

Volume 54, Issue 1
January 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 –

As we start a new year, I wanted to highlight a few of the Chapter's accomplishments in 2014, and what we have to look forward to in 2015:

- The Chapter was awarded the 5-star Level of Excellence streamer for 2013. Less than 20% of the chapters are so recognized. This was our third year in a row being so recognized.
- Rick West was recognized at our Christmas party last month as the Chapter Member of the Year for 2014, for his work as Chapter Treasurer, and volunteering to support numerous Chapter activities. His name will be engraved on a plaque displayed in the Summit Club. A good time was had by all those who attended.
- Future Army leaders were recognized at two Gold Bar ceremonies.
- The Chapter held its annual golf tournament, and the proceeds funded several scholarships.
- We mourned the passing of Danny Burttram, Chapter past president, Chaplain, and key member of the board.

In 2015, we are going to have to adapt to some changes by the Summit Club. They are discontinuing their lunch and dinners service. That will require our member meetings to be catered, and involve RSVPs so an accurate headcount can be determined. Details are on page 10.

If you are an annual member, I encourage you to renew your membership. Renewals are due now – just fill out and send in the enclosed application on page 11. Consider a multi-year renewal to avoid any future increases in dues.

Finally, I encourage you to attend this month's membership meeting. In addition to an interesting guest speaker, a new slate of Chapter Officers will be sworn in, and the 2015 budget will be presented for approval by the membership.

Hoping that you all have a happy and prosperous New Year.

- Bruce

Get Involved!

In This Issue			
President's Message	1	Legislative (continued)	9
Legislative Corner	2	Summit Club Notice	10
Concerns	3	Membership Renewal Notice	11
PX/Commissary	3	Auxiliary Corner	12
Widow's Activities	5	Birthdays	13
Guest Speaker	5	TAPS	13
Chaplain's Corner	6	Memorials	13
New Members	6	State Convention	13
Treasurer's Report	6	Legislative (continued)	15
Fox Army Health Clinic	8	Important Dates	16



Legislative Corner

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



- **Congressional Leadership Shakeup**

Since the control of Congress is changing, and key legislators are retiring from office, the Armed Services and Veterans Affairs committees will have several new leaders in the 114th Congress. In the House, Chairman of the House Armed Services Committee, Rep. Howard “Buck” McKeon (R-Calif.) is retiring to be replaced by Rep. Mac Thornberry (R-Texas), and Rep. Adam Smith (D-Wash.) will remain as the ranking member. Rep. Joe Wilson (R-S.C.) will vacate his position as chairman of the Military Personnel subcommittee to take over the Intelligence, Emerging Treats and Capabilities subcommittee. Rep. Joe Heck (R-Nev.), who is a brigadier general in the Army Reserve, will replace him. Rep. Susan Davis (D-Calif.) will remain as the ranking member.

Rep. Jeff Miller (R-Fla.) remains the chairman of the House Committee on Veterans Affairs, but ranking member Rep. Michael Michaud (D-Maine) is retiring and Rep. Corrine Brown (D-Fla.) will replace him.

With Republicans in control of the Senate, John McCain (R-Ariz.) will become chairman of the Senate Armed Services Committee. Former chairman Carl Levin (D-Mich.) is retiring and Sen. Jack Reed (D-R.I.) will step into the ranking member position. I believe it is good news that Sen. Lindsay Graham (R-S.C.) will become the chair of the Military Personnel subcommittee and Sen. Kirsten Gillibrand (D-N.Y.) will move over to become the ranking member. Sen. Johnny Isakson (R-Georgia) will be the new chairman of the Senate Committee on Veterans Affairs, replacing Sen. Bernie Sanders (I-Vt.), while Sen. Richard Blumenthal (D-Conn.) becomes the new ranking member.

