolina; Ohio; Oklahoma; Pennsylvania; Rhode Island; South Carolina; Tennessee; most of Texas; Vermont; Virginia; West Virginia; and Wisconsin. The new contractor for the East region will be Humana Government Business, Inc., which currently manages the South region. The West region will remain unchanged geographically, but the regional contractor will change next year from United Health Care to Health Net Federal Services LLC, which currently manages the North region.

What does this mean for beneficiaries?

Those in the current South region (us) probably won't see much change as their contractor will remain Humana. Those enrolled in the US Family Health Plan also will see no changes.

For those in the current North and West regions whose contractors will change, it depends on how many of the providers in the current contractors' networks will agree to transition to the new contractors'. In the past,

Continued on page 16



Your Huntsville Real Estate Connection



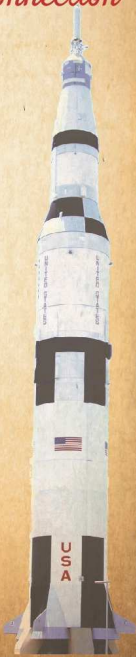
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256-508-0211

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www.MoveToHuntsville.com



Membership Statistics

Total Members: 361

Auxiliary Members: 64

New this month: 3

Deaths this month: 0

Renewals: 0

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Help the Chapter Recruit New Members

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to be a Chapter member?**

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meeting as your guest**

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at the next meeting**

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Gentlemen's Choice...Club cut AND hot towel shave.....	\$45.00
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

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

Attention – Change of Venue for Monthly Breakfast

We are moving 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.

Let's gather on September 10th for a new experience.

**30 Birthdays in September
Happy Birthday!**



TAPS

None this month

COL Robert O'Donnell, USA	MAJ Mary Shaw, USA
COL Paul Mullek, USA	LTC Lyn Tronti, USA
LtCol Howard Carlton Jr, USAF	MAJ Larry Levaas, USA
LTC John Franks, USA	MAJ Joe Williams, USA
LTC Peter Schofield, USA	Mrs Ursula Spicer
Maj James Stanley, USMC	LTC Jason Galindo, USA
COL Robert Troth, USA	CAPT Scott Witt, USN
LTC James Holland, USA	LTC Andre Robles, USA
CAPT Brian Thrilin, USN	MAJ Lilian Richardson, USA
CPT Richard Pella, USA	LTC Linda Green, USA
Maj Leroy Huntington, USAF	Mrs Betty Ford
COL John Fellows, USA	Col Donald Kimminau, USAF
Col Kenneth Taylor, USMC	LtCol Claude Baldwin Jr, USMC
COL Everett Mosley, USA	CW4 James Keirstead, USA
CDR Kinley Eittreim, USN	Maj John Tynan, USAF

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:

Alabama Launches Website for Veterans

The state has launched a new website designed to be a one-stop source for Alabama veterans seeking resources and services. The website provides links to the services offered through the Alabama Executive Veterans Network.

The website, alavetnet.alabama.gov, contains a directory of services divided into regions: behavioral health, legal, education, medical, employment, transportation, family services, VA benefits & services, housing & living, and miscellaneous.

Alabama Governor Robert Bentley said: "Alabama is a proud pro-military state, and we appreciate the sacrifice of our brave servicemen and women, and we owe it to them to ensure they are receiving the help they need in a timely manner."

According to the Governor's office, the hope is that the website will make it easier for veterans to find the services they need

Alabama Department of Veteran Affairs Commissioner Clyde Marsh said: "The importance of this website is that it contains useful information that is easy to access from the comfort of a home, office or mobile device. Information such as medical care facilities, locations to file veterans claims, and points of contact for those that are in the most distress and need to reach a suicide hotline, is just a click away."

Chapter Happenings



August Membership Meeting – Dr. Casey Wardynski, Huntsville Superintendent of Schools, gives an update on the school system and receives a certificate from Chapter President Charles Clements

PX/Commissary – continued from page 3

Commissary Rewards Card users can now download an Android app to access and clip digital coupons. Available free from the Google Play Store, the Commissary Rewards Android app joins the previously released iPhone/iPad app, giving commissary shoppers access to their rewards card accounts through a vast array of smart phones and tablets. The apps also let customers connect to the nearest commissary via phone numbers and addresses. And, just like accessing their accounts from a desktop computer, Commissary Rewards Card users can always be plugged into new promotions and contests customized for them. For more about the Commissary Rewards Card, go to <http://www.commissaries.com/rewards/index.cfm>. To reach a customer service hotline, call 855-829-6219 or email commissarysupport@inmar.com. 📧



In concert with the Military Retiree Council
and the Redstone Arsenal
Community Women's Club

The Huntsville Chapter of the Military
Officers Association of America presents
our



Join us at
the Links at
Redstone

5th Annual "Scholarship" Golf Tournament **"Retiree Appreciation – Soldier for Life Days"** **Thursday 22 September 2016**

0800 Shotgun Start
Registration begins at 0630
4-person Scramble Format

Interested in Sponsoring or
Donating directly to the
Scholarship Program?

