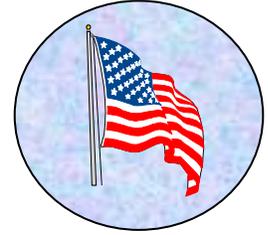




Volume 9 Issue 2



MEARNG RETIREE NEWSLETTER



MAY – AUG 2004

DEPARTMENT OF DEFENSE, VETERANS AND EMERGENCY MANAGEMENT
PUBLISHED BY THE MEARNG RETIREE COUNCIL

TABLE OF CONTENTS

➤ COMMENTARY	1
➤ RETIREMENT BENEFITS & SERVICES	2
➤ TRANSITIONS	6
➤ TAPS	7
➤ MISCELLANEOUS	8
➤ UPCOMING EVENTS	8
➤ FOR YOUR INFORMATION	10
➤ TRIVIA QUESTIONS	20
➤ FEEDBACK	20
➤ RETIREE E-MAIL ADDRESSES	20
➤ RETIREE COUNCIL MEMBERS	21
➤ ANSWERS TO TRIVIA	21



Please advise us of mailing address changes and those due to 911. If you do not wish to continue receiving the newsletter, contact a council member.

Continuation of Newsletter The Retiree Council has decided to continue the Retiree Newsletter to spouses of deceased retirees when the spouse requests it. Many items in the newsletter may prove valuable to the surviving spouse.

New Members: Membership is open to retirees of all ranks and gender from all parts of Maine. If you or a retiree you know are interested, please contact a Council member. Retired NCOs should consider getting involved to have their concerns surfaced and to demonstrate they are still an active member in military affairs.

COMMENTARY This is the twenty-sixth Retiree Newsletter, normally published in Apr, Aug and Dec. Our purpose is to keep you informed and provides you a continuing sense of belonging to the Guard after retirement. We hope the newsletter helps accomplish that purpose.

Information is furnished through various sources, and is only made available in this newsletter for your information. Information and comments contained in this newsletter is intended solely for the personal interest of the recipient and should not be considered as an endorsement. If you have an item you would like considered for publication, please send it to the MEARNG Retiree Council, Camp Keyes, Augusta, ME 04333 or call me direct at (207) 626-4380 or e-mail it to dean.soule@me.ngb.army.mil

This newsletter and all previous issues of the newsletters can be found on the following web site:
<http://www.me.ngb.army.mil/retire/>

We are continuing to update our mailing list to include all MEARNG retirees. **If you know any retiree(s) who are not receiving the newsletter, please send their name and address to a member of the Retiree Council or e-mail us.**

- WANTED -

Would you like to be an integral part of the retirement community with providing informative and helpful information to the military retirees and their spouse of the Maine Army National Guard? If you like doing research by surfing the net or other means of gathering information and formatting it in a newsletter, then this is for you.

Looking for a responsible person or persons, (military retiree preferred), to fill the upcoming vacancy of Editor of the Retiree Newsletter. This newsletter is put out to over 1,000 retirees.

Duties would include researching informative information and articles that would be of an interest to the retiree and spouse and formatting it in a newsletter. Mailing of the newsletter would

not be the responsibility of the Editor. The newsletter is published three times a year that covers January to April; May to August and September to December.

If interested contact Dean Soule at (207) 626-4380 or e-mail Dean.Soule@me.ngb.army.mil or contact any member of the Retiree Council.

****RETIREMENT BENEFITS AND**
****SERVICES******

Sierra Military Health Services, INC. moves over for Health Net to manage TRICARE in the North Region

In August 2003, the Department of Defense announced the award of a new generation of TRICARE contracts. Under the new structure, 12 TRICARE regions will be restructured into three regions within the United States – the West Region, South Region and North Region. The North Region contract, (which includes Maine), was awarded to Health Net Federal Services, Inc. (HNFS). The changeover from Sierra Military to Health Net as your TRICARE contractor will be effective on September 1, 2004.

Health Net has been a TRICARE contractor since 1988, and the company currently administers the program in 11 states. Health Net is known for providing high levels of beneficiary services and network provider support. Since the new contracts were awarded, both companies have worked very closely to plan the transition and prepare for operations under the new structure.

On July 22, Health Net Federal Services began enrolling Region 1 beneficiaries into TRICARE Prime for a September 1, 2004 start date. If you are currently enrolled in TRICARE Prime through Sierra Military Health Services, you do not need to re-enroll. Your enrollment will be automatically transferred to Health Net on September 1, 2004.

If you would like to enroll in TRICARE Prime, please complete a TRICARE Prime enrollment form available under Forms, at you local TRICARE Service Center (TSC), or through our Customer Service department at 1-877-TRICARE (1-877-874-2273). Active duty service members are automatically covered under the TRICARE Prime benefit but are still required to complete an enrollment form.

Medicare Part B Open Enrollment Nears:

The Social Security Administration has posted information about the open enrollment period for Medicare-eligible military retirees and widows of military retirees who have not signed up for Medicare Part B. The SSA says it will mail them a form during early fall 2004 informing them they will be enrolled automatically in Medicare Part B unless they decline. Beneficiaries who enrolled between January 2001 and December 2004 and are paying a surcharge (meaning the premium is more than \$66.60 a month) should receive a form notifying them that their Part B premium surcharges are being cancelled and the overages returned.

In addition, beneficiaries who enrolled in Part B during the January - March general enrollment period of 2004 will be given the option of retaining their July 2004 entitlement date or changing the entitlement date to any other month in 2004. For more information, visit www.ssa.gov/legislation/tricare.html.

Other Health Insurance

Any other health insurance (OHI) plan you have in addition to your TRICARE coverage is considered to be your primary health insurance. OHI is considered any non-TRICARE health insurance you receive through an employer or other public or private insurance program, including government programs such as Medicare.

If you have OHI:

- Tell your provider and regional contractor.
- Fill out the OHI form located in the TRICARE Choices booklet or on your regional contractor's Web site.

Keeping your regional contractor informed about your OHI will allow TRICARE to better coordinate your benefits and will help ensure that there is no delay in payment of claims.

How TRICARE Works with Other Health Insurance

Federal law requires that TRICARE is the secondary payer to OHI, except for Medicaid, TRICARE supplements, the Indian Health Service, and other programs/plans as identified by the TRICARE Management Activity.

When you have double coverage, the primary insurer pays its benefits in full as the first payer. After the primary insurer pays, TRICARE will pay what is left up to the TRICARE allowable charge, which is the maximum amount TRICARE will authorize for medical and other services furnished in an inpatient or outpatient setting. There is no change in benefit limits when TRICARE is the secondary payer. Payments,

from the primary payer and TRICARE as secondary payer, will not collectively exceed the TRICARE allowable charge.

If you have OHI, you must follow any rules and guidelines set forth by your OHI plan, but you are not required to obtain referrals or prior authorizations from TRICARE for TRICARE-covered services, except for:

- Adjunctive dental care
- The Program for Persons with Disabilities
- Stem cell and organ transplants
- Nonemergency inpatient behavioral health care services*

Be sure to submit all claims to TRICARE because deductibles may be applied to your annual catastrophic cap. Your provider may submit secondary claims for you.

** Beneficiaries using Medicare as the primary payer do not require referrals or prior authorization for inpatient behavioral health care. When Medicare benefits have been exhausted, prior authorization will be required under TRICARE.*

Types of Other Health Insurance

TRICARE and Medicare

When you receive medical care under Medicare, your provider files the claim with Medicare. Medicare then processes the claim and forwards the claim to TRICARE for payment of the remaining amount. TRICARE automatically sends payment to your provider. You receive an explanation of benefits (EOB) from TRICARE indicating the amount Medicare and TRICARE paid.

TRICARE and Medicare Covered Services

In most cases, Medicare pays first and TRICARE pays its share of the remaining expenses second.

Services Covered by TRICARE, but not by Medicare

TRICARE is the only payer, and you are responsible for TRICARE deductibles and cost-shares.

Services Covered by Medicare, but not by TRICARE

Medicare is the only payer, and you are responsible for Medicare deductibles and cost-shares.

Services not Covered by Medicare or TRICARE

You are responsible for all costs.

If you also have a Medicare supplement, it will pay before TRICARE, making TRICARE the third payer.

TRICARE Supplemental Insurance

If you have supplemental insurance that pays your out-of-pocket expenses, you may be responsible for submitting your claims to them. Consult your supplemental insurance plan for coverage guidelines.

Be sure to ask your provider for a receipt for any copayment you make. Your supplemental insurance company may require a copy of receipts for payment.

If your only other insurance is a TRICARE supplement, you are not required to complete the OHI form.

TRICARE and Third Party Liability Insurance

The Federal Medical Recovery Act allows TRICARE to be reimbursed for its costs of treating you if you are injured in an accident that was caused by someone else. The DD Form 2527 Statement of Personal Injury Third Party Liability Form will be sent to you if a claim is received that appears to have third party liability involvement. Within 35 calendar days, you must complete and sign this form and follow the directions for returning the form to the appropriate claims processor. The DD Form 2527 is available on your regional contractor's Web site or at <http://www.tricare.osd.mil/claims>.

Pharmacy Claims

When you have OHI that includes pharmacy coverage, TRICARE is always the secondary payer.

