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COMMENTARY This is the twenty-third Retiree Newsletter, normally published in Apr, Aug and Dec. Our purpose is to keep you informed and provide 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 e-mail it to dean.soule@me.ngb.army.mil

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.

**RETIREMENT BENEFITS AND SERVICES**

Age 60 more than just another birthday

When retired Guardsmen or Reservists reach age 60, it may have been 15 or more years since their last real connection with the military. But upon reaching that age, a very important entitlement for their military service kicks in.

At age 60, retired Guardsmen and Reservists, their spouses, and their children age 21 and under (or 23 if enrolled in school full time), become eligible for the full package of medical benefit options under the military health system known as TRICARE.

The first step to collect those benefits is to obtain military I.D. cards for all those who are eligible. The process of obtaining I.D. cards will enroll each beneficiary into the Defense Enrollment Eligibility Reporting System (DEERS). Without current and valid I.D. cards benefits will not be accessible.

With I.D. cards in hand, it’s now time to look at the healthcare options available under TRICARE and decide which option best fits. Items that might be considered include...
current health condition, lifestyle, current physicians, medical costs and other insurance coverage. Although all family members gain eligibility as a result of the retired military member’s service, each individual can choose which program to utilize.

Beneficiaries under 65 years of age have three types of care options from which to choose – TRICARE Standard, TRICARE Extra and TRICARE Prime.

(More information about each can be found in the 2002 TRICARE Handbook or on the TRICARE Web site at www.tricare.osd.mil.)

Those who want to use their TRICARE Prime benefit and live in one of the six areas serviced by a US Family Health Plan (USFHP) have a choice between two contractors – the regional contractor or the US Family Health Plan. The Department of Defense contracts with each US Family Health Plan to provide the TRICARE Prime benefit to eligible persons living in specific zip codes.

One of the options available to beneficiaries in Maine, Southern New Hampshire and Northeastern Massachusetts is the US Family Health Plan (USFHP) at Martin’s Point. Martin’s Point Health Care is a locally owned, not-for-profit healthcare organization congressionally designated as a provider of the TRICARE Prime benefit.

TRICARE Prime is the managed care portion of the military healthcare system. Participation requires enrollment. Initial enrollment is for 12 months, but automatically renewable. TRICARE Prime is easy to use and generally has the lowest, and most predictable, out-of-pockets costs of the three TRICARE options. Instead of deductibles and cost shares, enrollees under 65 pay an enrollment fee and co-pays for service. (See the accompanying cost comparison chart.)

Beneficiaries reaching age 65 and carrying Medicare Part B may enroll, or remain in the US Family Health Plan if already enrolled. There is no enrollment fee and the only co-payment is a $3 or $9 co-pay for prescriptions.

Under the plan, beneficiaries choose a physician from a network of primary care providers (PCP). This healthcare professional then provides all routine healthcare needs, and coordinates specialty, acute, follow-up and preventative healthcare needs for the patient.

Additional information about the US Family Health Plan at Martin’s Point is available by calling, toll-free, 1-888-241-4556 or via the Internet at www.martinspoint.org.

| Cost Comparison Table (Retirees and family members not carrying Medicare Part B) |
|-----------------------------------------------|-----------------|-----------------|-----------------|
| Annual deductible                             | U.S. Family Health Plan | TRICARE Prime Benefit | TRICARE Extra | TRICARE Standard |
|                                               | None             | $150 individual   | $150 individual |
|                                               |                  | $300 family       | $300 family    |
| Annual enrollment fee                         | $230 individual  | None             | None           |
|                                               | $460 family      |                  |                |
| Cost Shares/Co-Pays                          | Office visit -   | ER visit - $30   | 20% of         |
|                                               | $12              | (waived if       | negotiated     |
|                                               |                  | admitted)        | fees           |
|                                               |                  | Mental Health    | 25% of         |
|                                               |                  | – ($25 individual session; $17 group session) | allowed charges for covered services |
| Medications                                   | Not permitted    | $0               | $0             |
| Military Treatment Facility                   |                  |                  |                |
| Network Pharmacy                              | $3 generic/$9 name brand | $3 generic/$9 name brand | $3 generic/$9 name brand |
| Mail-order (up to 90-day supply)              | $3 generic/$9 name brand | $3 generic/$9 name brand | $3 generic/$9 name brand |
| Non-network pharmacy                          | Not-covered (except in emergency situations or authorized out of area) | Greater of $9 or 20% after meeting deductibles | Greater of $9 or 20% after meeting deductibles |
### Frequently Asked Questions

By Betty Colomb, Health Benefits Advisor

#### How Do I Ensure Continued Coverage When I Am Away?

The following is a list of things to check before you leave:

- Make sure all dependent Military ID are valid. If a Military ID Card does need to be updated, you may do this at any military base that has an ID section. Once the ID is up to date, be sure to call the Member Services Department at Martin’s Point, toll-free at 1-888-674-8734.

- Keep your US Family Health Plan Member Identification Card with you at all times.

- If you take medication, make sure you will not run out while you are away. If you need to have the mail-order pharmacy send you refills, be sure to list the addresses where you’ll be staying. If you do not specify an address, the medications will be mailed to your customary mailing address.

- Be sure to bring your US Family Health Plan Member Handbook. I would suggest you keep a list of each of your individual medical issues, medications, allergies, etc. In case of an emergency, you will have this vital information available for your caregivers.

If you are a military retiree without Medicare Part B, I would recommend that you call the Member Services Department to see if a premium payment will be due while you are away.

If you need any routine lab work, diagnostic testing, etc., be sure to have this done before you leave, as routine care is not covered while you are out of the service area.

If you would like to receive a complimentary pamphlet that provides you with information on preparing for a trip, please contact our US Family Health Plan Member Services Department, toll-free at 1-888-674-8734.

#### What do I need to do when I update my Military ID Card?

Military ID Cards for dependents of military personnel have to be renewed every 4 years. What you may not be aware of is that DEERS does not automatically notify Martin’s Point that a Military ID has been renewed. If you receive a renewed Military ID Card, call a US Family Health Plan Member Services Representative immediately or mail a copy of the front and back of your renewed Military ID Card to:

US Family Health Plan  
Attention: Member Services Department  
P.O. Box 9746  
Portland, Maine 04104-5040

We encourage you to check the status of your Military ID Card. If necessary, please have it updated and notify our US Family Health Plan Member Services Department. Notification to our office will ensure that no lapse in coverage occurs due to Military ID Card expiration.

#### What is TRICARE for Life?

TRICARE for Life is a provision enacted by the National Defense Authorization Act (NDAA) in 2001 that essentially reinstates the TRICARE health benefits that military beneficiaries lost when they became eligible for Medicare. It stated:

Effective October 1, 2001, Medicare-eligible military beneficiaries become eligible for all TRICARE benefits. Eligible personnel must be enrolled in Medicare Part B to receive this benefit.

With TRICARE for Life Medicare will be the primary payer and TRICARE Standard will be the secondary payer.

#### Who is eligible for TRICARE for Life?

All Medicare-eligible retirees, spouses, and survivors, including those age 65 and older who are eligible for Medicare Part A and who are enrolled in Medicare Part B.

#### How does TRICARE for Life affect US Family Health Plan members who, like me, are 65 and older?

If you are a military retiree without Medicare Part B, I would recommend that you call the Member Services Department to see if a premium payment will be due while you are away.

If you need any routine lab work, diagnostic testing, etc., be sure to have this done before you leave, as routine care is not covered while you are out of the service area.

If you would like to receive a complimentary pamphlet that provides you with information on preparing for a trip, please contact our US Family Health Plan Member Services Department, toll-free at 1-888-674-8734.
Unlike the 1.4 million Medicare-eligible military beneficiaries who don't have US Family Health Plan coverage and are celebrating the new law, all US Family Health Plan members, including those over age 65, already receive full TRICARE Prime benefits, with complete health care and pharmacy services. Because you already receive complete benefits through the US Family Health Plan, you may not access TRICARE for Life as a separate program.

**What is the advantage of staying enrolled in the US Family Health Plan benefits program at Martin's Point?**

There are several advantages of staying enrolled in the US Family Health Plan. Here are a few:

1. Since TRICARE for Life began on October 1, 2001, the US Family Health Plan is still the only TRICARE Prime option for those eligible for Medicare.
2. With the US Family Health Plan, there are no enrollment fees for any individual who has Medicare Part B (i.e., we will waive the enrollment fee of $230 per year per individual).
3. Although Medicare Part B is not required, for those US Family Health Plan members who carry Medicare Part B, all co-payments are waived except for prescription drug co-payments.
4. US Family Health Plan members receive extensive managed care wellness benefits with our program, including periodic screening tests, annual physical examinations and immunizations, and annual eye exams.
5. Your US Family Health Plan service center is located near you, here in southern Maine.
6. We are available to meet with you in person at our South Portland office, at 207 Gannett Drive, located near the Maine Mall. Please call a US Family Health Plan Member Services Representative, toll-free at 1-888-674-8734, if you would like to visit our office or to make an appointment.

**When is it appropriate to use the emergency room?**

Each month I receive several appeal letters from members asking us to reconsider a bill that was previously denied by the US Family Health Plan at Martin's Point due to "inappropriate use of the emergency room." In order to help you determine when and when not to use the emergency room, I thought samples of letters and appropriate steps to follow for future use may decrease the number of members accessing the emergency room inappropriately.

The following are examples of explanations commonly included in appeal letters:

- "I had flu symptoms."
- "It was a weekend late at night, and I didn't think that Martin's Point was open."
- "I didn't think to call my Primary Care Physician."
- "The emergency room is conveniently located near my home."
- "If I did call my Primary Care Physician, wouldn't he or she send me to the emergency room anyway?"

All of these reasons may seem appropriate for using the emergency room. However, they were not life-threatening, and you could have postponed treatment until you contacted your Primary Care Physician (PCP) for directions.

Your US Family Health Plan Member Handbook states on page 14, "An emergency is a sudden onset of a life-threatening emergency." After researching every appeal, it is determined, in most cases, that the care provided in the emergency room (ER) setting could have been provided by the member's PCP in his or her office. Unfortunately, appeals of this nature are usually denied and the ER care must be paid for by the member. As you can imagine, ER bills can be quite costly.