It's no surprise that MOAA President Vice Adm. Norb Ryan, USN (Ret) is already making the rounds on Capitol Hill to welcome the new leaders. With so many challenges ahead in 2015 it will be crucial for MOAA to foster a productive relationship with these new leaders in order to build support for the all-volunteer force and our nation's veterans. If you are interested in more details on this shakeup, see:

http://www.moaa.org/Main_Menu/Take_Action/Top_Issues/Retired_Still_Working/Veterans_Issues/Leadership_Shakeup.html#sthash.MSRS2A9I.dpuf

- **An Analysis of the FY2015 Defense Bill**

You may recall that I reported previously on the Pentagon's efforts to reduce benefits in four key areas: active duty pay raises, housing allowances, TRICARE overhauls and the commissary. But, now that the bill has been passed, Col. Mike Hayden, USAF (Ret) of the MOAA National staff has examined and analyzed the pros and cons. His conclusions follow:

Continued on page 9

2013-2014 GOVERNING BOARD

EXECUTIVE COMMITTEE

President: MAJ Bruce T. Robinson USA-Ret, 256-450-3191, brobinso@mitre.org

1st Vice President: COL Norb Patla, USA-Ret, 256-890-3340, norbpatla@oteco.net

2nd Vice President: Lt Col Charles T. Clements, USAF-Ret, 256-450-3610, charles.clements@mda.mil

Secretary: LTC Keven K. Messer, USA-Ret, 256-325-9640, k11knife@mac.com

Treasurer: CAPT Richard C. West, USN-Ret, 256-776-6901, rick675@hughes.net

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

Navy Representative: CW4 Louis J. Kubik, USMC-Ret, 256-859-3054, lkubik@mediacommb.net

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

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

Second Past President: Vacant

STANDING COMMITTEES

Membership: CDR John Inman, USN-Ret, 256-425-8022, inman331@msn.com

Programs: LTC Earl Freeman, USA-Ret, 256-479-6735, earl1906@gmail.com

Legislative Affairs: Lt Col Gerald Haynes, USAF-Ret, 256-882-7857, jerry15@hiwaay.net

Personal Affairs: COL Bill Stevenson, USA-Ret, 256-424-1334, mrbill5779@comcast.net

Public Affairs (Publicity): Vacant

Chapter Historian: Vacant

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

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

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

Constitution and By-Laws: Maj Glenn S. Crawley, USAF-Ret, 256-883-2323, glennscrawley@comcast.net

Audit: MAJ Robert C. Szeremi, USA-Ret, 256-883-5127, szeremi@comcast.net

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

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

FAHCLiaison: Vacant

Golf: CDR John Inman, USN-Ret, 256-425-8802, inman331@msn.com / Col Don Kimminau, USAF-Ret, 256-489-5880, don.kimminau@gmail.com

ROTC: Lt Col Charles Clements, USAF-Ret, 256-450-3610, charles.clements@mda.mil

TOPS: MAJ Bruce T. Robinson, USA-Ret, 256-450-2252, brobinso@mitre.org

THE SENTINEL Editor: MAJ Bruce T. Robinson, USA-Ret, 256-450-2252, brobinso@mitre.org

LIFE MEMBERSHIP TRUST

MAJ Robert C. Szeremi, USA-Ret, 256-883-5127, szeremi@comcast.net (June 2017)

MAJ Monte C. Washburn, USA-Ret, 256-301-5457, monte.washburn@heartlandis.com (July 2015)

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



PX / Commissary
Col Gerald C. Maxwell, USAFR



Main Exchange:

In addition to the weekly sales, the Exchange is offering Saturday only sales (some only in the store, some on line also). You should download the "Exchange Extra" app today! Available on the Apple App Store and on Google play – or scan the cover of the weekly sales brochure for the scan image download with your smart phone. This app has numerous other sales plus coupons, recipes, and contests to enter and win. And remember, when you apply for the Exchange STAR credit card, your first days purchases are all 10% off. Make a large list and save! Plus you always receive at least (during promotions more!) 5 cents off per gallon at the Exchange gas pumps when you use your STAR card.