With OHI as first payer, you pay your OHI copayment (or deductible, if applicable) and then may seek reimbursement from TRICARE for your out-of-pocket expenses. To seek reimbursement, submit a statement from your OHI or explanation of benefits along with a TRICARE claim form (DD Claim Form 2642) and required receipts.

For prescriptions filled at a retail pharmacy prior to June 1, 2004, submit your claim to your regional contractor's claims processor. After June 1, 2004, submit your claim to the TRICARE retail pharmacy contractor, Express Scripts, Inc.

If the medication is not covered under your OHI but covered under TRICARE, you may be required to pay for the prescription in full and seek reimbursement from TRICARE, as explained above, and include a statement of denied coverage by your OHI. If the medication is covered by TRICARE, you will receive reimbursement for your out-of-pocket expenses after TRICARE cost-shares and deductibles are applied.

Canceling Your Other Health Insurance (OHI)

If you are considering canceling your OHI, you should be aware of the following:

- You may not be able to re-enroll in your current health insurance until a future open enrollment period.
- You may lose other benefits associated with the health insurance, such as long-term disability insurance, group life insurance, or dental and vision benefits.

Be sure to contact your OHI administrator to get more information. If you cancel your OHI, you must submit a notification in writing to your regional contractor that you have canceled your OHI.

Survivor Benefit Plan (SBP) For Reservists:

Reservists with 20 years of satisfactory service are eligible for retired pay at age 60. If they die before turning age 60 that entitlement to retired pay ends. If this happens there is a way for designated persons to receive a portion of the veterans retirement pay in the form of a monthly annuity through the Reserve Component Survivor Benefit Plan (RCSBP). When reservists receive their 20-year letter they have available to them three options:

1. No election until age 60 with spousal consent: Servicemembers can decline coverage until they reach age 60, but they will not have coverage between retirement eligibility and age 60. Coverage after age 60 will remain subject to the retiree's election upon reaching that age.
2. Deferred annuity with spousal consent: The survivor annuity will begin when a servicemember would have turned 60, if the member dies before reaching that age. If the member lives to age 60, the annuity starts the day after his or her death.
3. Immediate annuity: The survivor annuity begins the day after the servicemembers death, regardless of his or her age.

The annuity is 55% of the base pay amount before the annuitant's age 62 and might be reduced to as low as 35% after that age if the annuitant is eligible for social security payments on the member's account. The maximum base amount is the servicemember's gross monthly retired pay, but it could be less. The servicemember can select the base amount, as long as she or he receives at least \$300 a month in retired pay. Retirees can voluntarily discontinue the RCSBP during a one year period beginning on the second anniversary of the date they became eligible to receive retired pay. A recall to active duty following retirement does not change this date. Once participation is discontinued there will be no refund of premiums, no benefits will be paid in conjunction

with previous participation, and a member may not resume participation for any beneficiary. Members can elect beneficiaries as follows:

- SPOUSE: An annuity is paid to the eligible spouse for life, unless the spouse remarries before her age 55.
- SPOUSE & CHILDREN: The spouse is the primary beneficiary, and the children are contingent beneficiaries.
- CHILDREN ONLY: Children receive an annuity until age 18, or 22 if they are enrolled in school full time.
- INCAPACITATED CHILDREN: Receive an annuity as long as they remain unmarried and disabled.
- FORMER SPOUSE: Annuity is paid to the elected former spouse.
- FORMER SPOUSE & CHILDREN : The former spouse is primary beneficiary and the children are contingent beneficiaries.
- INSURABLE INTEREST PERSON: Annuity is paid for life of the beneficiary. This can only be a person who depends on your income for support such as a parent, dependent or non-dependent child, relative, or associate.

[Source: TROA Magazine AUG 04]

Frequently Asked Questions:

Because of the year we were born, my wife and I will not be eligible for Social Security until we are 66. Our uniformed service ID cards, however, state that we'll become ineligible for TRICARE when we turn 65. That seems to indicate we'll be without health insurance for a whole year. What will happen at that time?

- *Although the age for entitlement to full Social Security payments increases with successively more recent years of birth, the age for Medicare entitlement has NOT changed. Medicare entitlement begins on the first day of the month of a person's 65th birthday. Or, if the person was born on the first day of the month, entitlement begins on the first day of the previous month.*
- *So a TRICARE beneficiary's Medicare entitlement begins at age 65. If the beneficiary is enrolled in*

both parts A and B of Medicare, and if his Defense Enrollment Eligibility Reporting System record is up-to-date, TRICARE For Life (TFL) entitlement begins at the same time as Medicare entitlement. The process is automatic.

- *There is a monthly premium charged for Medicare Part B. If a beneficiary does not become entitled to Social Security payments at age 65, Medicare will bill him quarterly for Part B premiums. Under the "Easy Pay" plan, you can arrange with your bank and Medicare for automatic payments from your account.*
- *Once Social Security payments begin, the monthly premium for Part B will be deducted from those payments.*

I am an unremarried former spouse. I received care before October 1, 2003, when I was still listed under my former spouse's Social Security Number (SSN). My doctor did not file the claim until after October 1, 2003. Will my claim be denied since it wasn't filed under my own SSN ?

- *Each military treatment facility (MTF), regional contractor and claims processor should see in the claims history that you were eligible for care on that date since your SSN links back to your sponsor's SSN. So, if a claim comes in under your sponsor's number for service before October 1, the claims processor will be able to determine that you were eligible for care under your sponsor's SSN. You should tell your providers that on and after October 1, they must file claims under your SSN. If your claim gets denied, and the TRICARE Explanation of Benefits (EOB) shows you were not eligible for care and you know you were, you should contact the claims processor listed on the TRICARE EOB or your regional contractor. Regional numbers can be found at <http://www.tricare.osd.mil/>.*

MEDICARE 2005 RATES:

On 3 SEP 04 the Department of Health and Human Services (HHS) announced the 2005 Medicare premium, deductible and coinsurance amounts to be paid by Medicare beneficiaries. For Medicare Part A, the program that pays for inpatient hospital, skilled nursing facilities and some home health care, the deductible paid

by the beneficiary when admitted will be \$912, up from \$876 in 2004. The Part A deductible is the beneficiaries only cost for up to 60 days in a Medicare covered hospital. The monthly premiums for Medicare Part B, which covers physician services, outpatient hospital services, certain home health services, durable medical equipment and other items, will increase from \$66.60 to \$78.20. The new premium reflects general growth in health care costs, higher payments to physicians and Medicare Advantage coordinated care health plans under the Medicare Modernization Act (MMA), and building trust fund reserves. HHS officials reported that under the MMA, Medicare enrollees are benefiting from improved access to physician services, new preventive and health screening benefits, more Medicare Advantage plan choices, and better benefits and/or lower out-of-pocket costs in many Medicare Advantage plans. Medicare deductibles and premiums are updated annually in accordance with formulas set by law. By law, the federal government picks up about 75 percent of the cost of Part B benefits and the Part B premium covers the remaining 25 percent. However, the Part B premium increase may not exceed any beneficiary's cost of living adjustment in their Social Security check. For the great majority of beneficiaries, the Social Security cost of living increase is likely to be significantly greater than the premium change. Contributing factors to the increase are:

Increased cost of Medicare Part B benefits, accounting for about four-fifths of the higher benefit costs, is higher payments in Medicare's traditional plan. Most importantly, the recent Medicare law prevented physician payments from falling significantly. In 2005, payment rates for physicians will increase by 1.5 percent, preventing a 4.5 percent reduction that could have threatened access to high-quality physician services.

Improvement in the Medicare Advantage program under the MMA. As a result, many beneficiaries enrolled in Medicare Advantage health plans are expected to receive additional benefits including prescription drugs, more preventive care, and even dental and vision care, as well as lower copayments that enable them to reduce their out of pocket costs. On average, the premium changes related to Medicare Advantage are more than offset by reductions in out-of-pocket payments for Medicare Advantage enrollees.

Increasing the reserves held in the Part B account of the Medicare Supplementary Medical Insurance Trust Fund toward a more adequate level.