Your PCP has coverage 24 hours a day, 7 days a week. It is important to realize that unless there is SUDDEN onset of a condition that is life- or limb-threatening, YOU MUST call your PCP first. Once you have permission to go to the ER, you will be covered.

One other point: When being released from the ER, you may be instructed to return to the ER for follow-up care (e.g., removal of stitches in 1 week). Call your PCP first! Do not proceed with any follow-up care unless your PCP has instructed you. Follow-up care will only be covered if performed by your PCP.

Remember that your PCP is your link to your medical care. Emergency room care should only be used when medically necessary.

**Free Video**

Want to learn more about the US Family Health Plan at Martin's Point?

They will mail a free video to you. Send your name and address to:

**US Family Health Plan at Martin's Point**

ATTN: Marketing Department

PO Box 9746
Portland, ME 04104-5040

Or, email the US Family Health Plan Representative, Paul Tysver at: paul@martinspoint.org

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Frequently Asked Questions
by Mike Takach, Director of Pharmacy

Question: I filled a prescription for my high blood pressure at the Martin’s Point Portland Pharmacy and only received a 30-day supply. Why?

Answer: If you are taking a medication for the first time, you are limited to a 30-day supply. This enables you and your physician to determine that this medication will have the desired effect and is appropriate for long term use. Please indicate to the pharmacy if you have had the medication at another pharmacy or if your provider has given you samples to try. Another possible explanation is that your provider only wrote the prescription for a 30-day supply. The pharmacy cannot fill the prescription for more than your provider indicates.

Question: I had my doctor phone a prescription in to the pharmacy to be mailed. Why haven’t I received it yet?

Answer: There are generally two reasons for this, the first being payment due at the time of service. If your provider orders a medication that will be mailed to you, it is your responsibility to contact the mail order pharmacy to indicate how payment will be made. Failure to do so will result in a delay in the processing and mailing of your prescription. The second reason is making sure you have enough medication to hold you over. The mail order pharmacy requests that your order is placed at least 14 days prior to running out of your medication, even though you may routinely receive your medication much quicker. This allows the pharmacy staff enough time to contact your provider with questions about your prescription or in case the pharmacy needs to special order your medication.

Question: I went to fill a prescription at a participating network and was told by the pharmacy I am not covered? What happened?

Answer: Ask the pharmacist to make sure they are submitting the claim to the Martin’s Point US Family Health Plan program and not TRICARE Standard (CHAMPUS). Information the pharmacist needs is located on the back of your US Family Health Plan Membership card. If you continue to experience problems please contact Member Services at 1-888-674-8734.

Question: I tried to fill a prescription for nicotine patches my physician ordered and was told they were not covered. Are they covered?

Answer: Under the Martin’s Point US Family Health Plan there are certain medications which are not covered under the program. These include smoking cessation products (i.e. nicotine patches, nicotine gum, Zyban), weight loss products (i.e. Meridia, Phentermine, Xenical), and drugs used for cosmetic reasons (i.e. Propecia, Renova, Rogaine, Vaniqa).

Medicare Therapy Services Limits:

Starting on 1 SEP 03, Medicare will limit how much it covers for outpatient Physical Therapy (PT), Speech-Language Pathology (SLP), and Occupational Therapy (OT). The new limits are $1,590 per year for PT & SLP combined, and $1,590 per year for OT. After you pay your $100 yearly Medicare Part B deductible, Medicare pays its share (80%) and you pay your share (20%) of the cost. In 2003, the limits only apply to therapy services you get between 1 SEP and 31 DEC 03. This means that you can get the full amount of the annual limits for this four-month period. The limits generally don’t apply to the therapy services you get at hospital outpatient departments. Medicare should continue to pay for therapy services if you get them in a hospital outpatient department unless you reside in a Medicare-certified bed in a skilled nursing facility. The therapy limits do apply to outpatient therapy you get from Doctors, Physical therapists, Occupational therapists, Speech-language pathologists, Nurse practitioners, Clinical nurse specialists, and Physician assistants received at:

- Private practices of therapists, physicians and non-physician practitioners,
- Outpatient rehabilitation facilities/rehabilitation agencies,
- Comprehensive outpatient rehabilitation facilities,
- Skilled nursing facilities (SNF) for outpatients or residents who aren't in Medicare-covered stays, and
- Home, from home health agencies for outpatients who aren't getting Medicare-covered home health care.

Example: Mr. Jones has Medicare Part A and Part B. He has already paid his yearly Part B deductible ($100 in 2003). In September and October 2003, he got medically necessary PT and SLP at his therapists' private offices.

Mr. Jones’ combined outpatient PT and SLP costs total $2,000. The Medicare-approved limit is $1,590. In this example:

- Medicare pays 80% of the $1,590 limit ($1,272).
- Mr. Jones pays 20% of the limit ($318) and the extra amount over the limit ($410).
- Mr. Jones pays a total of $728 for these services.
Medicare will not cover any more outpatients PT or SLP for Mr. Jones until 2004, unless he gets it at a hospital outpatient department.

**Example 2:** Ms. Jackson gets outpatient OT, which costs $1,000. The Medicare-approved limit is $1,590.

- Medicare pays 80% of the $1,000 cost ($800).
- Ms. Jackson pays 20% of the cost ($200).

If Ms. Jackson needs more OT in 2003, Medicare will cover 80% of up to $590 in additional OT costs (reaching the $1,590 limit). After she reaches the limit, she can choose to go to a hospital outpatient department to get therapy services. Ms. Jackson would still have to pay the co-payment for these services.

Any outpatient PT, SLP, or OT received before September 1, 2003 doesn't count toward the outpatient therapy limit for 2003. In 2004, the limits will apply to therapy services for the whole calendar year.

Additional info is available at www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

[Source: Ft. Gordon JUN 03 Retiree Newsletter]

### Tricare Routine Medical Care:

Tricare and Medicare cannot pay for a service that is not medically necessary. The fact that a physician may order or prescribe a given service does not, in itself, make it medically necessary.

Both programs require, at a minimum, that the service be medically necessary and appropriate for the patient’s diagnosis, symptoms and history. If your claim is denied the reason for the denial is printed on the Explanation of Benefits [EOB]. Sometimes a claim will be denied simply because of the way the service was billed. A service reported as “routine” on a bill almost always will be denied without additional medical information to show exactly what was done and why. An example would be a claim for a “routine physical” that was provided as an evaluation and management of the general health of an adult or child conducted in the absence of a presenting complaint or other indication of illness or injury. (i.e. The patient was not sick and had no symptoms or signs of disease). However, a physical examination that leads to the diagnosis of a disease condition is permitted and a claim may be submitted for the examination. Also, those having Tricare Prime can receive physical exams at no charge as well as certain immunizations, exams for various cancers and infectious and cardio-vascular diseases, and other screenings, with certain age and frequency limitations. If it can be shown that a denied claim was for a service that was medically necessary you or your doctor should file an appeal.

Both Medicare and Tricare cover periodic exams for breast and female reproductive system cancer, prostrate cancer, colon cancer and the like, depending on the patient’s age and personal or family history. However, the charge must be part of an itemized bill to document its appropriateness for the particular patient. Well-child care may be covered if with clinical preventive care.

[Source: Jim Hamby Navy Times 23 JUN 03 ++]

### Tricare Standard Over Age 65:

Tricare standard eligibility expires upon reaching the social security Medicare eligibility age which is at 12:01 a.m. on the first day of the month in which the beneficiary becomes entitled to hospital insurance benefits (Part A) under Medicare. There are no plans to raise this age even though social security full retirement age is rising to 67. Anyone who is a military dependent and is not eligible for Medicare benefits can retain Tricare Standard benefits provided they can provide to the ID card issuing activity or DEERS a notice of disallowance of Medicare Part A benefits. This applies to many alien dependent widows because they do not meet the U.S. five-year residency requirement to draw on their sponsor's social security account and have elected to continue to reside overseas.

DEERS requires all dependents upon turning age 65 to obtain a new ID card which allows them to update their records on each individual's Tricare eligibility. Eligibility is removed for those who are eligible for Medicare and do not elect to pay for Medicare Part B. Unless otherwise advised all widows are assumed eligible. To obtain a notice of disallowance they must write to Social Security Administration, Office of Central Operations, PO Box 17769, Baltimore MD 21235 Attn: W. Burnell Hurt, Associate Commissioner for Central Operations. The letter should include:

- From. A current mailing address
- Reference. Sponsor's SSN & Widows SSN (if any)
- Enclosure. DFAS-DE Form 2203
- Purpose - To have your records at Department of Defense, DEERS indicate you are not eligible to receive social security benefits
- Authorization for SSA to release directly to DEERs Support Office, Attn:

  Research & Analysis
  400 Gigling Rd.
  Seaside CA 93955-6771
  DFAS
  PO Box 7130
  London KY 40742-7130

any information relating to eligibility to receive Medicare benefits.
• Country of citizenship, country of residence, and that you do not meet the five-year U.S. residency test or any exceptions to that test
• Request for SSA to notify DEERS & DFAS that you are not receiving Medicare benefits from your deceased spouse’s social security account and the reason why you are not. Also, that you have not earned any Social Security credits
• Reason for Request. Required to continue your eligibility for Tricare benefits which were lost at age 65 because DEERS was not aware of your ineligibility for Medicare
• Comment on Enclosure purpose. For forwarding to DEERS & DFAS Retired Pay

Complete and sign the annuitant section of the Social Security Administration Statement (Annual Rectification) DFAS-DE Form 2203 and include it as an enclosure to your letter. A sample letter is available upon request to raemo@mozcom.com. When action has been taken you should receive a notice from DEERS stating that based on the document sent they have been able to confirm that you are not entitled to social security benefits. Therefore, your DEERS record will reflect your continued Tricare eligibility. You can present this notice to the ID card issuing activity with your application for a new ID card. The card’s expiration date and Medical Civilian (yes) EXP DATE should be the same, four years after issue date. If you do not have a SSN or ITIN number they should assign a FIN number [i.e a number that has an “F” in front and starts with a “9” ] in the SS box on the card. [Source: RAO Bangkok, THEM & Tricare Pacific Lead Agent msg’s AUG 03 and 32 CFR, Part 199.3 www.tricare.osd.mil/tricaremanuals/ ]

**Veteran’s Rights:**

**Service Officer:**

A National Service Officer [NSO] or Veteran Service Officer [VSO] is an advocate for the veteran who deals in a non-adversarial role with the the Department of Veterans Affairs. He or she helps a claimant in preparing a well-grounded claim. The Service Officer is thoroughly familiar with the process and will assist from the development of a claim to the final adjudication. A lot of veterans do not consider all of the things that happened to them while in service.