Commissary:

Christmas baking and cooking specials continue! Whatever your needs, stop by the Commissary to stock up and save. The Commissary wants to be your Christmas and New Year's first stop to save on food items. Don't forget to get your Commissary Rewards Card – free and designed to reduce the number of paper coupons commissary customers clip and carry saving them time and money. Adding digital coupons is easy and is done online after registering the card through the commissary website at <http://www.commissaries.com/rewards/index.cfm>. New digital coupons will typically become available every two or three weeks. Visit the website for more information or ask in the commissary. 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.

PX Shopette:

Various Christmas sales continue this month so stop in and stock up! New Year Day will soon be here so beat the rush for any celebratory items you may need. 🇺🇸

Need Addresses

None this month

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

Concerns

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

None this month

Persons to contact are:

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

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
COL William Stevenson
 256-424-1334
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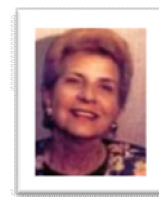
Learn more...See our home listings and floorplans online at www.IndianRiverColonyClub.com/USMilitary

Indian River Colony Club • 1936 Freedom Dr Viera (Melbourne) FL 32940



Mrs. Carrie Hightower
256-882-3992

Widow's Activities



Mrs. Liz Townsend
256-721-9762

WOW Support Group

I apologize for having to cancel our December 18th luncheon due to illness.

It is rescheduled for January 15th at 12 noon at the Cracker Barrel, 2001 Drake Avenue in Huntsville.

Wishing everyone a Happy New Year!

MOAA Widow's Luncheon

9 January 2015

The MOAA widow's luncheon will be held on Friday, 9 January at a location to be determined. Please call Liz for details

As always, the meeting time will be at 11:00 AM.

28 January Membership Meeting 11 AM – Summit Club Guest Speaker: Ms. Lisa Bergen-Wilson

Lisa Bergen-Wilson serves as Vice President, Advancement and Donor Relations, for Operation FINALLY HOME. Operation FINALLY HOME is an award-winning program that was established in 2005 as a nonpartisan, nonprofit 501(c)(3) organization. Operation FINALLY HOME's mission is to provide custom-built, mortgage-free homes to America's military heroes and the widows of the fallen who have sacrificed so much to defend our freedoms and values. Operation FINALLY HOME partners with corporate sponsors, builder associations, builders, developers, individual contributors, and volunteers to help these heroes and their families transition to the home front by addressing one of their most pressing needs—a home to call their own.

Since 2005, Operation FINALLY HOME has led the way in providing mortgage-free homes to America's military heroes and has made a huge difference in the lives of the service members, widows of the fallen and their families. The homes provided by Operation FINALLY HOME enable the families to live their lives to the fullest. They remove a huge financial burden and allow them to focus on healing and preparing for their family's future. To date, Operation FINALLY HOME has 124 homes that have either been completed or are in the planning stage in 28 states. Operation FINALLY HOME is working to expand the program nationwide with the dream of one day seeing hundreds of homes built annually across the nation. The current plan is to build 50 homes in 2014.

Lisa has a Bachelor of Science from Baylor University, and a Master of Education from Middle Tennessee State University.

Menu: Chicken fettuccini, tossed salad with Italian dressing, garlic bread & iced tea

Cost: \$10 - pay at the door – cash or check only

RSVP: CDR Christine Downing, 256-828-9740, cdowning@bellsouth.net



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

Confidence to Face 2015 and Beyond

**Do not boast about tomorrow,
For you do not know what a day may bring forth. (Proverbs 27:1,
(NASV)**

**Who knows what 2015 will bring? Prosperity or economic
hardship? Peace or war? New opportunities or lost ones?**

**God knows! He is carefully, wisely, and deliberately arranging all
things according to His eternal design and time table. We are
secure because God is in full control of what the year brings. Our
confidence should not be our abilities, but in His omnipresence,
omnipotence, and omniscience. Things that appear frightening
and confusing to us are reasonable and simple to our all-seeing,
all-caring Father. Nothing catches Him by surprise. Nothing
frustrates His plans. Nothing baffles His plans.**