Two other MMA changes will help lower beneficiaries' out-of-pocket costs in 2005. First, the new Medicare law provides additional savings for Medicare beneficiaries by

paying more appropriately for Medicare covered drugs and the administration of those covered drugs. Second, the new preventive benefits in Medicare will help beneficiaries cover the cost of screening tests for heart disease and diabetes, and will provide a "Welcome to Medicare" exam (including coverage for associated services) for beneficiaries entering the program. For more information on Medicare, go to www.hhs.gov/news

[Source:
www.afpc.randolph.af.mil/afretire/AF_Retiree_News.htm
8 SEP & NAUS Update 10 SEP 04]

****TRANSITIONS****

RETIREMENTS

- Bouchey, Belinda A., SGT
- Cain Ronald E., SGT
- Cloney, Philip G., 1SG
- Christianson, James C., CW2
- Cunningham, Scott R., SFC
- Daigle, Jimmy J., SSG
- Daigle, Joel, SGT
- Deguisto, Charles A., Jr., SGT
- Dodge, David, R., SSG
- Dudek, Thomas A., SFC
- Easler, Dwain F., SSG
- Flagg, Philip E., Jr., SSG
- Gerrish, Matthew V., SSG
- Guy, Philibert E., SSG
- Hardgrove, George E., Jr., SSG
- Hatt, Robert R., SSG
- Hayes, Donald A., SFC
- Hichborn, Ray M., SFC
- Mairs, Steven P., CSM
- Mann, Sandy L., SFC
- McGuire, Dale A., SSG
- Pelletier, Owen H., SSG
- Picard, Charles W., SFC
- St.Peter, Robert R., SSG
- St.Pierre, Donald R., SGT
- Therault, Frederick K., SGT
- Wentworth, Anthony W., CPL
- Wilber, Kerry L., SGT
- York, Scott E., SGT
- Young, Toby R., MSG

*(**Any names that are not on this list, was not done intentionally, please advise.)*



****TAPS****

*MSG (Ret) Robert Lawrence Brown
SSG (Ret) Lawrence 'Larry' A. Oberlander
SGT (Ret) Lewis Gray
SFC (Ret) Alden T Bradford*

It is suggested that the Headquarters at Camp Keyes, Augusta, Maine be made aware of a deceased retiree. Upon receiving notification, word will be disseminated to Staff and Units of the Maine Army National Guard. This will enable any active guard member who may have served with the retiree to pay their condolences. Persons to call are the Chief of Staff at 626-4280, or to myself at 626-4380 or e-mail me at dean.soule@me.ngb.army.mil



Volunteers Welcome In Helping To Conduct Military Funeral Honors:

The POC for this is:
Christian J. Behr
SSG, MEARNG
Assistant POMSO
(207) 626-4406



All volunteers are welcome to be AP3 certified and placed on the resource list in helping to conduct Military Funeral Honors, honoring those who served. The rendering of Military Funeral Honors is a way to show the Nation's deep gratitude to those who, in times of war and peace, have faithfully defended our country. Funds are available to compensate certain categories of retirees and buglers. The process involves training by a Military Service to ensure a civic organization and / or retirees participating in rendering mil funeral honors can perform honors to standard. The training and certification are done here at Camp Keyes by one of our Honor Guard members and takes just a few hours depending on the individuals. After the standard of training is met, a certificate and Mil Funeral Honors pin like the one shown is provided to the individual(s). In addition, a video is provided for refresher training down the road.

Here is the web site address that will lead you to a web page that explains the Authorized Provider Partnership Program (AP3), the program's standards and training, etc.
<http://www.mfhcmdrs.osd.mil>

Death Notification Procedure for Retirees:

Upon the death of a uniformed service retiree, the next of kin should call the Defense Finance and Accounting Service (DFAS), Cleveland Center. DFAS will close the retiree's pay account and send a survivor benefits package. Typically, forms will be included that instruct the next of kin on how to recoup the retiree's unpaid pay and how to initiate SBP payments if applicable. You must fill these out promptly and return them with a certified copy of the death certificate. Survivors should report retiree deaths to the DFAS Cleveland Center's casualty office at 1-800-269-5170. Faxes can be sent to the office at 1-800-469-6559.

Provide the following data in your notification:

- Retiree's full name
- Retiree's Social Security Number
- Retiree's date of death
- Beneficiary name and relationship to deceased
- Retiree's current address

Additional actions to take are:

- Notify Social Security Administration and apply for \$255 death benefit.
- Return and cancel any pension payments received after the date of death. However, Do not return any retired payments that have been directly deposited to a bank account; DFAS will automatically reclaim the money that needs to be returned when you notify DFAS of the retiree's death.
- Obtain a list of benefits applicable to the retiree's beneficiaries that they are entitled to.
- Notify the Local County Veteran's Service Office or Veterans Administration Regional Office and request their assistance for obtaining burial benefits.
- Apply for a new ID card for the spouse.
- Do not use any retirement, VA or Social Security payments issued after the date of death. A beneficiary can be required to pay any money back that was used after the date of death.

****MISCELLANEOUS****



Clarks' Celebrate 50th Anniversary at Belfast Armory!

Maine Armory Rentals welcomed retired guardsman Elmer "Buster" Clark and his family back to the Belfast Armory on June 26, 2004, to celebrate his 50th Wedding Anniversary! Over 100 people attended the event which took place in a sparkling Drill Hall.

Credit for making the Belfast Armory shine for the event goes to retired guardsmen William "Bill" Cooper and Bruce Blood. Working with SFC Preston Ward, Bill and Bruce tackled the Armory with gusto and got the place spic and span by the morning of the 26th.

"This event shows the many ways that retirees continue to play a vital role in the Guard," said Donovan G. Lajoie, P.E., Colonel Retired, Maine Army National Guard and Director of Facilities Engineering. "From custodial duties that support rentals to actually hosting events, our retirees remain dependable and dedicated supporters throughout their lives."

The Clarks were among the first to take advantage of Maine Armory Rentals' special rental rate of just \$125 per day. This discounted price was formerly reserved for active Guard members only, but is now extended to all MENG retirees.

In order to qualify for this rate, the retired Guard member must be renting the facility for family or personal use only. This would include wedding receptions, anniversaries, reunions, birthday parties, or other similar events. The special discount cannot be applied or transferred to any organization or affiliate group that the Guard member may belong to. In addition, no admission fee can be charged or public access allowed during these events.

Reservations and payment will be coordinated by Maine Armory Rentals. Applications can be obtained directly by calling (888) ARMORY-ME, or visiting the Maine Armory Rentals web site at www.me.ngb.army.mil/rental.

Maine Armory Rentals Posts Record Growth

Maine Armory Rentals increased revenues by almost 15% during Fiscal 2004. Sales for the 12-month period ended June 30, 2004, saw sales grow by almost \$20,000. This improvement occurred despite the fact that the Maine Army National Guard underwent a major deployment during the

period which closed several armories – including the Augusta Armory during the critical November/December tradeshow season.

"We are very pleased with the strong growth this year," said Marc Belanger, Marketing Specialist for the Armory Rental & Leasing Program. "The 3rd and 4th Quarters of the year saw increases of 24% and 25% respectively, offering hope that the upward trend will continue even higher next year."

Maine Armory Rentals raises money for the operation and maintenance of National Guard facilities in Maine by accommodating the public and private use of these unique and historic structures. There are sixteen armory locations statewide including Augusta, Bath, Belfast, Brewer, Calais, Caribou, Ft. Kent, Gardiner, Houlton, Lewiston, Norway, Presque Isle, Portland, Sanford, Waterville and Westbrook.

Maine Armory Rentals grew out of Title 37-B MRSA §152 that established an Armory Rental Fund. This legislation empowered the Adjutant General to rent armories and to use the proceeds to help in defraying the operation and maintenance expenses of the Military Bureau's state-owned facilities. Over the last five years, the Armory Rental & Leasing Program has raised over \$600,000 for the repair and maintenance of MEARNG facilities statewide.

The Maine Army National Guard is committed to the accommodation of public and private use of its armories to the maximum extent possible. Such use supports building and maintaining strong ties within the local community, thereby enhancing its recruiting and retention efforts. Moreover, the revenues generated from such use provide a vital source of funds that can enhance the overall quality of all MEARNG facilities.

****UPCOMING EVENTS****

MeARNG Retiree Council Meeting Dates for 2004:

The Council meets on Tuesdays at 0900 in the TAG conference room, Camp Keyes, Augusta. Any retiree or non-retiree is welcome to attend. Satellite teleconferencing is now available to the areas in Bangor, Aroostook County and soon to be Portland. This will eliminate travel and time for those interested in attending the council meetings.

<u>DATE</u>	<u>DAY</u>
October 19, 2004	Tuesday
December 14, 2004	Tuesday

All meetings at 0900 hours – TAG conference room
Al White, Chairman

**Maine Army Retiree Council Meetings – Calendar
Year 2003:**

(Not to be confused with the MEARNG Retiree Council. This council is for all branches of service in Maine).

The Maine Army Retiree Council conducts meetings, at various times, which imparts information of interest to all military retirees. Retirees of all military services, and their spouses, are invited and encouraged to attend. Scheduled meetings for 2004 are as follows:

- 14 Oct 2004, 1930 hours, Post #40, American Legion Home, Winthrop, Maine

For additional information relative to these meetings, contact either of the following persons:

- CSM Edward L. Davis, AUS (Ret) (207) 469-7918
- CSM Estol R. "Mac" McClintock, USA (Ret), (207) 683-6121
- SFC Harold L. Ware, AUS (Ret) (207) 642-2757

**2004 marks the 20th anniversary of B Co, 3/172d
Inf (Mtn)**

We will celebrate this event on Saturday evening October 2nd @ 1800 hours at the Ramada Inn, Odlin Road in Bangor with a catered buffet meal, @ \$16.00 a plate. The event will be a formal function requiring dress greens or appropriate civilian attire. Attendees will be required to pay for the meal in advance. Anyone who has been a member of the unit is invited to attend. Please pass this on to any former unit members you maintain contact with or occasionally bump into. If you have any photos of unit activity or unit members you might like to see included in a slide show at this event email them to CPT Lyon or SFC Munson at lmunson@ptc-me.net. If anyone has any interesting information about the history of the unit please pass that on as well. The event will also include special guests BG John W. Libby, CSM Gregory R. Small, and Korean War Medal of Honor recipient COL Lewis Millett (RET). Hope to see you all there!