Especially those who experienced:

- Physical and/or mental abuse.
- Time in solitary confinement, or other forms of torture.
- Inadequate nourishment, clothing and housing.
- Exposure to chemicals, herbicides, or extreme climatic conditions
- Traumatic situations
- Illnesses such as malaria or hepatitis “B.” with long term ramifications

Many veterans managed to get along fairly well right after they returned home and did not consider the long term ramifications of their experiences so they took no action. However, some experience problems 50 or 55 years later. There are numerous presumptive VA recognized service conditions that a Service Officer can review with veterans to see which ones might apply to their cases. Most, if applicable, will provide some monetary compensation to you or your survivors and/or future free medical care. Only a VA doctor can make the decision if a medical conditions exists, but the Service Officer can help a veteran write his history so the facts are presented to enable the VA adjudication officer to decide if the condition is service related and if so, to what degree. A service Officer will review with you the necessary forms, and then talk you about what is happening in your life that may make you eligible for compensation. He or she will make no promises, but will put forth every effort to assist you. In order to work with you, a Service Officer must have a Power of Attorney. This has nothing to do with any of your financial arrangements; it is only to grant authority to use your military records as needed to back up your claim for disability compensation.

One does not need a Service Officer in order to file a claim - but why not take advantage the knowledge available through one? These men and women are usually volunteers through many of the larger military fraternal organizations and are available free of charge. In the case of the American Ex-Prisoners of War Association they are Ex-POWs or next of kin who can relate to your situation and are ready and willing to help you get what you deserve. Keep in mind that even if you do not feel the need to apply for yourself you should consider applying for your spouse’s benefit as this compensation will pass on to them. To contact a NSO or VSO in your geographic area call up any of the veteran websites and follow their online instructions to locate assistance. [Source: www.axpow.org 14 JUN 03 & ++]

**SSA Death Reporting:**

You can report the death to a service representative in the U.S. by calling 1-800-772-1213, between the hours of 0700 -1900 on business days. Whenever you call, have the applicable Social Security numbers handy. If you're deaf or hard of hearing, call the TTY number (800) 325-0778. If you reside overseas report the death to the nearest U.S. Embassy or office that has a SSA service representative. These can be found at www.ssa.gov/foreign.
If you're getting disability or retirement benefits on your spouse's record when he or she dies, they will change your payments to survivors benefits. If you're getting benefits on your own record, you need to apply for survivor’s benefits. Benefits for your children will be changed automatically to survivor’s benefits after the death is reported to SSA. If your divorced spouse dies, you can receive benefits as a widow/widower if the marriage lasted 10 years or more.

Benefits paid to a surviving divorced spouse who is 60 or older will not affect the benefit rates for other survivors receiving benefits. Certain members of the family may be eligible for survivors benefits when a person dies who has worked for ten years or more and paid Social Security taxes for at least ten years of the work. Social Security survivors benefits can be paid to

- A widow/widower -- full benefits at full retirement age (currently age 65), or reduced benefits as early as age 60
- A disabled widow/widower -- as early as age 50
- A widow/widower at any age if he or she takes care of the deceased's child who is under age 16 or disabled, and receiving Social Security benefits
- Unmarried children under 18, or up to age 19 if they are attending high school full time. Sometimes benefits can be paid to stepchildren, grandchildren, or adopted children
- Children at any age who were disabled before age 22 and remain disabled
- Dependent parents at 62 or older

In general, you cannot receive survivors benefits if you remarry before the age of 60 unless the latter marriage ends, whether by death, divorce, or annulment. If you remarry after age 60 (50 if disabled), you can still collect benefits on your former spouse's record. When you reach age 62 or older, you may get retirement benefits on the record of your new spouse if they are higher. Your remarriage would have no effect on the benefits being paid to your children. If you are collecting survivors benefits, you can switch to your own retirement benefits (assuming you are eligible and your retirement rate is higher than the widow/widower's rate) as early as age 62. In many cases, you can begin receiving retirement benefits either on your own or your spouse's record at age 62 and then switch to the other benefit when you reach full retirement age, if that amount is higher.

[Source http://www.ssa.gov/ww&os2.htm MAY 03]

**Board of Veterans’ Appeals:**

The Board of Veterans' Appeals (also known as "BVA" or "the Board") is a part of the VA, located in Washington, D.C. Members of the Board review benefit claims determinations made by local VA offices and issue decision on appeals. These Law Judges, attorneys experienced in veterans law and in reviewing benefit claims, are the only ones who can issue Board decisions. Staff attorneys, also trained in veterans law, review the facts of each appeal and assist the Board members. [38 U.S.C. §§ 7103, 7104]. Anyone who is not satisfied with the results of a claim for veterans benefits (determined by a VA regional office, medical center, or other local VA office) should read the "Understanding the Appeal Process" pamphlet www.va.gov/vbs/bva/pamphlet.htm. It is intended to explain the steps involved in filing an appeal and to serve as a reference for the terms and abbreviations used in the appeal process. [Source: http://www.va.gov/vbs/bva JUN 03]

**VA Disability Claim Appeal:**

Filing an appeal is useless unless you can provide new or additional evidence related to your condition that can be the basis for approval of your disability claim. It is your decision whether you seek the assistance of a veteran’s advocate or to go it alone. Either way the following are some recommendations from a former case development paralegal for the Board of Veterans Appeals [BVA] that could make the difference in getting your claim approved.

1. Gather all the military, private and VA medical records you have and make copies.
2. Get statements from all private doctors. Have them state that your problems are DEFINITELY service connected if applicable. No possibly or probably statements will work.
3. Get statements from anyone who knows you and your issues. Have these individuals state how the problems affect you. Ex: it’s hard to bend over, squat, hear etc. You can provide statements from anyone that knows you. Your wife, kids, parents, co-workers, or anyone else who has witnessed your difficulties. All that is evidence.
4. Go to www.findlaw.com and look up all Court of Veteran Appeals, US District Court, US Court of Appeals and Supreme Court decisions that affect your issues.
5. If you have been going to a Vet Center, their records are independent of the VA medical system (CAPRI) so you need to get statements or the notes or both from your treating Social Worker.
6. If you have gone to Voc Rehab, they evaluated you. Do a Privacy Act request and get all copies of evaluations and anything else to include reports of contact (ROC). These are independent evaluations that can carry some weight.
7. Go to http://www.warns.vba.va.gov/bookc.html. Look up what your issue is and determine the percentage that you want to apply for. Many Veteran Service Representatives [VSR’s] will tell you not to give a percentage. However, if you don’t ask for a percentage and you are awarded 0% for an issue,
you can't complain because they gave you exactly what you asked for. If you don't ask for a certain percentage, and you lose on the issue, then you have to prove they didn't follow procedure (this is very hard to prove). The VSR will tell you that the law can change, but if it changes, just fax, email (w/receipt) or mail in an updated request if it is to your advantage.

8. If you have been seeing a counselor at the VA Hospital, then get him/her to write you a statement of how bad they think you are. Plus, write up a statement on your own. Let the adjudicator know about your background, your stressors and how this effects your daily life. If applicable, include factors such as your being suicidal, wanting to kill people and your wanting to harm not only yourself but others.

9. Go the VA web site http://www.va.gov/vbs/bva/ to research all BVA opinions on your issues. These legal opinions as well as the courts opinions narrows the focus of how the adjudicator can look at the evidence.

You need to put together a narrative that refers to evidence that you collected (items 1-9) as well as your story as to how you got hurt. A good format is to compile all the evidence by issue, yellow highlight that which pertains to you and your issues, and cite the yellow highlighted items in your narrative.

[Source Robert White, Veterans Advocate gengreb@earthlink.net msg 23 JUN 03]

Agent Orange Retroactive Benefits:

The Department of Veterans Affairs (VA) is adding a new provision to its adjudication regulations concerning certain awards of disability compensation and dependency and indemnity compensation (DIC). The new rule explains that certain awards of disability compensation or DIC made pursuant to liberalizing regulations concerning diseases presumptively associated with herbicide exposure may be made effective retroactive to the date of the claim or the date of a previously denied claim. This can happen even if the claim date is earlier than the effective date of the regulation establishing the presumption. The new rule also provides that VA may pay to certain survivors of a deceased beneficiary, or to the beneficiary’s estate, any amounts the beneficiary was entitled to receive under the effective date provisions of this rule, but which were not paid prior to the beneficiary’s death. The purpose of this rule is to reflect the requirements arising from court orders in the class action litigation in Nehmer v. United States Department of Veterans Affairs, No. CV-86-6160 TEH (N.D. Cal.). Effective Date: September 24, 2003. [Source: NAUS Update 5 SEP 03]

VA Presumptive AO Conditions [Vets]:

The following health conditions are presumptively recognized for service connection. Vietnam veterans with any of these conditions do not have to show that the illness is related to their military service to get disability compensation. A current medical diagnosis of the condition and a DD Form 214 showing Vietnam Service is normally all that is needed to accompany a completed Veterans Application For Compensation or Pension VA Form Number 21-526.

1. Chloracne (must occur within 1 year of exposure to Agent Orange). Chloracne is a skin condition that looks like common forms of acne seen in teenagers. The first sign may be excessive oiliness of the skin. This is accompanied or followed by numerous blackheads. In mild cases, the blackheads may be limited to the areas around the eyes extending to the temples. In more severe cases, blackheads may appear in many places, especially over the cheekbone and other facial areas, behind the ears, and along the arms.

2. Non-Hodgkin’s lymphoma is a group of malignant tumors (cancers) that affect the lymph glands and other lymphatic tissue. These tumors are relatively rare compared to other types of cancer, and although survival rates have improved during the past two decades, these diseases tend to be fatal.