**We sometimes find ourselves in hard times. But if we praise God
and trust in Him, we can learn. We may encounter unexpected
changes, but our fears, anxieties, and worries can be
disintegrated. Resting in His providential direction and provision
is where we should be in hard times. He will guide us through the
storm, to soar above your pain, and to clarify our uncertainty. Be
confident in Him.**

**"Anxiety and fear are like baby tigers:
The more you feed them, the stronger they grow"—Billy Graham**



**WELCOME NEW MEMBERS TO
HUNTSVILLE CHAPTER MOAA**

LTC Barry Blackmon, 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 November 2014

Beginning Balance	\$13943.17
Credits	380.00
Debits	554.75

Ending Balance	\$13768.42
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¹92% based on 2014 member communications trend survey. ²Forrester Research, Inc., Customer Advocacy 2013: How U.S. Consumers Rate Their Financial Services Firms, November 2013. Use of the term "member" or "membership" does not convey any eligibility rights for auto and property insurance products, or legal or ownership rights in USAA. Membership eligibility and product restrictions apply and are subject to change. Automobile insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company, and USAA County Mutual Insurance Company, San Antonio, TX, and is available only to persons eligible for P&C group membership. Each company has sole financial responsibility for its own products. © 2014 USAA. 208787-0914



Fox Army Health Center FAHC Liaison Position is Vacant



Tobacco Products ban Includes E-cigarettes

The newest smokeless products are prohibited in federal buildings and workspaces.


Redstone officials cite Army Regulation 600-63 which covers Personnel-General Army Health Promotion in Chapter 7, Environmental Health. They said this regulation applies to traditional products as well as the new electronic cigarettes.

“Using tobacco products (to include cigarettes, cigars, cigarillos, smokeless tobacco, inhaled tobacco and all other tobacco products designed for human consumption) harms readiness by impairing physical fitness and by increasing illness, absenteeism, premature death and health care costs,” the regulation said in section 7-2. “Readiness will be enhanced by promoting the standard of a tobacco-free environment that supports abstinence from, and discourages the use of, any tobacco product.”

Section 7-3, on policy for controlling tobacco use, said “Tobacco use is prohibited in all DA-occupied workplaces except for designated smoking areas, as authorized by DoDI 1010.15, Smoke-Free DoD Facilities. The workplace includes any area inside a building or facility over which DA has custody and control, and where work is performed by military personnel, civilians or persons under contract to the Army.”

Minnetta Williams, chief of the Wellness Clinic at Fox Army Health Center, explained the potential health hazards from the newest products.

“E-cigarettes, electronic cigarettes, are battery operated devices that people use to inhale nicotine,” she said. “They give off a vapor instead of smoke by heating a liquid that usually have nicotine and other chemicals present in it. Currently, e-cigarettes are not regulated. Therefore, nicotine and chemicals in one brand can be much higher or lower than in another. Some tests have shown that nicotine free liquids still had nicotine present.

“E-cigarettes are still fairly new and no one knows how harmful they really are because there are not any long term studies that have been done on the health effects.” 

The pros: When the Pentagon submitted its defense budget proposal last March, it contained recommendations to “slow the growth” of pay and benefits to the military community. Specifically, the Pentagon wanted to:

- Cap the active duty pay raise at 1 percent (vs. a 1.8 percent raise established in law)
- Increase out-of pocket housing costs by 5 percent over 3 years
- Reduce purchasing power at the commissary by 66 percent
- Radically overhaul the TRICARE benefit by consolidating TRICARE Prime, Standard, and Extra, increasing pharmacy fees, and implementing a means-tested TRICARE for Life (TFL) enrollment fee

However, the Congress either rejected or significantly curtailed the Pentagon’s proposals. And the final compromise blocked the consolidation of TRICARE systems and means-testing TFL enrollment fees while limiting the impact of the commissary, housing allowance, and pharmacy fee proposals to one year modifications.