2LT Donald L Lachapelle
Management Analyst / STAM
DCSOPS-J3
BLDG 7, Camp Keyes
Augusta, ME 04330-0033
COMM (207) 626-4389
DSN 476-4389

Annual meeting Maine Military Historical Society

Set aside Saturday evening the 16th of October 2004 to attend the annual meeting of the "Maine Military Historical Society".

The theme is to honor individuals and units from Maine who have been involved in the GWOT since 9/11 2001.

We plan on having four guest speakers who have been deployed in this fight.

We also plan to honor Colonel John Sapp who died this year. He was instrumental in starting our Military Museum at Camp Keyes.

An ensemble from the 195th Army Band will play during the social hour. The Maine Select Honor Guard will post the Colors. Major Jeffrey Morton will sing the National Anthem. Our fallen Heros will be honored by a special place setting and remembrance. As you can see this is going to be a GREAT RED,WHITE,and BLUE evening, one you should not miss!

We will be honored by the presence of the Flag ladies from Freeport, who have held our colors high for a period of time on main street in Freeport every Tuesday since 9/11. We will also be honored by the presence of the Societies newest members retired disabled veteran and Mrs. Larry Dearborn.

The Dearborn's have sold an untold number of remembrance stickers and have given the profit "thousands of dollars" to support the families of deployed Maine troops.

Cost for the evening is \$25.00 per person, tax and tip included. The meeting will be held at the Senator Inn in Augusta. A great buffet will be served. Social hour starts at 1800 hours, followed by the buffet at 1900 hours.

The meeting is open to anyone who has an interest in the military and our involvement in the war on terror.

Dress for the event is casual.

For a registration form contact Ms. Soraya Thomas at 626-4350.

Seating is limited to 150, so please act today!

Al White

Albert J. White Jr.

Brigadier General MeNG Retired
ajwhite@gwi.net
529 Fosters Point Road
West Bath, Maine 04530
207-442-8734

****FOR YOUR INFORMATION****

Significant Developments With The Maine Army National Guard:

The following chart depicts Maine Army National Guard units and personnel currently alerted, mobilized and deployed as well as the operation or mission they are supporting.

Unit/Location	Mission	Per	Location	Status	Detachment 3, Headquarters State Area Command Medical Detachment, Nurse	Operations Enduring Freedom	1	Hanscom Air Force Base, Mass	Deployed
133 rd Engineer Combat Battalion (Heavy)	Operation Enduring Freedom	501	Mosul, Iraq	Deployed	Detachment 3, Headquarters State Area Command Medical Detachment, Doctor	Operation Iraqi Freedom	1	Iraq with New Hampshire's 197 th Field Artillery	Deployed
1 st Battalion, 152 nd Field Artillery	Operation Enduring Freedom	118	Fort Drum, N.Y.	Deployed					
		4	Abu Ghraib Prison, Baghdad, Iraq	Medical Hold	Maine Army National Guard Soldiers	Security	20	Camp Keyes; Army Aviation Support Facility; and the Augusta Armory	Deployed
1 st Battalion, 152 nd Field Artillery Liaison Officer	Operation Enduring Freedom	1	Fort Dix, NJ with NJ Army National Guard's 50 th Brigade	Deployed					
1 st Battalion, 152 nd Field Artillery Logistics Officer	Operation Enduring Freedom	1	Camp Atterbury, Indiana	Mobilization Station	Company B, 3 rd Battalion, 172 nd Infantry (Mountain), Brewer	Base Security	26	Air National Guard Base, Bangor, Maine	Deployed
					Grand Total:		802		
Afghan National Army Training Det.	Operation Enduring Freedom	11	Maine	9 Demobilizing					
				2 Emerg Leave					
112 th Medical Company (Air Ambulance), Bangor	Operations Noble Eagle & Enduring Freedom	3	Fort Drum, New York	Medical Hold					
1136 th Transportation Company, Bangor	Operations Noble Eagle & Enduring Freedom	2	Fort Dix, New Jersey	Medical Hold					
133 rd Soldier attached to 878 th Engineer Battalion	Operation Iraqi Freedom	1	Fort Stewart, Georgia	Medical Hold					
Company E, 120 th Aviation, Bangor	Operations Enduring Freedom	1	Fort Drum, New York	Medical Hold					

RESERVE RETIREMENT UPDATE 03:

The age 55 Retired Pay amendment to the 2005 NDAA was defeated. The White House and DOD opposed it and only two Republican Senator's [Snowe (R-ME) & Spector (R-PA)] voted for the measure. This change would have allowed 93,000 reservists currently aged 55 to 59 to retire with full benefits and restore parity between the retirement systems for Federal civilian employees and reservists. If veterans want the retirement age to be lowered they need to convince their legislators to cosponsor Sen. John Corzine's S. 1035 and Rep. Jim Saxon's H.R. 742 bills. If communications with congressional representatives prove to be ineffective on this and other veteran related legislation than the November election gives the opportunity to replace legislators with candidates who are more favorable to veteran issues. [Source: Various AUG 04]

National Personnel Records Center (NPRC)

SPOOF:

A message is being sent around the military community via email that alleges the National Personnel Records Center (NPRC) is automating their storage and management of our military records. When this is complete they plan to destroy the hard copies of records unless requested by the veteran or a deceased veteran's family to send those records to them. It further states that if a veteran or members of the veteran's family wants to request those records be sent to them instead of being destroyed they can make their request by mail to: National Personnel Records Center Military Personnel Records, 9700 Page Ave., St. Louis MO 63132-5100 or make their request online at <http://vetrecs.archives.gov/>.

The only part of this allegation that is true is the procedure provided for obtaining copies of a veterans records. There is a study, repeat study, at NPRC to possibly digitize CIVILIAN personnel files if a former federal CIVILIAN employee returns to federal CIVILIAN service. Rather than send the new agency paper, the Civilian Personnel Records area of NPRC may scan and transmit them electronically. The paper file would then go back on the shelf. [Source: NPRC Management Analyst msg dtd 28 AUG 04]

Footnote:

The Maine Army National Guard has been able to maintain an "Out of Service Record File" on most soldiers that have been discharged from the Maine Army National Guard. The out of service file for the discharged soldiers is not as complete a file as the one sent to St. Louis and the soldier for his/her own file, however the file will contain a DD 214, (if applicable), NGB 22 and 23, shot records and any other pertinent documents.

For the past year or so, on the newly discharged soldiers, the Automated Records Branch for the Maine Army National Guard have been electronically coping the file records called "Permanent Electronic Record Management" (PERM), and is available electronically on line at "Army Knowledge Online" (AKO). Each soldier has the ability to establish an AKO account and can access his/her account on line.

Corps of Engineers Recruiting for Deployment

The Army Corps of Engineers is recruiting Soldiers who are leaving the Army, military retirees, family members and Department of Defense civilians to work in Iraq and Afghanistan.

The Corps now has 328 vacant civilian positions in Iraq and Afghanistan, which officials want filled by December or sooner. "Most people don't realize, out of the 300 personnel in theater, there are only about four dozen U.S. military noncommissioned officers and officers working for the Corps

in Iraq," said Maj. Gen. Ronald Johnson, the first commander of the Corps' Gulf Region Division. For more information or to apply for the Army Corps of Engineers, a link is available on the Army's Civilian Personnel Online Web site at www.CPOL.army.mil.

For further information, contact the U.S. Army Corps of Engineers Human Resources Office by e-mail at CEHEC-CP@hq02.usace.army.mil or call (202) 761-1885.

Civil Air Patrol Wants Retirees:

The Civil Air Patrol (CAP) is playing a role in homeland security and is looking for senior members to join the effort. The auxiliary of the U.S. Air Force is a force multiplier in critical homeland security efforts. Members have excellent air/ground observation and communications assets at their disposal to provide aerial reconnaissance, photography and transportation, disaster and damage assessment, and other jobs. CAP performs missions for several federal government agencies. These include the departments of Defense, Justice, Transportation, Treasury and Agriculture, the Federal Bureau of Investigation; Drug Enforcement Administration, U.S. Coast Guard; Federal Aviation Administration, Bureau of Immigration and Customs Enforcement, U.S. Forest Service, Federal Emergency Management Agency, and state and local law enforcement.