3. Soft tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi’s sarcoma, or mesothelioma.) Soft tissue sarcoma is a group of different types of malignant tumors (cancers) that arise from body tissues such as muscle, fat, blood and lymph vessels, and connective tissues (not in hard tissue such as bone or cartilage). These cancers are in the soft tissue that occurs within and between organs.

4. Hodgkin’s disease is a malignant lymphoma characterized by progressive enlargement of the lymph nodes, liver, and spleen, and by progressive anemia.

5. Porphyria cutanea tarda (must occur within 1 year of exposure.) Porphyria cutanea tarda is a disorder characterized by liver dysfunction and by thinning and blistering of the skin in sun-exposed areas.

6. Multiple myeloma is a cancer of specific bone marrow cells that is characterized by bone marrow tumors in various bones of the body.

7. Respiratory cancers, including cancers of the lung, larynx, trachea, and bronchus.

8. Prostate cancer is a cancer of the prostate and one of the most common cancers among men.

9. Peripheral neuropathy (transient acute or subacute. It must appear within 1 year of exposure and resolve within 2-years of date of onset.) A nervous system condition that causes numbness, tingling, and muscle weakness. This condition affects only the peripheral
nervous system, that is, only the nervous system outside the brain and spinal cord. Only the transient acute (short-term) and subacute forms of this condition (not the chronic persistent form) have been associated with herbicide exposure.

10. Diabetes mellitus: Often referred to as Type 2 diabetes: A condition characterized by high blood sugar levels resulting from the body's inability to respond properly to the hormone insulin.

11. Chronic lymphocytic leukemia (Final rule and regulations pending). A disease that progresses slowly with increasing production of and older) who live in areas where it’s offered.

VA health care providers occasionally see combat veterans with multiple unexplained symptoms or difficult-to-diagnose illnesses that can cause significant disability. Two new VA centers offer specialized evaluations for combat veterans with disabilities related to these difficult-to-diagnose illnesses. The centers, called War Related Illness and Injury Study Centers - WRIISCs (pronounced ‘risks’) are at the VA Medical Centers in Washington, DC, and East Orange, NJ. Veterans who were deployed to combat zones, served in areas where hostilities occurred, or were exposed to environmental hazards while on duty may be eligible for services.

[Source: NAUS Weekly Update for 22 August 2003]

**VA Presumptive AO Conditions [Kids]:**

The following health conditions are presumptively recognized in children of veterans for service connection. Vietnam veteran’s children with any of these conditions do not have to show that their illness is related to their parent’s military service to get disability compensation. A current medical diagnosis of the condition and a DD Form 214 showing the parent’s Vietnam Service is normally all that is needed to accompany a completed Veterans Application For Compensation or Pension VA Form Number 21-526.

- Spina bifida (except spina bifida occulta): A neural tube birth defect that results from the failure of the bony portion of the spine to close properly in the developing fetus during early pregnancy.
- Other (than spinal bifida) disabilities in the children of women Vietnam veterans. Covered birth defects’ means any birth defect identified by VA as a birth defect associated with the service of women Vietnam veterans in Vietnam from 28 FEB 61 to 7 MAY 75, and that has resulted, or may result, in permanent physical or mental disability. However, the term does not include a condition due to a familial (this is, inherited) disorder; birth-related injury; or fetal or neonatal infirmity with other well-established causes.

Covered birth defects include, but are not limited to, the following conditions:

1) achondroplasia,
2) cleft lip and cleft palate,
3) congenital heart disease,
4) congenital talipes equinovarus (clubfoot),
5) esophageal and intestinal atresia,
6) Hallerman-Streiff syndrome,
7) hip dysplasia,
8) Hirschprung’s disease (congenital megacolon),
9) hydrocephalus due to aqueductal stenosis,
10) hypospadias,
11) imperforate anus,
12) neural tube defects,
13) Poland syndrome,
14) pyloric stenosis,
15) syndactyly (fused digits),
16) tracheoesophageal fistula,
17) undescended testicle, and
18) Williams syndrome.

**Not covered are conditions that are congenital malignant neoplasms, chromosomal disorders, or developmental disorders. In addition, conditions that do not result in permanent physical or mental disability are not covered birth defects. All birth defects that are not excluded under the language above are covered birth defects. (Source: Extracted from Agent Orange Review, Vol. 19, No 2, Dated July 2003)
**TRANSITIONS**

**RETIREMENTS**

Atkins, Richard J., SFC  
Campbell, Bruce L., SSG  
Cloutier, Raymond D., SFC  
Cote, Albert J. Jr., SGT  
Crowe, Leonard W., SSG  
Devoe, Thomas A., SFC  
Emerson, Richard A., SGT  
Figueroa, Tomas A., SFC  
Fournier, Nolan W., SGT  
Googins, David B., MSG  
Grindle, James S., SGT  
Guptil, Timothy E., SGT  
Guyton, John, E., SPC  
Haley, Frederick W., SGT  
Hastey, Delmas M., SGT  
Hutchings, Leeanna L., SSG  
Keller, William J., SGM  
Lajoie, Gary C., SSG  
Mathieu, Roland R., SGT  
McDonald, Charles L., SSG  
McLean, David F., SSG  
Merrill, John P., SSG  
Merritt, George W., SFC  
Michaud, Benjamin P., SGT  
Mooney, David A., SSG  
Nichols, Robert C. Jr., 1SG  
Pelletier, Darryl J., SGT  
Plourde, Addie M, SSG  
Provost, Michelle J., SGT  
Pushard, Richard L., SSG  
Saltmarsh, David J., 1SG  
Slocum, Anthony M., SSG  
Snell, Douglas L., SGT  
Stanchfield, Wilma J., SFC  
Stickney, Harry J., CSM  
Tibbetts, David S., SFC  
Vaillancourt, Brenda J., SSG  
Whitten, Russell B., SGT

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

**Soldiers of the Maine Army National Guard**

I would like to take this opportunity to thank all of you for presenting me with the shadow box containing all my military awards and medals. I realize that it required many hours of research and preparation to assemble this for me. I especially want to thank CSM Mark J Collins for traveling to my home in Brunswick, checking my military records, and acquiring a donation for the shadow box. I also want to thank MSG Frank Norwood for doing such a fine job at putting the shadow box together and the Augusta Military Association for donating the funds to purchase the shadow box and medal sets. I realize it took precise measurements and thought to accomplish this. I am very grateful and appreciative of the recognition you provided me.

On the day of the awards, I was so overwhelmed and moved that I was unable to relate my feelings and gratitude; therefore, my 25 years of public speaking did not “click-in”.

I could not have achieved my accomplishments without the support of my wife and family. My wife was constantly at my side, though she hated to see me leave for 2 or 3 weeks a year for field training and several nights a month, but she understood. She spent many hours typing for me. Her support gave me strength.

I would be remiss if I didn’t mention the many National Guard members that surrounded me. Their advice, loyalty and spirit made for good working conditions.

It was an honor and privilege to serve in The Maine Army National Guard, and be called to active duty in World War II and the Berlin Crisis. I am proud and thankful for those opportunities. Above all, it was an honor to be selected as the first “State Command Sergeant Major”.

Again, thank you for your kind words and efforts.

Respectfully,

CSM Herman J. Boudreau, Ret.

**TAPS**

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
**The Final Inspection**

The soldier stood and faced God  
Which must always come to pass  
He hoped his shoes were shining  
Just as brightly as his brass.

"Step forward now, you soldier,  
How shall I deal with you?  
Have you always turned the other cheek?  
To My Church have you been true?"

The soldier squared his shoulders and said,  
"No, Lord, I guess I ain't  
Because those of us who carry guns  
Can't always be a saint.

I've had to work most Sundays  
And at times my talk was tough,  
And sometimes I've been violent,  
Because the world is awfully rough.

But, I never took a penny  
That wasn't mine to keep...  
Though I worked a lot of overtime  
When the bills got just too steep,

And I never passed a cry for help,  
Though at times I shook with fear,  
And sometimes, God forgive me,  
I've wept unmanly tears.

I know I don't deserve a place  
Among the people here,  
They never wanted me around  
Except to calm their fears.

If you've a place for me here, Lord,  
It needn't be so grand,  
I never expected or had too much,  
But if you don't, I'll understand."

There was a silence all around the throne  
Where the saints had often trod  
For the judgment of his God,

"Step forward now, you soldier,  
You've borne your burdens well,  
Walk peacefully on Heaven's streets,  
You've done your time in Hell."

To all that serve  
and to all that have served....

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Between the field where the flag is planted there are 9+ miles of flower fields that go all the way to the ocean. The flowers are grown by seed companies. It's a beautiful place close to Vandenberg AFB. Check out the dimensions of the flag.

The 2002 Floral Flag is 740 feet long and 390 feet wide and maintains the proper Flag dimensions as described in Executive Order #10834. This Flag is 6.65 acres and is the first Floral Flag to be planted with 50 pointed Stars comprised of White Larkspur. Each Star is 24 feet in diameter; Each Stripe is 30 feet wide. This Flag is estimated to contain more than 400,000 Larkspur plants with 4-5 flower stems each for a total of more than 2 million flowers. You can drive by this flag on V Street south of Ocean Ave. in Lompoc, CA

Aerial photo courtesy of Bill Morson

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**A Way To Honor Fallen Guardsman:**

For those that wish to honor deceased guardsman may do so by donating funds to a program that would benefit current day guardsman. So many times it is months after a death that we learn of it. The Council has approved backing the [Maine National Guard Foundation Fund] as one way we may honor deceased Guardsman.

The fund is a non-profit 503c program funded by donations and the Combined Federal Campaign. The funds are used to help ACTIVELY DRILLING guard members both Army and Air get through difficult times i.e. fires, deaths, mobilization hardships, sudden loss of income etc. The money can be given in the form of a grant (UP TO $250) or no interest loans. Since it is an emergency fund, it is not used to help pay bills, buy a car etc.

When making donations please include the name of the deceased guardsman that you wish to honor, along with the address of the deceased next of kin (if known). The family of the deceased guardsman will be notified of any donations received.