The cons: 2015 marks a second year of pay caps below private sector wage growth. The last two pay raises are tied for the lowest raises in 50 years. With four additional years of pay caps included in the president’s 2014 budget submission, this is not a statistical anomaly, but the emergence of a very disturbing trend. And even though Congress limited changes in commissary funding, housing allowances, and pharmacy copays to one year, this could easily be perceived as support for chipping away at these benefits.

The “ugly”: In two obscured sections of a joint explanatory statement of the defense bill, House and Senate Armed Services Committee members stated that they have not yet rejected DoD plans to further erode housing allowances or increase TRICARE pharmacy fees, and will again “commit to consider” these proposals next year. But if sequestration returns, an even uglier scenario will be on the horizon. The joint statement goes on to say that if sequestration returns, “DoD will need to make painful cuts and achieve substantial savings across its entire budget in order to avoid an unacceptable reduction in readiness.”

The bottom line: Unacceptable readiness can be the result of a variety of shortfalls in either inadequate training or equipment. But we must not lose sight that the erosion of pay and benefits in the past led to poor recruiting and retention. That resulted in unacceptable readiness issues and it appears that we are heading down that path again. To ensure we don’t go from good, to bad, to ugly, MOAA’s mission in 2015 will be to remind Congress that erosions to pay and benefits led to significant readiness problems in the past. Again you may see more at: http://www.moaa.org/Main_Article_MB.aspx?id=15502#sthash.ZZ5qFli0.dpuf

- **Some wins on issues MOAA has been working for years**

Several aspects of the recently enacted FY 2015 Defense Bill for which MOAA has long pursued have been actually realized in the most recent bill. We will review them over time starting with the following:

SBP Special Needs Trust

The defense bill also includes a provision authorizing the payment of Survivor Benefit Plan (SBP) annuities into a special needs trust for permanently disabled dependent children. A special needs trust exempts income from means-testing for assistance provided by state governments and social services. MOAA and its partners have been advocating for this change since 2007. DFAS must now establish and implement the administrative rules necessary to accommodate retirees who wish to designate a special needs trust as the recipient of their SBP

Continued on page 15



Your Huntsville Real Estate Connection



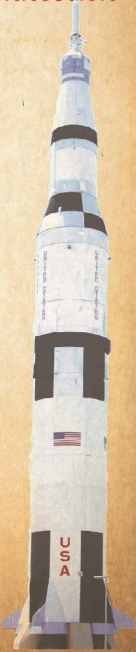
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**3rd Annual
Pancake Breakfast Fundraiser
Legacy 4 Korean War Veterans Foundation
Partner with
Army Space Professional Association**

17 January 2015
Serving time: 0700-1000
Location: Applebee's located on Hughes
302 Hughes Rd, Madison, AL 35758



**Proceeds will support programs for
the Veterans and Deployed Soldiers**

POCs: KC Bertling, 256-541-0450, samnkc@knology.net
Phillis Reid, 256-955-2430, phil5819@gmail.com

Legacy 4 Korean War Veterans Foundation is 501 (c)(3) a
nonprofit organization.
Your donations are tax deductible

Changes at the Summit Club

Effective 1 January 2015, the Summit Club will become part of a Redstone Arsenal Catering and Convention Center. This was directed by the Installation Management Command, and is happening at Army installations all over the US. The Summit Club's lunch and dinner service, which was losing money, will cease operations. This directly impacts the Chapter, as we took advantage of the Summit Club's lunch service for our monthly membership meetings.

The Club Manager met with the Chapter Board, and will work with us to keep our business. In lieu of the lunch service, The Summit Club will offer a variety of buffet lunches that we can choose from. Choices would include a German buffet, an Italian buffet, a make your own sandwich buffet, buffets with a variety of 2 or 3 entrees, and several others. The cost may be a bit higher, but the choices are varied.