You don't have to be a pilot to join. CAP offers many avenues of volunteer service, including emergency services, training and mentoring for cadets, and aerospace education. They also need volunteers for community outreach, media relations and administrative responsibilities. CAP has more than 1,700 squadrons throughout the nation. To locate the nearest to you go to www.cap.gov and click on "Cap Unit Locator". Before getting involved it is recommended you locate one or more squadrons near you and visit during their regular meeting time. All squadrons are different in personality and focus, so look for the one that most closely matches your interests. If interested in joining you can call 800-FLY-2338 and have a 'member info packet' mailed to you, complete an online request form at www.cap.gov, or download one in PDF format. CAP also offers civilian employment in a variety of fields. Most jobs are located at the national headquarters located at Civil Air Patrol NHQ/XPH, 105 South Hansell Street, Maxwell AFB, AL 36112 Fax: 334 953-9906. Occasionally CAP has job openings at other locations as well. [Source: Armed Forces News 27 AUG 04 & www.cap.gov]

DOD Wants More Civilian Medical Workers

The Defense Department plans to replace thousands of uniformed medical care personnel with civilian workers or

contractors, the Washington Post reports. The Pentagon is trying to move more uniformed personnel into combat-related jobs and replace them when possible with civilians, a move it says is necessary to meet the strain put on the armed forces by two active wars and more traditional commitments overseas. There are more than 90,000 uniformed military healthcare workers at 75 hospitals and 461 military clinics. The Pentagon spends \$17.6 billion a year on healthcare for nearly 9 million members of the military, their families and retirees. The Pentagon is programming \$35.8 million to pay for the conversion to civilian providers. For more information, see http://www.military.com/NewsContent/0,13319,FL_medical_090304,00.html.

For more on health, visit our Health Overview section at <http://www.military.com/Resources/ResourcesContent/0,13964,30847-1,00.html>

CRSC UPDATE 24:

On 26 AUG 04 numerous representatives from the Military Coalition (TMC) met with the Service Chiefs of the CRSC branches and representatives from the Defense Finance and Accounting Service. The meeting was initiated by Air Force CRSC representatives and was expanded to the other services to let the associations know that there is \$22 Billion available for CRSC payments and that veterans should apply if they have not done so before. They reported that the Army has 76 contract employees in place and 6 Military supervisors working on their claims. The Army, which has had almost 30,000 CRSC applications (more than the other services combined) still has a backlog of something over 8,000 claims. They have made good progress in the past several weeks but still expect that it will take until early spring before they can eliminate their backlog. They are currently clearing around 400 cases a week but are receiving 200 new ones. Progress happened quickly when they recently received a large amount of records from the VA. The Air Force has 18 people working on their cases and is currently working on cases as they come in which says they are caught up. The Navy/Marine CRSC head stated that they have 18 contractors and 7 military members supervising. They recently made gigantic progress on their backlog when they too received a large number of records from the VA. They currently only have 211 cases backlogged and expect to clear them shortly. The service and finance representatives also engaged in a productive discussion of remaining problem areas, along with the reasons for the problems and how they might be resolved. These included individual unemployability payments for 100% disabled retirees, DFAS computer reprogramming challenges, and implementation alternatives for the annual "open season" choice between CRSC and concurrent receipt for retirees eligible for both. The services shared some important tips for a successful application:

- Documentation is the key-applicants need to show, via official documentation, how the disability was incurred. Important documents: DD-214, complete VA ratings decisions and pertinent medical records.
- Links of the disability to a discrete combat- or operations-related episode or incident are extremely important-for example, medical reports or citations showing that a gunshot wound was sustained during combat operations or combat training, or that a fighter pilot's back injury can be traced to a specific in-flight ejection.
- Repetitive exposure claims (hearing loss, degenerative conditions, etc) are harder to approve. The applicant must show a clear pattern of the disability's onset during active service. At the very least during exit physical/initial VA medical exam-for example, a helicopter pilot with hearing loss would need to provide documentation of significant hearing loss during his active duty via successively worsening hearing tests.
- Guard and Reserve retirees must be eligible to receive retired pay (i.e., at least age 60) to be eligible for CRSC payments. Since the purpose of CRSC, in effect, is to restore lost retired pay value that has been offset by VA disability compensation, there's no value to restore if there's no lost retired pay.

The service representatives had expected an additional surge of applications this year. This was because of the expansion of CRSC eligibility criteria to include Guard and Reserve members with 20 qualifying years of service (as opposed to the previous requirement for 7,200 retirement points) and the expansion to cover combat- or operations-related disability ratings below 50%. They indicated surprise - and disappointment - that there has been no such major surge, because that means there are thousands of disabled retirees who are not getting the CRSC payments they are eligible for and deserve. They have asked the TMC for help in conducting an outreach program to locate potential eligibles and urge them to apply. They "want" to give this \$22 billion to those deserving veterans and are working on it in a measured and precise manner to ensure that the fewest possible amount of mistakes are made. DFAS expects everyone eligible for IU payments will receive their second payment in September along with the back payments due. Also they expect that all those who are eligible for SMC payments will receive those by October.

Anyone who has questions or needs a status update on their CRSC application is encouraged to write their respective service with their questions. That will be the easiest for them and you to keep track of the inquiry. Service Chiefs from each branch stated that if you question the decisions made or have new evidence or VA decisions they are "Always happy to do

reconsiderations". If you or anyone you know might be qualified or you are not sure, fill out an application. To get an application on line go to www.dior.whs.mil/forms/DD2860T.PDF and download the form. Many things have been said and written about the various services and their initial lack of responsiveness. However, at the meeting was a group of highly professional military and civilian members who are bending over backwards and going above and beyond what is expected of them. [Source: NAUS & MOAA Leg Up 27 AUG 04]

Air Force Pharmacy Policy Update 01:

Citing rising cost and tight budgets, the Air Force is pulling some popular costly drugs from their 74 pharmacies. This move will impact on patients and other service's pharmacies as retirees and dependents shift to alternate sources to obtain what they need. There are approximately 150 high use medications on the DoD/VA contract list. Some of the initial changes in available medications from the list are:

- The allergy medicine Allergera will be replaced by the generic form of Claritan.
- Zyrtec cannot be added to a pharmacy's routine stock unless it already exists in their routine inventory.
- Vioxx and Mobic will replace the anti-inflammatory drugs Celebrex and Bextra.
- Diabetics will be switched from the insulin Humalog to Novolog as long as it can be done safely.

Army and Navy pharmacies carry the same drugs the Air Force is replacing and for the moment have not indicated any plans to change. The military Coalition made of about 30 military and veteran advocacy groups oppose the change in Air Force policy. It shifts the costs to DoD's other services with pharmacies near Air Force bases or to patients who must buy the drugs locally or through cost share programs if they do not want to change their medications. Also, the Air Force policy change inappropriately makes budget considerations vice patient care the primary driver of formulary limits. Rising cost has been a concern for military officials in recent years, and throughout the entire health-care industry. Last fiscal year the Pentagon spent \$3.8 Billion on its pharmacy benefit. This fiscal year costs are projected to be \$4.8 billion. [Source: Navy Times Deborah Funk article 16 AUG 04]

VA Home Loan Update 03:

The house approved a bill on 23 JUN 04 that would increase the VA maximum home loan amount from \$240,000 to \$333,700. It includes a provision to link the amount to the national Freddie Max index to guarantee the VA limit increases each

year. H.R. 4345 would offer qualified vets the opportunity to receive a loan guaranty of up to 25%, or \$83,425, on a mortgage of \$333,700. Currently VA provides loan guarantees of up to \$60,000 on a maximum mortgage of \$240,000. In the last 60 years, VA's home loan program has financed more than 18 million mortgages. Before the bill can become law it must go before a conference committee of the House and Senate members to iron out any differences and then be forwarded to the President for signature. Information on the VA home loan program is available at www.homeloans.va.gov. [Source: VFW Magazine AUG 04]

National Debt:

The National Debt on July 12, 2004, was \$7,265,299,676,980.06. The U.S. population on July 14, 2004 at 8:59 am EDT was estimated to be 293,735,011. If you divide the National Debt of 7 trillion dollars by the number of men, women, and children, we each owed \$247,341.97 on 14 July. To track at any given time the amount you owe you can get the latest figures on debt at www.pubicdebt.treas.gov and population at www.census.gov. Intragovernmental holdings, such as the Social Security Trust Fund make up 40% or approximately three trillion dollars of the National Debt (\$3,044,908,289.853.89). [Source: NAUS Update for 16 JUL 04]

VA Medical Facilities Management:

The House Health Subcommittee has approved the "Veterans Medical Facilities Management Act of 2004". The bill, H.R. 4768 sponsored by the Chairman of the Subcommittee, Congressman Rob Simmons of Connecticut, provides VA with increased flexibility to better manage their capital assets to meet the needs of America's veterans. It is expected to go before the full Committee later this month. If approved in its current form this bill will:

Provide VA with the funding authority to open 16 new outpatient clinics. The locations of these facilities are: Wilmington, North Carolina; Greenville, North Carolina; Norfolk VA; Summerfield FL; Knoxville TN; Toledo OH; Crown Point IN; Fort Worth TX; Plano TX; San Antonio TX; Corpus Christi TX; Harlingen TX; Denver CO; Oakland CA; and San Diego CA (2 clinics).

Give VA the authority to enter into a 75-year lease for land on which to construct a new medical facility on the Fitzsimons Campus of the University of Colorado, in Aurora CO. The Fitzsimons project itself was authorized in separate legislation, Public Law 108-170, signed by President Bush last year.

Change the way in which the Department of Veterans Affairs handles the transfer of excess properties. The bill would allow VA to retain the proceeds from any sales, leases, or transfers of excess, unneeded properties and facilities to other agencies or organizations. The proceeds would be placed into a new Capital Asset Fund, which could then be used by VA to improve the delivery of health care services to veterans.

Place a requirement on VA that before it could take advantage of the new Capital Asset Fund, it would have to certify that the number of long-term care beds for elder veterans met its statutory requirement, and that a plan was in place to continue meeting that requirement.