Please make checks payable to: MeNG Foundation Fund, Dept. of Def., Veterans and Emerg Mgmt ATTN: SFC Barbara Claudel Family Support Coordinator 33 State House Station Augusta, Maine 04333-0033
POC for the fund is SFC Barbara Claudel  1 800 581-9989, or e-mail barbara.claudel@me.ngb.army.mil

Please help this fund grow by your generous donations at appropriate times.
Al White Chairman MeARNG Retiree Council

**Ceremonial Bugle [Taps]:**

The Department of Defense provides military funeral honors free of charge to thousands of veterans’ families each year. These honors demonstrate the nation’s deep gratitude to those who, in time of war and peace, have defended their country. The ceremonial paying of respect is a final tribute to their service. Only some 500 buglers are on active duty at any given time but about 1,800 veterans [who are eligible for honor ceremonies] die each day across the country. A law effective January 2000 allows the playing of a recorded version of Taps if a live horn player is not available.

DOD, after a six-month test, has approved the use of a push-button bugle that plays Taps by itself. This allows honor guard members vice musicians to play “Taps” at veteran funeral honors ceremonies. It contains a small device that can be inserted deep into the bell of a bugle that plays a high-quality rendition of Taps virtually indistinguishable from a live bugler. The ceremonial bugle is intended to be a dignified alternative to pre-recorded Taps played on a stereo, but will not be used as a substitute for a military musician when one is available. To use the device, a member of an honor guard needs merely to push a button and hold the bugle to his or her lips. A five-second delay gives guards time to raise the instrument to their lips as if they are going to play it. It offers several other advantages over a stereo, including increased reliability. The bugle works on two 9-volt batteries.

Bugles can be ordered from S & D Consulting Int. Ltd., 303 East 94th Street #L, New York, NY 10128 at a Cost $525 including shipping and handling in the 48 contiguous states. Cost for shipment to Alaska and Hawaii is $545 and to Puerto Rico is $539. If you are a Non for Profit organization or you are outside New York State, you do not pay Sales Tax. Ordering on line and payment by credit card is possible at www.ceremonialbugle.com The Ceremonial Bugle carries a 1-year warranty. It comes complete with an authentic bugle, music insert and hard case for protection plus a manual explaining how the Ceremonial Bugle Funeral Honors should be performed as well as operation and maintenance instructions. Additional info can be obtained at (212) 426-3268, Fax (212) 369-9491 or info@ceremonialbugle.com

[Source: DoD News Release No. 652-03 dtd 3 SEP 03]

**Wall Commemoration Recognition:**

Every spring there is a ceremony alongside the Vietnam Veterans Memorial that commemorates those whose deaths were attributable to the Vietnam War but whose names are not on The Wall. These would include those who died from Agent Orange complications, suicide, etc.

In order for a loved one to be honored at the In Memory ceremony, one must call the Vietnam Veterans Memorial Fund at (202) 393-0090 and request an application. The application must be returned with a copy of the DD-214, the death certificate, and two photographs. After the application has been reviewed and approved, the name will be added. [Source: Wm. Sawyer http://silverrose.org SEP 03]

**MISCELLANEOUS**

Call (207) 430-2105 for more information. Ask about our long-term lease options. Armory Rental Program:
State of Maine-DVEM; Camp Keyes, Attn: DFE
33 State House Station
Augusta, ME 04333-0033

Affordable, convenient, and flexible event spaces and meeting rooms are available from Sanford to Ft. Kent through the Maine Army National Guard’s (MEARNG) Armory Rental and Leasing Program. The Program raises money for the operation and maintenance of National Guard facilities across the great State of Maine by accommodating the public and private use of these unique and historic structures.

Designed as multi-purpose spaces, armory drill halls are perfect locations for a wide array of special events. They easily accommodate trade shows, fairs, comedy shows, dinners, dances, wedding receptions, and other large gathering of 300 to 600 people. Like a college field house or large school gymnasium, the drill halls range in size from 6,000 to 14,000 square feet.
In addition, most armories also feature classrooms. Ranging from 150 to over 1,000 square feet, they are great places to hold training classes, meetings, seminars, and other small gatherings of 20 to 75 people.

There are almost twenty different armory locations statewide. These include facilities in Augusta, Bangor, Bath, Belfast, Brewer, Calais, Caribou, Ft. Kent, Gardiner, Houlton, Lewiston, Norway, Presque Isle, Portland, Sanford, Skowhegan, Waterville and Westbrook.

Special rates for service and government organizations are available. They range from $300 to $500 per day for rental of a drill hall, and $75-$150 for the rental of a classroom. Applications can be obtained directly from the armories, or by contacting the Program office at (207) 430-2105.

The Program 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 $550,000 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.

Looking for Old Shipmate:

My name is Mike Donovan, I’m a member of the U.S.S. Sea Robin (SS407) association. We are attempting to locate our former shipmates, some of who were from the state of Maine. If you could place a request in your veterans news letter asking anyone who knows a James Bell who served as a Navy Engineman onboard the diesel powered Submarine Sea Robin SS407, from approx. 1961 to 1963. To please contact me via my email address at eskimohobo@aol.com. Thank you

Mike Donovan
10532 Rain Tree Pl. S.E.
Port Orchard, WA 98367
360-876-2856 home / 360-697-5024 work

**UPCOMING EVENTS**

MeARNG Retiree Council Meeting Dates for 2003:

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.

<table>
<thead>
<tr>
<th>DATE</th>
<th>DAY</th>
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</thead>
<tbody>
<tr>
<td>February 18, 2003</td>
<td>Tuesday</td>
</tr>
<tr>
<td>April 15, 2003</td>
<td>Tuesday</td>
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<tr>
<td>June 17, 2003</td>
<td>Tuesday</td>
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<tr>
<td>August 19, 2003</td>
<td>Tuesday</td>
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<tr>
<td>October 21, 2003</td>
<td>Tuesday</td>
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<tr>
<td>December 16, 2003</td>
<td>Tuesday</td>
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</tbody>
</table>

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 2003 as follows:

- **11 Apr 2003, 1930 hours, Air National Guard Base, Bangor, Maine**
- **13 Jun 2003, 1930 hours, Post 31, American Legion, Washington St., Auburn, Maine**
- **14 Aug 2003, 1930 hours, Maine Veterans Home, U.S. Route #1, Scarborough, Maine**
- **16 Oct 2003, 1930 hours, Post #40, American Legion Home, Winthrop, Maine**

Additional information relative to these meetings, or other matters pertaining to Military Retirees, please contact either of the following persons:

- CSM Estol R. “Mac” McClintock, USA (Ret), (207) 683-6121
- CSM Edward L. Davis, AUS (Ret) (207) 287-5222,
- CW3 Marie L. Luciani, AUS (Ret) (207) 538-9021
U.S.S. SALAMAUA (CVE-96) Reunion:
Reunion to be held in San Mateo, CA. on the 10th – 13th of September 2003 for Squadrons VC – 87, VC – 70. POC is Ed & Lorraine Kenny, 259 Temecle Circle, Sonoma, CA. 95476-8014. Phone (707) 938-1777, FAX (707) 938-8877 or E-Mail kennyel@aol.com

National POW/MIA Recognition Day
(Observer each year on the third Friday of September)

History of the National League of POW/MIA Families' POW/MIA Flag:
In 1971, Mrs. Michael Hoff, an MIA wife and member of the National League of Families, recognized the need for a symbol of our POW/MIAs. Prompted by an article in the Jacksonville, Florida Times-Union, Mrs. Hoff contacted Norman Rivkees, Vice President of Annin & Company which had made a banner for the newest member of the United Nations, the People's Republic of China, as a part of their policy to provide flags to all United Nations members states. Mrs. Hoff found Mr. Rivkees very sympathetic to the POW/MIA issue, and he, along with Annin's advertising agency, designed a flag to represent our missing men. Following League approval, the flags were manufactured for distribution.

On March 9, 1989, an official League flag, which flew over the White House on 1988 National POW/MIA Recognition Day, was installed in the U.S. Capitol Rotunda as a result of legislation passed overwhelmingly during the 100th Congress. In a demonstration of bipartisan Congressional support, the leadership of both Houses hosted the installation ceremony. The League's POW/MIA flag is the only flag ever displayed in the U.S. Capitol Rotunda where it will stand as a powerful symbol of national commitment to America's POW/MIAs until the fullest possible accounting has been achieved for U.S. personnel still missing and unaccounted for from the Vietnam War.

On August 10, 1990, the 101st Congress passed U.S. Public Law 101-355, which recognized the League's POW/MIA flag and designated it "as the symbol of our Nation's concern and commitment to resolving as fully as possible the fates of Americans still prisoner, missing and unaccounted for in Southeast Asia, thus ending the uncertainty for their families and the Nation".

The importance of the League's POW/MIA flag lies in its continued visibility, a constant reminder of the plight of America's POW/MIAs. Other than "Old Glory", the League's POW/MIA flag is the only flag ever to fly over the White House, having been displayed in this place of honor on National POW/MIA Recognition Day since 1982. With passage of Section 1082 of the 1998 Defense Authorization Act during the first term of the 105th Congress, the League's POW/MIA flag will fly each year on Armed Forces Day, Memorial Day, Flag Day, Independence Day, National POW/MIA Recognition Day and Veterans Day on the grounds or in the public lobbies of major military installations as designated by the Secretary of the Defense, all Federal national cemeteries, the national Korean War Veterans Memorial, the National Vietnam Veterans Memorial, the White House, the United States Postal Service post offices and at the official offices of the Secretaries of State, Defense and Veteran's Affairs, and Director of the Selective Service System.

Maine Military Historical Society:
Please jot down the date of Saturday night 25 October 2003 as the annual meeting of the Maine Military Historical Society. We will meet at the Senator Inn in Augusta. The theme this year will be to honor Viet Nam veterans. You can count on another RED, WHITE and BLUE night.