We will try this for the first time at the January member meeting. We will need to ask you to RSVP so we can get an accurate headcount for the Club. It will be pay at the door – cash or check only. If you RSVP, you will be submitted in the headcount and we will have to pay for you, meaning we need it to be a commitment to attend and cover the cost of your meal.



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

Membership Application or Renewal Confirmation

Yes! I'd like to add my voice to the Huntsville Chapter

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

Attention Annual Members

It is now time to renew your membership for next year

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

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

You can also renew for multiple years and lock in that low rate

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

Don't want to worry about renewing ever again - consider becoming a Chapter Life Member –
contact Robert Szeremi at 256-883-5127 for the details

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STRATEGY. ETHICS. PERFORMANCE.

Membership Statistics

Total Members: 450
Auxiliary Members: 71
Life Members: 234

New this month: 1
Deaths this month: 0
Renewals: 13

MOAA Connect

MOAA's Social Media
Application

Go to 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!

AUXILIARY CORNER

Mrs. Jan Camp
256-464-8622



JUST ONE MORE REMINDER

I have enjoyed speaking with several of you this past week regarding renewing your annual HCMOAA membership before year's end, and hope to speak with or meet more of you in the coming months. If you haven't had an opportunity to renew just yet, it's still not too late. If you need a renewal form, let me know by calling 256-464-8622, or just mail in your check. You are valuable and we don't want to lose you.

**24 Birthdays in January
Happy Birthday!**



TAPS

Our deepest sympathy to the families of our departed friends

None this month

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:

LTC Clair Goodridge, USA

By:

COL Robert M. O'Donnel

2015 Alabama State MOAA Convention 24-26 April 2015

Renaissance Hotel & Spa at the Convention Center

Room Rate: \$105.00

Parking Fee: \$8 per day

20% Discounted Spa Treatments

Friday, April 24

- Registration and check in at Renaissance Hotel & Spa
- Historic Harriot II evening dinner cruise along the Alabama River

Saturday, April 25

- Continental Breakfast before a full day of business meetings
- Governor Robert Bentley has been invited as the luncheon speaker
- Spouses tour and luncheon
- VADM Norbert Ryan, MOAA President, will be featured as the speaker for the dinner banquet

Sunday, April 26

- Memorial Service and plated breakfast
- Meeting adjourned

Registration Fee: \$150 per person – registration form & detailed agenda will be sent separately

Quit Smoking and Breathe Easier

Imagine fighting to breathe every moment of the day, whether you're sitting, standing or lying down. That's what it's like to have chronic obstructive pulmonary disease (COPD).

COPD is a serious lung disease that gradually makes it harder to breathe. According to the Centers for Disease Control and Prevention (CDC), COPD is the number three killer in the nation and is almost always caused by smoking.

The early stages of COPD may have no, or only mild symptoms, such as a nagging cough (often called "smoker's cough"), shortness of breath (especially with physical activity), wheezing (a whistling sound when you breathe), and tightness in your chest. Continuing to smoke, will make the damage get worse faster than if you stop smoking.

The best way to prevent COPD is to never start smoking, and if you smoke, quit. Quitting smoking is the most important step you can take to treat COPD. Avoiding secondhand smoke is also critical. For more information, visit the CDC's web page Smoking and COPD.

TRICARE covers the tests necessary to diagnose chronic obstructive pulmonary disease (COPD), including X-rays, arterial blood gas analysis, lung function tests, and exercise tests. If you are diagnosed with COPD, TRICARE may cover pulmonary services when provided as part of an inpatient or outpatient treatment program. For more information, visit www.tricare.mil/PulmRehab.



Christmas Gift Wrapping at the PX

annuity. This guidance will likely involve soliciting public comments via the Federal Register. MOAA will be monitoring the process to ensure comments and concerns from retirees are considered.