Allow VA to transfer facilities to qualified providers of homeless veterans services at below market prices.

Includes new language to help protect VA's historic properties. H.R. 4768 would require VA to make annual reports to Congress on the status of all historically significant facilities, buildings, and properties. The bill would also allow VA to use the Capital Asset Fund to help preserve or adaptively reuse historic VA properties.

[Source: NAUS Update for 16 JUL 04]

VA To Use Computer Technology to Improve Informed Consent

WASHINGTON (September 3, 2004)- Continuing its innovation in health care information technology, the Department of Veterans Affairs (VA) is adopting a new computer program to help patients make more informed decisions about their care.

VA will introduce its Electronic Support for Patient Decisions initiative at all 158 VA medical centers within a year.

Customized software called iMedConsent will provide patients with information about treatment options and standardize procedures among clinicians.

The iMedConsent program takes physicians step by step through the informed consent process, displays detailed educational materials about risks and benefits of proposed treatments, generates and stores consent forms, incorporates electronic signatures into records and imports information from patient records. Although the program is designed primarily to assist physicians, it also guides informed-consent discussions between doctors and patients.

The goal of the informed consent process is to ensure that patients are knowledgeable participants in decisions about their health care. It generally requires that patients understand their choices through discussions of proposed treatments, reasonable alternatives to proposed care, risks and benefits of each alternative.

The electronic support system is VA's latest use of technology to enhance patient care. For several decades, VA has led the health care industry in use of electronic health records with its Veterans Health Information Systems and Technology (VistA), which allows health care providers to continuously update patient information, including lab tests and results, medications and diet.

The electronic health record provides clinicians throughout the VA system instant access to a patient's complete record, including diagnostic images, medications and lab results. The information is available in inpatient, outpatient, long-term and home care environments. Patient records can also be accessed remotely, allowing, for example, doctors at the San Francisco VA Medical Center to promptly treat a veteran from Miami who seeks care while traveling in California.

VistA has a dramatic impact on patient safety and health. Bar-coded medication administration for inpatients and robotic prescription preparation are achieving the highest rates of prescription accuracy. A clinical reminder system allows care providers to consistently deliver necessary health interventions.

"This has allowed VA to set the benchmark for 18 externally comparable indicators of quality in disease prevention and treatment," said Dr. Jonathan Perlin, VA's acting under secretary for health.

The iMedConsent software was developed under the direction of VA's National Center for Ethics in Health Care by Atlanta-based software developer Dialog Medical. "We are always looking for ways to enhance the care we provide," said Dr. Ellen Fox, center director. "By supporting patient decisions on a systems level, we are preventing problems before they arise. We like to call this 'preventive ethics'."

USFSPA Lawsuit Update 05:

A group of 58 military retirees and active duty service members who are divorced are suing to overturn a federal law that enables their ex-spouses to share in their retainer or retirement pay. Their group, the USFSPA Litigation Support Group (ULSG), is challenging the constitutionality of the Uniform Services Former Spouses' Protection Act in court after legislative efforts to amend it failed. The ULSG wants to return to the policy that applied before 1981, the year that the U. S. Supreme Court ruled in *McCarty v. McCarty* that divorce courts could not touch veterans' retainer or retirement pay. The USFSPA undid that Supreme Court ruling. In JUL 2004, the government filed a motion to dismiss the ULSG's lawsuit on several grounds. ULSG, in turn, filed an in-depth rebuttal. A hearing on the government's motion is scheduled for September 10 in the U.S. District court in Alexandria, VA. [Source: NAUS Leg Up 27 AUG 04]

Commissaries Ok Internet Coupons Again:

Commissary shoppers can again put their Internet surfing skills to good use. This week, the Defense Commissary Agency began accepting coupons printed from the Internet, after refusing the printouts for nearly a year. According to a DECA press release, the commissaries stopped accepting the coupons last September because fraudulent use of them was costing the grocery industry as a whole millions of dollars. Although the Web coupons are accepted now, there are limitations.

They must have bar codes, and no Internet coupons for free items can be redeemed. The coupons can be found www.military.com or at Websites for product manufacturers. There are many Internet coupon sites as well, but many offer store-specific coupons that can't be used at the commissary. The commissary also will have links to Internet coupon sites in the future at <http://www.commissaries.com>. For more information, see http://www.military.com/NewsContent/0,13319,FL_coupons_082604,00.html.

To check out the latest deals and coupons visit our Military Discount Center at <http://www.military.com/eCommerce/DealIndex>

'Courage to Care' Launches Help for Returning Combatants, Families

A team of experts in military medicine and health communication at the Uniformed Services University of the Health Sciences in Bethesda, MD launched a new health education campaign -- "Courage to Care." In particular, Courage to Care is aimed at helping combatants reintegrate back into their families after surviving the battlefields of Iraq and Afghanistan. Courage to Care consists of ready-to-use fact sheets written for physician providers, as well as servicemen and women, on topics about military life and health. The fact sheets are in the public domain, intended for distribution to provider networks, and can be customized with a site's local contact information and resources. The first of two fact sheets is titled "Reintegration Roadmap - Shared Sense of Purpose," and is for the health and social service provider. Its companion sheet, "Becoming a Couple Again, Creating a Shared Sense of Purpose," is for military couples experiencing the transition. The content derives from interviews conducted by the university's health professionals with affected servicemembers and families who have experienced combat stress and family separation. The fact sheets describe the reintegration challenges and offer a step-by-step process to help affected individuals re-establish their relationship as a couple and as a family.

For more information, see

http://www.military.com/NewsContent/0,13319,dod2_082404_00.html.

To view the first fact sheets provided by the program, visit the 'Courage to Care' page:

<http://www.usuhs.mil/psy/courage.html>

'Freedom Calls' Helps Deployed Troops Connect With Family

A non-profit organization is building a communications network dedicated to keeping deployed troops in touch with family back home, all at no cost to the troops or their families. Freedom Calls Foundation has helped military parents in Iraq attend graduations and meet new children. It has even allowed a couple get married, despite the fact that he was in Colorado and she was in Iraq. It also allowed troops in Iraq to cheer the Philadelphia Flyers Hockey team live during game 6 of the 2004 NHL playoffs -- all via videoconferencing. Founded by John B. Harlow II and Edward Bukstel on Aug. 12, 2003, after military personnel requested assistance in setting up a communications network for troops overseas, FCF is supported by private and corporate donations. The foundation began operating Sept. 26, 2003. FCF has been operating in Iraq at Camp Cooke for about five months.

Daily, 1,500 troops file through the FCF facility and are able to chat briefly with their loved ones. For more information regarding the organization, visit the 'Freedom Calls' Website:

<http://www.freedomcalls.org/>

20,000 Instant Discounts

Military.com members have the opportunity to save instantly on over 20,000 discounts with the Military Advantage program. The program allows subscribers to instantly print out coupons for discounts on restaurants, movie tickets, hotels, car rentals and much more. Before subscribing to the discount program, members have the opportunity to preview the discounts offered in their local area. There are nationwide discounts as well.

Preview the discounts: <http://www.military.com/card>

Purple Heart Recipients Can Win a Trip to Vietnam

Veterans of Foreign Wars are hosting a contest. If you received a Purple Heart while serving in Vietnam, you could be one of 12 lucky veterans selected for the VFW's "Return to Vietnam" trip.

The in-country tour, which will be April 8-17, 2005, will take the selected veterans to Saigon, the Mekong Delta, Cu Chi, Hue, the DMZ, Hoi An, Marble Mountain and China Beach. Airfare, accommodations and meals are included. Entries will be selected in a drawing to be held Nov. 15, 2004. Winners will be notified by mail or e-mail in early December. For more information, read this PDF:

<http://www.vfw.org/pdf/vietnamtrip.pdf>

Kilauea Military Camp:

Kilauea Military Camp is a Joint Services Recreation Center located on the big island of Hawaii. The center features 77 conformably furnished cottages and apartments right in the heart of Hawaii Volcanoes National Park near the Kilauea volcano crater's edge. Cottages and apartments vary from one to three bedroom units. Selected units contain a Jacuzzi and kitchen. All contain a fireplace, cable TV, mini refrigerator, microwave, coffee maker, hair dryer, iron and ironing board. The facility has a café, general store, recreation lodge, meeting rooms, gas station, theater and chapel. KMC offers an array of activities inclusive of tennis, golf, biking, bowling, hiking, and guided island tours. It is open to all military and DoD ID card holders and their guests. Rates range from \$46 to \$120 per night for double occupancy. Reservations may be made up to a year in advance except during peak season at 428-6706 from Oahu, (808) 967-833 from mainland, email reservations@kmc-volcano.com or by writing: Kilauea Military Camp, HQ Building 40, Attn: Reservations Office, Hawaii Volcanoes National Park, HI 96718. Other information and photos is available at www.kmc-volcano.com. [Source: RAO Los Angeles Newsletter Spring 2004]

Great Pond Recreational Facility:

The MWR at NAS Brunswick ME has opened a four season recreational facility located 140 miles northeast of the air station at Great Pond and 50 miles south of the Canadian border. The 374-acre former "Dow Pines" facility offers quiet, rustic comfort that is ideally situated in the woods. The facility offers:

- Wilderness campsites at \$10/night year round.
- 18-site campground with water and electric hookups for campers
- Five cabins that range from \$70/night to \$540/week depending on size. They come equipped with a kitchen, bathroom w/shower, two bedrooms, and a loft. Some cabins have a sleeper sofa or the staff will roll in a couple of beds to accommodate extra guests.