The Board of Directors has planned an outstanding annual meeting for Saturday, October 25th at the Senator Inn and Restaurant on Western Ave in Augusta. The theme is to Honor Vietnam Veterans. Social hour starts at 6 PM followed by a delicious buffet, guest speakers, awards, and a lot of RED, WHITE and BLUE. Cost is $23.00 per person. Seating is limited to 150, so request a registration form from MS. Soraya Thomas in Col (Ret) Don Lajoies office at 207-626-4350 ASAP, and send in your check. We will not mail you tickets a "Roster of paid admissions" will be maintained at the door. Part of the program is to honor Mr. John Pullen, a noted Civil War historian and author who passed away this year. We will also honor several Young Marines, and the outstanding MeARNG EM and NCO. We encourage you to join the society however you do have to be a member to attend this important function. Dress for the event is casual. Hope to see many of you at this function.

AL WHITE, MMHS Board Member

Military Ball 2003:
Due to the large number of mobilized soldiers and continuing high OPTEMPO, the 2003 Military Ball is cancelled for this year. Next year's Military Ball will be scheduled for October 2004 with the exact date TBD. Please pass this information on to M-Day, civilians and other personnel as desired.

COL Carmichael
Chief of Staff
**FOR YOUR INFORMATION**

Young Marines Impressive At Augusta Retiree Activity Day:

The Kennebec Valley Young Marines supported the RAD held at the Augusta Armory on Saturday August 23 and the set up day on Friday August 22. They are led and supervised by a former Marine Robert A. Veilleux the Commanding Officer. What a GREAT organization they are. I want to share some information on them with you, and recommend that, if you have young adults in your family that you want to introduce to a military life, this is one great way to go.

The Young Marines are a National Organization with units from Maine to California, fully approved and backed by the USMC, the Marine Corps league and many local organizations.

The program begins with 12 weeks of Recruit training where they learn to participate as a team. All of a Young Marine’s training and experience will contribute to their development as an intelligent and interested American with a sense of DUTY TO GOD, HOME, COMMUNITY AND COUNTRY. As their motto says—“SEMPER FIDELIS” or always Faithful.

Young Marines have units in Lewiston, Augusta, Waldoboro, Winslow, Caribou, and a new one starting up in Portland. For more information contact Mr. Veilleux at (207) 622-6016.

AL WHITE RAD CHAIRMAN

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.

<table>
<thead>
<tr>
<th>Unit/Location</th>
<th>Mission</th>
<th>Location</th>
<th>Pers</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>112th Medical Company (Air Ambulance), Bangor</td>
<td>Operations Noble Eagle &amp; Enduring Freedom</td>
<td>Kuwait/Iraq</td>
<td>135</td>
<td>Deployed</td>
</tr>
<tr>
<td>1136th Transportation Company, Bangor</td>
<td>Operations Noble Eagle &amp; Enduring Freedom</td>
<td>Kuwait/Iraq</td>
<td>145</td>
<td>Deployed</td>
</tr>
<tr>
<td>133rd Engineer Battalion (Combat Heavy), Gardiner</td>
<td>Operations Enduring Freedom</td>
<td>Kuwait</td>
<td>28</td>
<td>Deployed</td>
</tr>
</tbody>
</table>

Retired Activities Office NAS Brunswick:

By Paul F. Loveless LCDR-RET Director

The Retired Activities Office (RAO) at NAS Brunswick was established in 1981 to increase the support available to the retired community. The mission of the RAO is to keep the retiree informed on changing programs and polices that may affect entitlements, rights, privileges and benefits. The RAO also provide assistance in obtaining the benefits due retirees and families. A joint service agreement allows military retirees from any service to utilize the services provided by the RAO.

The Retired Activities Office is located in the Fleet and Family Service Center aboard the Naval Air Station. The RAO can provide assistance with retired pay, Annuity pay, SBP, ID cards support available at local military installations, and in the community. In the event of a death of a retiree, dependent or survivor, the RAO can make the required notification the Defense Accounting Service and assist in filing the proper paper work. The volunteers who staff the office will do there very best to resolve your problems by acting directly in your behalf or by referring you to the proper authority, which can solve your problem.
The RAO office hours at this time are, Monday – Friday, 9 a.m. to 12 p.m. The ROA is staffed solely by volunteers and as with all volunteer organization, is always looking for more volunteers. No experience is required, as we provide the training required. If you can volunteer please stop by or call 921-2609 for more information.

**RSVP (Retired and Senior Volunteer Program):**

RSVP is a federally funded program under the National Senior Service Corps. This program (RSVP) offers adults 55 and older the opportunity to meet critical community needs through volunteer service; and provides a high quality experience that will enrich their lives.

Anyone age 55 or older is eligible to be an RSVP volunteer. There are no restrictions based on education, income, experience, ethnicity, or gender. These volunteers serve without compensation, but may be reimbursed for such expenses as transportation and meals. Insurance protection for personal injury, personal liability and excess automobile liability is provided to RSVP volunteers while they are volunteering and traveling to the stations. Annual recognition events are planned to honor the achievements of the RSVP volunteers, and several RSVPs have a periodic newsletter to help keep the volunteers apprised of what is going on in their areas.

RSVP volunteers serve in many non-profit organizations, agencies and programs, such as hospitals, health care facilities, schools, etc.

The RSVP that serves Franklin, Kennebec and Somerset Counties provides the following examples of opportunities as well as many others: BORN TO READ- this program gives the volunteer the experience of reading to children 0-5 years old at a Day Care or Head Start; MEALS ON WHEELS- many volunteers faithfully deliver meals to homebound seniors year round; FOOD PANTRIES OR CUPBOARDS, SOUP KITCHENS, HOMELESS SHELTERS- volunteers work endless hours each year to help assure that people get nutritious food supplies or meals; SCHOOLS AND LIBRARIES- volunteers provide tutoring or mentoring to children as well as read at story hour; HOSPITALS, HEALTH CARE FACILITIES- volunteers provide support to the staff at the facilities. We have volunteers up to age 98 who still knit and donate many hats, mittens and scarves to schools, food pantries etc., and the Home for Little Wanderers.

We recently went to a briefing for the MAINE CITIZEN CORP. This Corp offers opportunities in Community Response Programs, the Medical Reserve Corp Program, the Neighborhood Watch Program, and Volunteers in Police Service. Training will be provided. We are actively looking for any current RSVP volunteers and anyone interested in joining RSVP to become active in these programs.

As you can see, RSVPs’ are always looking for new areas in which to expand that will provide more and varied experiences for our volunteers.

All RSVPs in Maine have similar programs and some have programs unique to their areas. For more information, contact your local RSVP (Retired Senior Volunteer Program).

THANK YOU for your attention:

HealthReach RSVP: Ruth Saint Amand Program Director (207) 861-3428, Nancy White Coordinator for Kennebec County (207) 861-3476, Margaret Taylor Coordinator for Franklin County (207) 778-0427 and Liz Nickerson Coordinator for Somerset County (207) 474-3181. The toll free number is 1-800-427-1127.

**List of other RSVPs:**

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<th>Email</th>
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<td>Aroostook</td>
<td>Eleanor Reese</td>
<td>764-6184</td>
<td>764-6185 (Fax)</td>
<td><a href="mailto:rsvp@ainop.com">rsvp@ainop.com</a></td>
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<td>Aroostook RSVP</td>
<td>33 Davis Street</td>
<td>Presque Isle, ME 04769-2218</td>
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<tr>
<td>Knox, Lincoln</td>
<td>Mona Stearns</td>
<td>596-0361 x130</td>
<td>594-2695 (Fax)</td>
<td><a href="mailto:mstearns@ccap-me.org">mstearns@ccap-me.org</a></td>
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<td>Costal RSVP</td>
<td>596-0361 x130</td>
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<td>Jane Harris-Bartley</td>
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<td>RSVP of Eastern Maine</td>
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<td>York</td>
<td>Ken Murray</td>
<td>775-6503</td>
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<td>Cumberland</td>
<td>RSVP of Southern Maine</td>
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<td>P.O. Box 10480</td>
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<td>Portland, ME 04104</td>
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<td><a href="mailto:kmurray@smaaa.org">kmurray@smaaa.org</a></td>
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**Bronze Star Medal - WWII:**

World War II veterans who earned the Combat Infantry Badge (CIB) or the Combat Medical Badge (CMB) are eligible to receive the Bronze Star Medal (BSM). Army
Regulation 680-8-22, which governs Military Awards states the BSM is authorized for all service members who earned a Combat Infantry Badge or the Combat Medical Badge. The award of either of these badges is considered as a citation in orders of documentary evidence of exemplary conduct in ground combat against an armed enemy prior to 1 July 1947.

Executive Order 9419 dated 4 February 1944, which was superseded by Executive Order 11046 dated 24 August 1962 established the BSM. The BSM is awarded to any person who, while serving in any capacity in or with the Army of the United States after 6 December 1941, distinguished himself or herself by heroic or meritorious achievement or service, not involving participation in aerial flight, in connection with military operations against an armed enemy; or while engaged in military operations involving conflict with an opposing armed force in which the United States is not a belligerent party. The BSM based on the award of the CIB or CMB before 1 July 1947 may be awarded by a letter application submitted to National Personnel Records Center, Medal Section (NRPMA-M), 9700 Page Ave, St. Louis, MO 63132-5100. [Source: NAUS Update 11 JUL 03]

No Campaign Medals for Afghanistan, Iraq:

The Department of Defense has not announced any plans to authorize separate campaign medals for combat operations in either Afghanistan or Iraq. Instead, two medals established by the president on March 12 are expected to suffice: the Global War on Terrorism Service Medal and the Global War on Terrorism Expeditionary Medal. Although DoD is still working on the details for eligibility, the Expeditionary Medal is earmarked for service in operations Enduring Freedom and Iraqi Freedom. The Service medal will be authorized for duty in Operation Noble Eagle and in support of Enduring Freedom and Iraqi Freedom performed in geographic areas that don't qualify for the Expeditionary Medal. Each medal may be awarded only once, thus no distinguishing device will be authorized for more than one assignment in qualifying operations or areas.

Recruiting and Retention Looks Good:

Early in the global war on terrorism, critics predicted the U.S. would have to return to the draft to maintain its armed forces. But in this 30th year of the all-volunteer force, the Army, Navy, Air Force and Marine Corps all are on course to make year-end recruiting goals. In the reserve components, the Army National Guard is lagging a bit, but officials expect to make the recruiting goals by Sept. 30. Service officials point to hard work by recruiters as the key to the success, but they also say increased patriotism as a result of the war on terror and a bleak economic picture in many areas also may play a role. Retention also is up across the services. This is especially true of service members making the choice to re-enlist following their first term in the service.