Our best guess at this point is that DoD will allow an SBP “open season” to accommodate this new category of beneficiary. Retirees with a permanently disabled child who elected not to enroll in SBP because of the potential adverse effects of the annuity receipt may be considered for open enrollment. MOAA will provide more information as it becomes available. Special needs trusts are complex legal instruments and any retired member contemplating the use of one should consult with a qualified lawyer. We caution that it will likely take months for DFAS to develop guidance.- See more at:

http://www.moaa.org/Main_Menu/Take_Action/Top_Issues/Serving_in_Uniform/Compensation/Defense_Bill_Wins.html#sthash.XAnOrhpb.dpuf

- Please continue to contact your Representatives and Senators and let them know your positions on these important issues. 🇺🇸

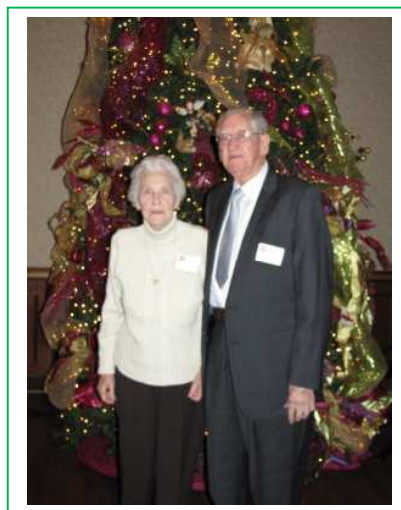
Thinking About Urgent Care? The Nurse Advice Line Can Help

When an urgent health problem arises, it is hard to know whether you should try to tough it out or seek medical care. Luckily, TRICARE beneficiaries can call the Nurse Advice Line (NAL) to get advice on their health care questions. Not all health problems require a visit with a medical specialist but a Registered Nurse at the NAL can help you make the decision on whether you should seek care at an urgent care center.

While going to an urgent care clinic for a high fever or a sprained ankle may seem like the easiest option, if you call the NAL first you can save time and money. The NAL is made up of a team of registered nurses (RNs), who can answer your healthcare questions. There is always a live person on the line to answer your concerns. When you call, the nurse will ask several medical questions based on your symptoms. These questions were developed by physicians to help the RNs get the most accurate assessment of your medical problem. If you are not calling for yourself, please make sure that the family member in question is present so you can assess their condition as the nurse asks questions. If the person is over age 13, the nurse may ask to speak to them directly. Feel free to stay on another line or use a speakerphone option if that makes you more comfortable.

If self-care is recommended, the nurse may provide you with advice on home treatments and remedies. However, if you or your family member needs an urgent care appointment, the NAL will help you with next steps. If you are on TRICARE Prime and enrolled to an MTF or clinic, the NAL will try to schedule a same or next-day appointment for you. If you are a TRICARE Prime beneficiary enrolled to an MTF and the NAL is unable to get you an appointment in your MTF when you need it, the NAL will follow-up with your MTF to ensure your urgent care referral is submitted. If you are a Prime beneficiary and receive care through the civilian network, and the NAL determines you need urgent care, just follow-up with a call to your civilian PCMs office the next business day to let them know. Please keep in mind that if you get urgent care from another provider without a referral from your PCM, or if the NAL did not recommend you seek urgent care, you will be using the point-of-service option. The NAL will advise beneficiaries on all other TRICARE plans to seek care within the network.

The NAL is a new and easy option for beneficiaries to get information on their medical problems quickly and at any time. To access the NAL dial 1-800-TRICARE (874-2273) and select option 1. Get more information about the Nurse Advice Line on the [TRICARE website](#).



Holiday Party at the Summit Club

Important Dates in January

January 1st – New Year's Day / Sugar Bowl (Roll Tide!)
 January 8th – Board Meeting – 11AM – Summit Club
 January 9th – MOAA Widow's Luncheon
 January 12th – College Football Playoff
 January 13th – Council of Chapters Meeting
 January 15th – WOW Support Group
 January 19th – Martin Luther King Day
 January 19th – Robert E. Lee's Birthday
 January 28th – Membership Meeting – 11AM – Summit Club
 January 31st – Monthly Breakfast – 9AM - Steak & Shake