- Bigelow Lodge from \$90/night up to \$750/week. Rooms include a kitchen, bathroom w/shower, two bedrooms, a loft, and two pullout couches for up to 12 guests.
- Two Yurts (a strong weather proof tent that can be used year round). One Yurt (\$25/night \$180/week) is located on Great Pond while the other is only accessible by boat on King's Pond.
- Pets on a leash are allowed at Great Pond with a \$5/day charge payable upon registration.
- Recreational Hall offering movies and games with a large stone fireplace that is used nightly by guests.
- Sailboats, kayaks, motorboats, and canoes are available for rent along with skiing and camping equipment, bed linen and towels.
- A small on site store that sells the bare essentials including bug spray, ice, wood, snacks, etc.

The nearest town is an hour's drive (Bangor) and clear cellophane reception is only available in the middle of the pond. Authorized users can make reservations 12 months in advance at (207) 584-2000. When booking weekends you must book for both Friday and Saturday. Additional info is available at greatpondoac@rivah.net or www.mwr.nasb.navy.mil.

[Source: Shift Colors JAN-MAR 04]

Retirement & Financial Planning Tips:

Learning the Limits

When you buy or sell stocks, you can choose between two types of orders:

- Market orders obligate you to buy or sell at the current trading price.
- Limit orders puts a cap or a floor on your trading price.

Savvy investors may prefer to use limit orders. Suppose, for example, you like a company's prospects but you think the current \$100 trading price is too high. You could enter a limit order at, say, \$90 or \$80. If the stock falls to that price, you'll buy it. Thus, if you can be patient, a limit order may allow you to purchase that stock at a favorable price.

Limit orders also can be used on the sell side. Say you buy a stock for \$80; you might enter a stop-loss order at \$70, to limit your downside in the stock.

Suppose that \$80 stock goes up to \$100. You might raise our stop-loss from \$70 to \$90, to lock in a gain from your original \$80 purchase price. If the stock keeps moving up, you can keep moving up your stop-loss order.

No Time for Trusts

Trusts can be extremely useful but you should not create one when it's not necessary. Depending on your circumstances, you might not need a trust for avoiding probate and smoothing the transition in case you become incapacitated.

Jointly-held property goes directly from one co-owner to the other. Insurance proceeds and retirement funds go to named beneficiaries. Such assets don't go through probate; nothing in a will or trust can alter this disposition.

Thus, if your estate is likely to consist mainly of an IRA, a life insurance policy, and a jointly-owned home, you won't need a trust to avoid probate or incompetency.

If you do create a trust during your lifetime you must transfer assets into your trust. Creating a trust is only half the battle.

Assets must be re-titled so that they belong to the John Smith Trust, not to John Smith.

If assets aren't transferred into the trust, they won't get the protection offered by the trust. Assets acquired after the trust is created should be transferred into the trust as soon as possible.

An Ounce of Prevention

If you or your spouse runs a business with employees, you may bear "employee practices liability," or EPL. Employees may sue you for discrimination, wrongful termination, sexual harassment, retaliation, etc.

The cost of defending against such claims can be enormous so you may want to carry insurance. Whether or not you buy this coverage, your exposure can be reduced by having rules in place and following those rules.

Take any employee complaint seriously: have a confidential talk with the accused employee and explain the possible consequences.

Investigate further and don't hesitate to fire the offender if this behavior persists.

You should have written standards for selection, retention and termination of personnel. Once rules are in place, everyone should be informed of those rules and efforts should be made to follow them. You're asking for trouble if you ignore your own rules.

Munificent Munis

Many investors would do well to invest in tax-exempt municipal bonds rather than taxable bonds. Even if you're in the 25 percent income tax bracket, you probably will wind up ahead investing in munis. (In 2004, the 25 percent tax bracket

begins at \$29,050 in taxable income, for single filers. For married couples filing jointly, the 25 percent bracket begins at \$59,100 in taxable income.) Higher-bracket investors would gain even more by investing in tax-exempt bonds.

Recently, for example, high-quality, 10-year corporate bonds were yielding around 5 percent. If you are in a 25 percent federal tax bracket, you would have a net yield of 3.75 percent, after-tax: 75 percent of the 5 percent pre-tax yield. In the 35 percent federal tax bracket, you would have a net yield of only 3.25 percent, after-tax.

You would be much better off with tax-exempt municipal bonds yielding 4 percent, assuming comparable maturity and credit quality. Investors in high-tax jurisdictions might want to buy locally-issued munis, in order to avoid state and even local income tax as well as federal tax. The municipal bond market can be complex, though, so you should work with a knowledgeable advisor to determine which issues will be most suitable for your portfolio.

Cashing In

For a comfortable retirement, consider these factors:

- Your retirement fund must be tapped regularly, to provide spending money.
- If too much is withdrawn from this fund, too soon, you or your spouse might run low on spending money, during a lengthy retirement.
- You should start with a reasonable amount in the first year of retirement. Then increase your withdrawal each year to keep pace with inflation. Say you take \$20,000 from your IRA the first full year of retirement. If inflation is then 5 percent, you'd increase your withdrawal by 5 percent, to \$21,000.
- Keep increasing withdrawals in this manner, each year.

Drawing down your retirement fund by around 5 percent in Year One is a feasible plan for many retirees. You'll be on safer grounds with a 4 percent withdrawal while starting at the 6 percent level increases the risk you'll outlive your money. However, if you have a substantial federal annuity you might consider taking more risk with a higher initial payout.

Holding Pattern

If your investment plan includes taxable bonds (Treasuries, corporate issues, mortgage-backed securities), they should be held inside a tax-deferred retirement account such as an IRA

or a 401(k). Suppose, for example, you have \$100,000 in an IRA and \$100,000 in a taxable account. Assume your asset allocation is divided 50-50, between stocks and taxable bonds.

You should hold the bonds inside your IRA, where the tax on the interest income will be deferred. You won't have to pay that tax until you withdraw money from your IRA.

You should hold your stocks in the taxable account. As long as you don't take gains, you would owe little or no tax each year. Dividends and capital gains would be taxed no higher than 15 percent, under current law.

On the other hand, if you invest in municipal bonds, they should be held in your taxable account, to get tax-exempt interest. If there is still room in your taxable account, for some stocks as well as municipal bonds, you should hold dividend-paying stocks there, to take advantage of low tax rates on dividends.

Loss Leaders

The financial markets have been so volatile lately that you probably have some losses in your portfolio, especially in stocks and stock funds. (Stocks tend to have greater potential gains but also larger losses.) If so, you should realize any losses you have, for tax purposes:

Up to \$3,000 worth of net capital losses can be deducted each year, from your other income. Moreover, if you wind up with net losses each year you won't owe tax on realized capital gains.

Excess net capital losses may be carried forward to future years. Again, they can be deducted, at \$3,000 per year.

Net losses that you carry forward can offset future gains so that you won't owe tax on those gains. Such losses also can reduce your tax on gains from other areas, such as real estate. Moreover, if you invest in mutual funds with loss carry-forwards, you may not have to pay tax on any trading gains for years.

Cleaning Up

Whenever you take a loss on a stock, bond, or mutual fund, you must be careful how you reinvest the sales proceeds. If you violate the so-called wash-sale" rules, you won't be able to use the tax loss you've incurred.

In order to sustain your tax loss, use one of these methods:

- Reinvest in a security that's not identical to the one you've sold. If you sell a bank stock at a loss, for example, you can't immediately buy back the same stock. You can buy another stock, though, even if

it's a bank expected to go up or down in sync with the bank stock you sold at a loss.

- Wait for 31 days. After that time period, you can buy back the stock you've sold, if you still want to own it. You might, for example, buy a no-load financial stock fund for 31 days, maintaining a position in the banking industry. Then you can sell the fund and buy back the same bank stock on which you've taken a tax loss.
- Double up. Before selling, you could buy another lot that duplicates your original position. After 31 days, you can sell your original lot and take a tax loss while retaining the second lot. If you are interested in this tactic, you must begin before the end of November in order to take a tax loss for this year.

Cut A Double Tax In Half

If you inherited an IRA from an estate that paid estate tax, you may be paying too much tax on distributions. You are entitled to an offsetting income tax deduction in the future, but many people don't take the deduction.

Say you inherit a \$250,000 IRA from an estate that paid \$200,000 in federal estate tax. Without this IRA the estate tax bill would have been \$150,000.

So the IRA added \$50,000 to the estate tax bill. That is a 20 percent rate because \$50,000 is 20 percent of \$250,000.

Thus, you can take income tax deductions for that \$50,000 when you receive distributions from the inherited IRA.

These deductions can be taken at the IRD ratio: 20 percent in this example.

Suppose you withdraw \$10,000 from the inherited IRA this year. You would be entitled to a \$2,000 deduction--20 percent of the \$10,000 distribution--so you would owe income tax on an \$8,000 distribution instead of a \$10,000 distribution.