Europe Re-basing Takes Shape:

According to Air Force Gen. Chuck Wald, deputy commander of European Command, many Army soldiers are expected to be based in the States after their return to Germany from Iraq.

Tagged for re-basing are the 1st Armored Division, after completing a one-year tour in Iraq next spring, and the 1st Infantry Division in 2005 after its return from Iraq.

Soldiers would first go to Germany and be reunited with their families, say officials. Marine Gen. James Jones, EUCOM commander, has said that, eventually, stateside Army troops may be rotated on unaccompanied six-month tours to bases in Bulgaria, Romania and Poland. Not tabbed to leave Europe are Ramstein and Spangdahlem air bases in Germany, the Navy base in Rota, Spain, Moron Air Base in Spain, the Army training complex at Grafenwoehr, Germany, and the European Headquarters at Stuttgart, Germany.

SS Full Retirement Age:

If you are younger than the current Social Security full retirement age (FRA) and draw SS, income received as a return for your work effort will affect your monthly SS benefits as follows:

- If you are younger than FRA $1 will be deducted from SS benefits for every $2 you earn above the annual limit. For 2003 the limit is $11,520.
- In the year you reach FRA $1 will be deducted from SS benefits for every $3 you earn above the annual limit. For 2003 the limit is $30,720. This limit only applies to the money you earn before you reach FRA in that year.
- Starting with the month you reach FRA you will receive your full benefit with no limits on your earnings.

Starting in JAN 03, individuals born in 1938 and afterward will have to work additional months before reaching the FRA.

- Those people born in 1937 and prior years reached FRA upon attaining their 65th birthday.
- Social Security eligibles born in 1938 reach 65 in 2003, but must go an additional two months for FRA.
- Those born in 1939 will have to wait until they are 65 and four months, and the age will keep going up annually under present law until it reaches 67 as FRA for those born in 1960 and later.

A full chart at [www.ssa.gov/retirechartred.htm](http://www.ssa.gov/retirechartred.htm) is available for viewing.

The only exception to the rule is that those born on Jan. 1 go by the requirements of the previous year. Even with the FRA
increasing, eligible people can still retire as early as age 62, but with reduced payments.

There is both a major disadvantage and a big advantage to taking the benefit before reaching full retirement age. The advantage is that you collect benefits for a longer period of time. The disadvantage is that the benefit is permanently reduced. Since it’s different for each person, those thinking of retirement should be sure to contact Social Security before a decision is made. Also, officials point out that many people equate full Social Security retirement age with Medicare and remind them that they are not the same. Although the Social Security full retirement age is going up, it does not hold true for the Medicare age. The Medicare age will remain 65, so those workers who elect to wait for the full 100 percent Social Security payment will still have to enroll in Medicare Part B during the open enrollment period around their 65th birthday. That period includes the three months prior to the birth month, the birth month and three months following the birth month. A method of payment must be arranged to pay the premiums before Social Security retirement benefits start and the premium can be automatically deducted. Failing to enroll during the seven-month period will require the retiree to wait until the following open enrollment period of Jan. 1 - March 31 of each year, with coverage starting July 1.

Each year’s delay adds 10 percent penalty to the premium cost.

There is a provision in the SS Plan that will enable a retiree to who elects to take SS payments at age 62 to later have the amount recast. This is for those who become employed and pay taxes and earn amounts in excess of the maximum level each year. The recipient must notify SS if their income is going to exceed the earned income maximum and will see a reduction in their checks until reaching FRA or until the earned income again drops below the amount allowable. The recipient must also repay the amount he had received from SS. At any later age the recipient can retire again and his check and benefit amount will be increased to account for the additional quarters at the higher income he was earning.

[Source: Charles Gray 4 MSS/DPF Seymour Johnson AFB Msg dtd 25 NOV 02 & MOAA Magazine JUL 03]

SSA Disability Criteria:

The definition of disability under Social Security is different than other programs. Social Security pays only for total disability. No benefits are payable for partial disability or for short-term disability. Disability under Social Security is based on your inability to work. They consider you disabled under Social Security rules if you cannot do work that you did before and they decide that you cannot adjust to other work because of your medical condition(s). Your disability must also last or be expected to last for at least one year or to result in death.

This is a strict definition of disability. Social Security program rules assume that working families have access to other resources to provide support during periods of short-term disabilities, including workers' compensation, insurance, savings and investments. To decide whether you are disabled, SSA uses a step-by-step process involving five questions.

1. **Are you working?** If you are working and your earnings average more than $740 a month, you generally cannot be considered disabled. If you are not working, they go to Step 2.

2. **Is your condition "severe"?** Your condition must interfere with basic work-related activities for your claim to be considered. If it does not, they will find that you are not disabled. If your condition does interfere with basic work-related activities, they go to Step 3.

3. **Is your condition found in the list of disabling conditions?** For each of the major body systems, SSA maintains a list of medical conditions that are so severe they automatically mean that you are disabled. If your condition is not on the list, they have to decide if it is of equal severity to a medical condition that is on the list. If it is, SSA will find that you are disabled. If it is not, they then go to Step 4.

4. **Can you do the work you did previously?** If your condition is severe but not at the same or equal level of severity as a medical condition on the list, then they must determine if it interferes with your ability to do the work you did previously. If it does not, your claim will be denied. If it does, they proceed to Step 5.

5. **Can you do any other type of work?** If you cannot do the work you did in the past, they see if you are able to adjust to other work. They consider your medical conditions and your age, education, past work experience and any transferable skills you may have. If you cannot adjust to other work, your claim will be approved. If you can adjust to other work, your claim will be denied.

[Source: www.socialsecurity.gov/disability Oct 02]

Social Security Wage Credits:

The earnings of people who serve in the military services on active duty or active duty for training have been covered by Social Security since 1957. Inactive duty service in the armed forces reserves [such as weekend drills] has been covered since 1988.

However, people who served in the military before 1957 did not pay into SS directly. Veteran’s records are credited with special earnings [wage credits], depending on when they
served which for SS purposes count toward any benefits that might be payable.

Those in the military service from 1957 on paid SS taxes the same way as civilian employees do. Those taxes are deducted from you pay and an equal amount is paid by the U.S. government as your employer. You must have credit for a certain amount of work covered by SS before any benefits can be paid on your record. The number of credits you need to qualify for benefits depends on your age and the type of benefit you might be eligible for.

Nobody needs more than 40 credits. In some cases you can qualify with less than 40 credits. The amount you get from SS depends on earnings averaged over much of your working lifetime. Generally, the higher the earnings, the higher your benefits.

The wage credits for military personnel can help you qualify for SS or increase the amount of your benefit. Credits are granted for periods of active or active duty training only. Social Security cannot add extra wage credits to your earnings record until you file for SS benefits. Wage credits are granted for:

- Service in 1978 to 2001. For every $300 in active duty basic pay, you are credited with an additional $100 in earnings up to a maximum of $1200 per year. If you enlisted after 7 SEP 80, and didn’t complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings.
- Service in 1957 thru 1977. You are credited with $300 in additional earnings for each calendar quarter in which you received active duty basic pay.
- Service in 1940 thru 1956. For military service inclusive of time spent in a military academy your record may be credited with $160 a month in earnings from 16 SEP 1940 thru 1956 under the following circumstances
  1. You were honorably discharged after 90 or more days of service, or you were released because of a disability or injury received in the line of duty; or
  2. You are still on active duty; or
  3. You are applying for survivor’s benefits and the veteran died while on active duty.

You cannot receive credits if you’re already receiving a federal benefit based on the same years of service unless you were on active duty after 1956. In this situation you are eligible to receive the credit for 1951 thru 1956 even if you are drawing a military retirement based on these years. Congress ended wage credits in 2001 after deciding that service members are better paid today and that wage credits were losing their importance and value.

Every applicant for SS benefits is asked to note their or their sponsor’s military service on the application and to show proof, either a DD 214 or W-2. If a person has difficulty in producing those documents SSA will assist them by contacting the armed services and requesting some kind of verification of military wages. Every veteran or military widow drawing Social Security today might want to check with SSA to verify if the wage credits were used in setting benefits, not just noted on an application. You are entitled to reimbursement from the time you started drawing SS and to an increase in your monthly SS check if the wage credits were not used in computing your entitlement.

You can get both SS and military retirement. Generally there is no offset for SS benefits because of your military retirement with the exception of SBP. You’ll get your full SS benefit based on your earnings.

However, your benefit may be reduced if you also receive a government pension you didn’t pay SS taxes. This is covered in SS Pub No. 05-10045.

Use www.socialsecurity.gov to access SS information on the Internet. [Source Various AUG 03]

Martin’s Point Offers Care for Activated Reservists’ Families:

PORTLAND — Martin’s Point is among six U.S. Family Health Plan facilities across the country that will honor the most recent revision to the TRICARE benefit to the families of National Guardsman and reservists.

The revised policy provides eligibility for family members of National Guard and reservists who have been ordered to active duty for more than 30 days. The previous requirement was for 179 days. The change will ensure a consistent and improved benefit for Reserve Component members and their families, officials said.

“The U.S. Family Health Plan that we administer here at Martin’s Point Health Care is honored to provide health care to the families of reservists who have been ordered to active duty,” said David Howes, president of Martin’s Point Health Care. “We are happy to be able to provide this benefit and support these families by assuring they receive quality health care without interruption during their loved ones absence.”

Under the previous policy, family members of Reserve Component personnel recalled for less than 179 days may not have qualified for health care coverage because employers were not required to continue coverage of the reservists and their family members when they were activated.

With this most recent policy enactment, family members have easy and immediate access to military health care. Because the U.S. Family Health Plan is one of the TRICARE Prime

[Source Various AUG 03]
choices available to military health care beneficiaries, family members of activated Reserve Component personnel who live within one of the six program service areas nationwide, such as the area covered by Martin’s Point, also are eligible to become members of this comprehensive health care plan.