Contact: Charles Clements
(Huntsville Chapter MOAA President)
256-450-3610 or
charles.clenents@mda.mil

Early Bird Special:

Register by Sept 7th at the reduced rate of
\$65 per player / \$260 per 4-person team!

Don't wait – Sign up Now!

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

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

Includes range balls, cart, golf, lunch &
door prize ticket

Prizes for: Top Three Teams, Longest
Drive, Straightest 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 Bruce Robinson
256-776-6901 or 256-450-3191
rickw675@att.net brobinso@mitre.org

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: _____

Member Spotlight – MAJ Mary Shaw, USA

As Relayed by CDR Christine Downing

Mary was born and raised in the small town of Holland, Michigan. After receiving a university degree in Physical Education she accepted a job teaching at the junior high level in another small town: Freemont, Michigan. But Mary wanted to see more of the world so she joined the Army in 1972 when it was still the Women's Army Corps.

After 18 weeks of basic training, she stayed on as a platoon leader with the additional duty of Mess Officer. Supervising the preparation and delivery of over 3000 meals a day is no easy task! During her next tour at Fort Sill as the Assistant S4, she met her husband. Next she was stationed at Fort Lee where she attended the Quartermaster Advanced Course with a follow on tour at Fort Monroe, VA. Her next stop was in Mannheim, Germany where she was part of the Combat Equipment Group for Europe, overseeing the prepositioning of combat equipment for 10 companies. She was the property book officer, and she had two books that each measured more than a foot thick. She was also the XO for the group; she and her husband Art (also a member of the chapter and a retired LTC, USA) loved Germany so much they extended their tours there for an additional year. She fondly recalls their time there and the great times they had when various family members were able to come visit.

Next she was stationed at Fort Meade as a Logistics Officer and Mary says that this was probably her favorite tour. She loved her job, and truly appreciated all the people she worked with – most of them civilians. At that time her husband was stationed in Washington, D.C. with the Army's Inspector General's office, so they lived in Maryland. Each day they would get ready for work and then head in opposite directions. She thinks she had the better commute by far and away. Her last tour was in Indiana at Fort Ben Harrison where she was with the readiness group supporting the Reserves and National Guard. Since they were required to go with the units as they deployed for training, this resulted in lots and lots of travel. It got quite tiresome for her, but allowed her husband the time to travel to Michigan to help her father with his bee keeping hobby.

Upon their retirements, Art and Mary moved to Palatka, FL where Art had grown up. They loved it there and stayed until 2002 when they decided to come to Huntsville to be a little closer to family. Their daughter was studying to become a doctor and was here at the UAB school of medicine. She now practices a short distance away in Fayetteville, TN. Their son is a Chaplain (Captain) in the Navy. Sadly, Art has developed Parkinson's disease, however, they have discovered a new treatment being offered here in Huntsville called "Rock Steady." This program is based largely on boxing exercises and activities and although he has only been attending a month, Mary thinks there has been good improvement! She keeps very busy volunteering at the Huntsville Botanical Gardens and is very active in the daylily society.

new contractors have proven fairly successful in recruiting the old contractor's providers to continue participating. But it's possible that some number of beneficiaries will need to switch to a new doctor.

Regardless, these changes aren't scheduled to happen until next year, and there's not even a specific date at this point.

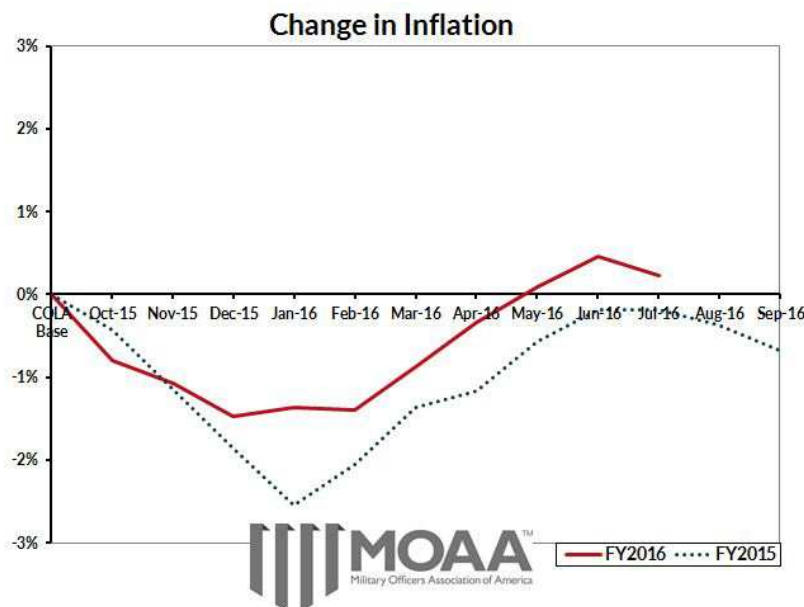
In the past, new contract awards have been protested by unsuccessful bidders, and many of those protests have been upheld, resulting in further delay of the new contract's start. Several aspects of the new contracts should be positive for beneficiaries. Going from three contractors to two will mean less disruption for relocating families, as well as improved continuity of care, and consistency of the benefit.