After taking this \$2,000 deduction, you would have \$48,000 worth of IRD deductions left to use: \$50,000 minus \$2,000.

If you withdraw \$12,000 from the IRA next year you could take a \$2,400 deduction, at 20 percent, and owe tax on only \$9,600. And so on, until you use up the entire \$50,000.

Out Of The Penalty Box

Normally, IRA withdrawals before age 59 1/2 are subject to income tax plus a 10 percent penalty. There are certain exceptions to the 10 percent penalty, though.

The so-called 72(t)" rules permit penalty-free early withdrawals.

Under the 72(t) rules, you can avoid a penalty if you take money from your IRA in substantially equal periodic payments." These payments (have your tax pro calculate the amounts) must go on for five years, or until age 59 1/2, whichever comes later.

Once you get started with 72(t) withdrawals, if you don't keep them up until the five-year or age-59 1/2 mark, all of your cumulative withdrawals become subject to the 10 percent penalty, plus interest.

You can start 72(t) distributions at any age. Once you start these payments, you must take distributions at least annually but more frequent payments are permitted. The bottom line is that you can take out any amount at any time during the year as long as you wind up withdrawing the required annual payment: no more and no less.

By The Numbers

At quantitative" mutual funds, portfolio managers don't spend their time meeting with company management or dialing in to analysts' conference calls. Instead, they seek factors that have some ability to predict stock market performance and then invest in companies where those factors are present.

Such factors might include relative strength (how well a stock has done recently, vs. other stocks), insider trading trends, earnings momentum, and revised earnings estimates.

Quant managers spend their time looking at data that go back five or ten years or more to detect trends. This approach seeks to determine whether a stock seems overvalued or undervalued, in comparison to its historical performance.

A quant manager might back-test 50 different factors for each stock, then select the factors with the most predictive value for the company's operations and stock price.

So-called macro" data may be studied, too. For example, if the economy appears to be coming out of a recession quants will look to see how the company did the last time the economy rebounded.

Fund families known for quant investing include Bridgeway, Numeric Investors, Hennessy Funds, and Bogle Funds.

According to one study, a group of 68 popular quant funds gained 60 percent from early 1999 to early 2004. During that time the overall stock market, measured by the Standard & Poor's 500 Index, went down by 1 percent.

Keep The Cash Flowing

Retirees should keep 12-18 months' of spending money in a cash reserve such as a money market fund. Say you want to spend \$20,000 over the next 12 months, in addition to what

you'll get from a pension and from Social Security. If so, you should keep \$20,000-\$30,000 in a money market fund, for ready access.

As your cash bucket will be drained, you can replenish it in this manner.

Use investment income. Move your interest and dividends into your cash reserve. Investment income in a taxable account will be taxed anyway so it might as well be used for spending.

Sell your winners. Cash in what's up rather than what's down. If stocks have pulled ahead of bonds, in your asset allocation, you might sell stocks or stock funds to re-balance your portfolio.

Sell your losers. If your portfolio doesn't need re-balancing, sell the securities where you have paper losses in a taxable account. You'll recognize immediate tax losses while deferring taxable gains

Sell your bonds. Finally, lighten up on bonds. Hold onto stocks, which can be expected to do best over the long term.

Dollars And Sense

American travelers often pay too much for foreign currencies by patronizing exchange booths in airports, hotel lobbies, and tourist sites overseas. If you're going abroad, savvy shopping for foreign money can pay off.

- Use your credit cards. Even after paying conversion fees, you still will do better to use plastic for your purchases.
 - MasterCard, Visa, and American Express give cardholders the wholesale exchange rate used by banks in their own currency transactions, rather than the higher retail rate.
 - Call the customer-service number on each of your credit cards to find out exactly what percentage you'll be charged as a foreign currency conversion fee, then use the card with the lowest fees.
- Access friendly ATMs. ATM, too, may offer a better deal than other currency exchanges. Call your bank for ATM locations abroad where you won't be charged an extra fee.

Then, withdraw maximum amounts at the ATM to avoid being charged fees each time on smaller withdrawals. The fee is the same no matter how much you withdraw.

****TRIVIA QUESTIONS****

He was an oscar nominee for "The Best Little Whorehouse in Texas".

He won a Tony in 1990 for "Cat On A Hot Tin Roof."

He was a US Army Ranger during World War Two and took part in the Invasion of Normandy in June 1944.

Participated in the Normandy invasion in WWII. Was injured in the Battle of the Bulge... he was awarded 3 purple hearts and a silver star.

(Answer on page 21)

****FEEDBACK****

This is your newsletter, and if you would like to have something noted please get back to me at 626-4380 or e-mail me Dean.Soule@me.ngb.army.mil

****Retiree E-Mail Addresses****



Listed below are e-mail addresses of some of our retirees. This is a way of keeping in touch, providing upcoming events and news of interest between regular issues of the newsletters. If you would like to have your e-mail address included in this list, e-mail me at Dean.Soule@me.ngb.army.mil

If you change your e-mail address you will need to provide me with the change. An incorrect e-mail address can affect my distribution group for sending out e-mails. One bad address can affect the entire group. This is also a way of keeping you informed of deaths, legislative issues, family support, etc.

The following are name of e-mails that were provided to me by the individual that have since come up as incorrect e-mails. If you still want to have your e-mail address in my distribution box for any updates and or listed in the newsletter please contact me with the correct e-mail address:

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The intent of the Retiree Council and the Retiree Newsletter is to keep the retirees informed and maintain comradery. We are now up to 1,330 members strong.

Dean A. Soule

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It is imperative that we have your correct mailing address in order for you to receive your newsletter.

Please provide your correct mailing address by contacting a member of the Retiree Council or myself at:

- Phone: (207) 626-4380
- Mail: Dept. of Def., Vet. & Emerg. Mgmt.
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This will help keep the cost of mailing down and ensuring a retiree is getting his or her newsletter. The newsletters are mailed out by bulk mailing and not first class, which means if an incorrect mailing address is on the newsletter, it will not be returned as in most cases with first class mailing. We really have no way of knowing if the mailing address is correct.

****ANSWERS TO TRIVIA****

Charles Durning - US Army. Durning landed at Omaha Beach, June 6, 1944, in the D-Day invasion. He survived the landing, but was wounded in an ambush during the Battle of the Bulge. He was captured, escaped, and narrowly missed assassination at the Malmedy Massacre. He won three Purple Hearts and the Silver Star.



The fascinating WWII heroic story of Charles Durning:

In March of 1945, Mr. Durning was a prisoner of war in a German camp. He, and two other Soldiers, managed to escape and took refuge in the, completely demolished, town of Aachen. When they saw an American Jeep coming towards them, they sprung out joyfully - only to face the GI's weapons. The American soldiers thought they were imposters. Only the "good-all-American" swearing by Mr. Durning convinced them that they are genuine American POWs.

The soldier in front is Charles Durning at the age of 19. The demolished town in the background is Aachen in 1945.



Charles Durning was trained in classical dance and was for a time in his early career, a dance instructor.

He was oscar nominee for "The Best Little Whorehouse in Texas".

He was an US Army Ranger during World War Two and took part in the Invasion of Normandy in June 1944.

His wife, Mary Ann, was his childhood sweetheart. He won a Tony in 1990 for "Cat On A Hot Tin Roof."

Participated in the Normandy invasion in WWII. Was injured in the Battle of the Bulge... he was awarded 3 purple hearts and a silver star.

Has played Santa Claus four times to date, in It Nearly Wasn't Christmas (1989) (TV), Mrs. Santa Claus (1996) (TV), Elmo Saves Christmas (1996) (V), and Mr. St. Nick (2002) (TV). Ironically, none of these films was released in theatres and two of them begin with titles of a man or woman. His St. Nick is rarely the main character and is portrayed as somewhat grumpier than most depictions.

Was one of a few survivors to the infamous attack on American POWs at Malmady, France. The surrendering engineering battalion, caught behind enemy lines when the main American Forces retreated, were gathered together and

brought to a large field when German machine guns which had been hidden in trucks, were brought to bear upon them. Only a few men survived this attack and were witnesses to the event. More than 100 US Servicemen died. The scene was re-created in the movie, Battle of the Bulge, starring Henry Fonda.

Fought on the same card as Jack Warden in Madison Square Garden.

Studied the Martial Arts earlier in his career

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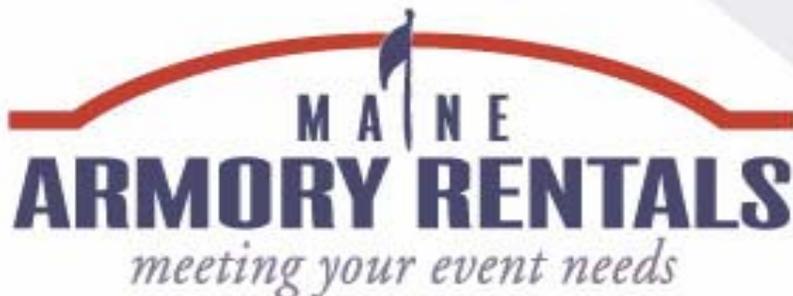
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