According to a senior defense official, the new contracts will:

- make it easier to enroll;
 - improve communication between military and private sector providers to record all appointment information in the patient's electronic health record;
 - provide flexibility to adopt new innovations;
 - place more emphasis on customer satisfaction;
 - decrease wait times for specialty appointments; and
 - provide improved case management for special needs families.
- **Cola Watch**

The July CPI is 234.789, and .2 percent above the FY 2014 COLA baseline. Because there was not a positive COLA in FY 2015, the FY 2014 baseline is used.

Note: Military retiree COLA is calculated based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI. Monthly changes in the index may differ from national figures reported elsewhere.



Here is the change in inflation based on June 2016 statistics. The August results will be released 16 September 2016. 🇺🇸

Huntsville Chapter MOAA Christmas Party



Holiday Dinner

Sliced honey glazed ham
Over 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

**SUMMIT CLUB
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)

Due to mandatory commitment required by The Summit Club, we will need
RSVPs by **16 November 2016** (with check made out to HCMOAA) to:

CDR Christine Downing
116 Spring Tanner Road
Hazel Green, AL 35750-8483
256-828-9740
csgiving@bellsouth.net



Protect Yourself from Phishing and Pharming on the Internet

Two of the most common fraudulent Internet schemes are "phishing" and "pharming". Do you know the difference, and how to protect yourself?

Phishing uses technical subterfuge to send you to a Web site that looks authentic but whose address is just a little bit off from the real thing. For example, the fraudulent address might be www.yourbank-services.com instead of www.yourbank.com.

The Web sites of banks and other financial institutions are most commonly counterfeited, but others include eBay and PayPal. When you go to a fraudulent site, you typically are asked to provide personal information, such as your password, log-on, and Social Security number, which criminals then can use to access your account.

Phishing scammers often rely on fear to motivate their victims, telling them via e-mail that some kind of discrepancy has been discovered regarding their account and that the account will be frozen or made inactive unless they immediately verify certain information. Keep in mind that such notices are almost always scams - reputable companies and organizations never ask for personal information via e-mail.

Pharming misdirects users to fraudulent sites or proxy servers, even when you enter the correct address, typically by hijacking or "poisoning" domain name servers, note security experts. It also can involve counterfeit pop-ups that appear as legitimate Web sites. Like phishing, the goal of pharming is to trick you into revealing sensitive information that can be used to access accounts or enable other forms of identity theft.

Internet phishing and pharming have become ubiquitous in recent years, and it's the rare computer owner who does not see such attempts on a fairly regular basis. In fact, according to one study, an estimated 43 percent of computer users have been the target of a phishing scam, and 5 percent have unknowingly given up personal information.

The criminals involved in phishing and pharming span the globe. Until recently the United States was the most exploited phish Web site host, but that title is now held by China by a small margin, reports the Anti-Phishing Working Group. Other nations that host numerous phish sites include Japan, Thailand, Russia, and Germany.

Internet fraud also can result from computer viruses, which are malicious programs that embed themselves into other programs on your computer, and spyware, which are malicious programs that can give criminals remote access to your computer system or personal information.

Viruses can infect your computer in a variety of ways, including through e-mail attachments, CDs, Web sites, and downloaded files. Spyware is typically installed on your computer when you click on so-called "Trojan" e-mails that contain links or attachments that end with ".exe" or ".dll". Because of this risk, you should immediately delete suspicious e-mail from individuals you don't know without opening accompanying attachments.

Common signs that your computer has been infected with a virus or spyware include a high volume of pop-up ads, a sudden change in your browser's home page, sudden sluggishness or difficulty when opening a program or saving a file, and the sudden appearance of new toolbars on your browser.

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. 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 September

- 2 September - General Sherman captures Atlanta (1864)
- 4 September – Henry Hudson discovers Manhattan Island (1609)
- 5 September – Labor Day
- 8 September – Monthly Board Meeting – Summit Club**
- 9 September – North Korea founded (1948)
- 10 September – Monthly Breakfast – Royal Rose Diner**
- 11 September – 9/11 terrorist attack (2001)
- 12 September – Nikita Khrushchev elected leader of USSR (1953)
- 14 September – Princess Grace of Monaco died (1982)
- 15 September – First use of the tank in battle (1916)
- 15-18 September – Oktoberfest – RSA Activity Field
- 18 September – US Air Force established (1947)
- 16 September – General Motors founded (1908)
- 22 September – MOAA Golf Tournament – Links at Redstone**
- 22 September – Honor Walk – RSA Activity Field
- 23 September – Health Fair – Summit Club & Overlook
- 23 September – Retiree Dinner – Summit Club
- 23 September – Autumnal equinox
- 24 September – Retiree Appreciation Days – Bob Jones Auditorium**
- 26 September – First televised presidential debate (1960)
- 28 September – Monthly Membership Meeting – Summit Club**
- 30 September – Actor James Dean died (1955)