In addition to having clinics in Portland, Windham and Brunswick, and in Portsmouth, N.H., Martin’s Point is contracted with the U.S. Department of Defense to provide the U.S. Family Health Plan, a TRICARE Prime benefit, to military beneficiaries throughout Maine and southern New Hampshire. To serve the current 19,200 members of the plan, Martin’s Point has developed an extensive network of providers that includes hospitals, doctors, specialists and pharmacies throughout the two states.

**Tricare & VA Combined Care:**

On August 19, 2003, DOD published a new proposed rule (Volume 68, Number 160) in the Federal Register. This proposed rule clarifies one piece of TRICARE’s coordination of benefits problem with the Department of Veterans Affairs (VA). Under the current policy, beneficiaries who are eligible for both TRICARE and VA health benefits may use only one program for a specific episode of care (care of a specific diagnosis and its subsequent treatment(s)). The new rule will allow beneficiaries to use TRICARE benefits to augment or replace services being provided through the VA, while ensuring that neither department duplicates treatment. The effect of the proposed change will allow individuals who are receiving care from the VA to change to care provided by TRICARE for the same episode of care.

The VA will be responsible for payment for the services they provide through their facilities and TRICARE will pay for any services provided through their Prime, Extra or Standard programs. As long as the care is considered medically necessary and is not found to duplicate the care provided by the other service, the new rule ensures freedom of choice for beneficiaries who have entitlement to both TRICARE and VA benefits. The proposed rule notice that is posted in the Federal Register at [http://a257.g.akamaitech.net/7/257/2422/14mar20010800/edocket.access.gpo.gov/2003/03-21012.htm](http://a257.g.akamaitech.net/7/257/2422/14mar20010800/edocket.access.gpo.gov/2003/03-21012.htm)

[Source: NAUS Update 22 AUG 03]

**Knowing Your Basis On Inherited Securities:**

For heirs, a good first step is to keep careful records of what you inherited and the assets' value at the date of death. After an inheritance, you get a stepped-up basis, to current market value. A knowledge of your new basis can help in your planning and reduce future tax obligations.

Suppose, for example, your great-aunt Joan invested $10,000 in Johnson & Johnson stock many years ago. After stock splits and dividend reinvestments, her J&J stock had appreciated to $90,000, at the date of her death. If you inherit the stock, your basis is $90,000, not $10,000.

Thus, if you need cash you can sell the shares for $90,000, immediately after Joan's death, and owe no income tax on the sale. If you decide to hold on, you'll have a $10,000 gain on a future sale for $100,000 and a $10,000 loss on a future sale for $80,000, to give some examples. Knowing your basis on inherited securities can help you make buy or sell decisions while keeping good records will help you calculate a future capital gain or loss.

**Oldie But Goodie:**

U.S. savings bonds can provide a higher return than money market accounts or bank CDs. Although they're promoted as long-term holdings, savings bonds also can deliver excellent results for people with short-term needs. In addition, they're backed by the federal government and they offer tax advantages.

Rather than traditional EE savings bonds, you might favor the newer I-Bonds, whose yields are adjusted for inflation. The current rate, through October 2003, is a combined 4.66 percent. Even if the variable portion of the I-Bond yield falls to 0 percent in the future, a highly unlikely and worst-case scenario, investors can earn a guaranteed total return of 2.61 percent, after an early withdrawal penalty, much higher than CD or money market rates.

There is some lack of liquidity with savings bonds because investors must hold EE and I-Bonds for at least 12 months. After this minimum holding period, there is a penalty for redeeming bonds within five years of their purchase. However, that penalty is slight—the loss of three months' interest—so you probably would wind up with an attractive yield.

**Spotlight on Concurrent Receipt:**

Debate continues to rage about concurrent receipt, which would allow service-disabled military retirees to receive their full disability compensation and full retired pay. According to current law, anyone who retires after a full career of military service and draws retirement pay will have that pay reduced, dollar for dollar, for any payment received from the Veterans Administration for permanent service-connected disability. For a more in-depth look at concurrent receipt and an update on the situation, see [http://www.military.com/NewContent?file=Youmans_082203](http://www.military.com/NewContent?file=Youmans_082203) and [http://www.military.com/NewContent?file=Youmans_082503](http://www.military.com/NewContent?file=Youmans_082503)

**Reality Time for Concurrent Receipt:**

The returning Congress is facing numerous veterans' organizations that are insisting on concurrent receipt of military retired pay and VA disability compensation. An
official of the Military Officers Association of America says that last year's action on concurrent receipt left out thousands of deserving disabled retirees and omitted Guard and Reserve retirees, including those with severe combat wounds. Even more thousands of retirees whose disabilities were caused by performance of military duties other than in combat were also ignored. At issue, asserts MOAA:

1. Sen. Harry Reid's provision in the Senate defense bill for full concurrent receipt;

2. Rep. Mike Bilirakis' bill HR-303, with 354 cosponsors, for full concurrent receipt; and


VA Enrollment Fee:
The house has rejected an administration proposal for the Veterans Administration to charge a $250 annual enrollment fee for veterans in Priority Group 8. The proposal also would have more than doubled prescription copays for Priority 8 veterans, from $7 to $15. Although the VA suspended new enrollments in Priority 8 earlier this year, veterans already enrolled continue to be eligible for treatment, and would have incurred the new payments. Priority 8s are veterans with no service-connected disabilities who have higher incomes than geographically determined means test levels. [Source: Armed Forces News 8 AUG 03]

Army Knowledge Online (AKO):
One of the primary purposes of the Army Knowledge Online (AKO) is to allow collaboration between soldiers anywhere in the world twenty four hours a day seven days a week (24x7). It also provides a framework to allow soldiers who have retired a way to continue contributing back to the Army - something unique and never before possible until AKO came along.

As one of the AKO features active, reserve and retired soldiers are allowed to have their own personal Knowledge Collaboration Center (KCC) and post files in those personal KCC’s for sharing with other units and soldiers. Unfortunately unless you are already aware of a particular personal KCC, or can manage to find it via a search, you are unlikely to know that the files in that personal KCC exist.

The Fort Leavenworth CGSC Tools and Utilities Army Community KCC was established by MAJ C.J. Wallington (Team Leader, Army Knowledge Online Chief Technology Office) on May 20th, 2003 to address this problem and acts as both a central repository and distribution site for Windows 98 or above military software tools and solutions designed by users for users to fill specialized requirements not currently addressed, nor likely to be, by military procurement channels due to budgetary constraints.

It might surprise you to know that the idea behind this software exchange is really not a new one. In the 1980's there existed an official computer software users group located at Fort Leavenworth called C2MUG which was dedicated to the same purpose although done by 5-1/4 inch floppy disks via snail mail at the time. C2MUG was extremely popular among the many soldiers who used it's services for the few years it was operating and it's untimely demise for a variety of reasons was much mourned by all of us who used it.

Before a software application is accepted for posting in our KCC it is first scanned for viruses and checked. Software located at our KCC is safe for use on any military computer system which uses the Window 98 or above operating system. If a soldier, NCO or Officer has developed a specialized Windows 98 or above military software application, Excel spreadsheet, PowerPoint template or something similar we highly encourage them to submit it to our site and share their software tool with everyone else in the Army.

To subscribe and gain access to the Fort Leavenworth CGSC Tools and Utilities Army Community KCC folder to download what is located there you need to do the following after you have logged on to AKO and see the AKO client application in front of you:

1. Click the Collaborate Tab
2. On the left side of the screen you will see the Army Communities and Personal KCCs you are current subscribed to.
3. Now click on the Army Communities selection.
4. You will now see a list of available Army Communities you can subscribe to.
5. Now click on the TRADOC name entry. You will now be shown a list of Army Communities located under TRADOC.
6. Now click on the Fort Leavenworth name entry. You will now be shown a list of Army Communities located under Fort Leavenworth.
7. Now click on the CGSC name entry. You will now be shown a list of Army Communities located under CGSC.
8. Now click on the Tools and Utilities name entry. This is our site!
9. Now click on the empty box to the left side of our name and then click on the Subscribe icon on the tool bar above the window you are currently looking at. You have now subscribed to our site.
10. Alternately you can just click the link below to get to the our site: https://www.us.army.mil/portal/jhtml/FileLoader.jhtml?text=open.jhtml&type=kc&id=438947
Note: The Knowledge Center Identification Number for this site is: 438947

Once you have subscribed to the new Fort Leavenworth CGSC Tools and Utilities Army Community KCC you will need to download from the "Site Guide" folder the "tus_guide.chm" file which explains the procedure for submitting files to the site and other information you might want to know on this new site.

BTW the "tus_guide.chm" file is a standard Microsoft HTML help file.

Bob Dalton
MSG, US Army, Retired
KCC Site Co-Administrator

**Common Access Cards Coming:**

Effective in October the Defense Department will make the Common Access Card the standard form of identification card for active-duty service members, selected Reserves, DoD civilians and certain contractor employees. Embedded in the CAC is a gold-colored computer chip with 32 kilobytes of usable data space for storing personal information. The card also has a magnetic strip that can be electronically scanned and interfaced with computer systems. About seven kilobytes of space are reserved for service-specific information. In addition to other access identification, digital certificates in the chip will enable holders to digitally sign e-mail documents. It will also allow them to encrypt information, establish secure web sessions, and update information via the Internet. DoD does not plan to convert existing ID cards of family members, retirees, members of the Inactive Guard and Inactive Ready Reserve, or disabled veterans.

**Marine Corps Tests Hybrid Mail Service for Deployed Members:**

Family members and friends of troops deployed to Kuwait with Special Purpose Marine Air Ground Task Force - Maritime Prepositioning Force can, for a limited time, send free letters to their desert-clad loved ones through an Internet-based hybrid mail service called SuperLetter.com. The SuperLetter.com process has been described as being similar to writing a deployed troop an e-mail.

Those who have Internet access can register with SuperLetter.com.

Once logged in, a person can type a letter, which the company prints out at one of its computer systems near the recipient, addresses it and enters it into the local mail system for delivery to the deployed individual, cutting down time and the cost of international mail. Because of the benefits associated with using the Website, officials here are testing the service until Sept. 31 and will consider permanent adoption of SuperLetter.com in order to save servicemembers and their families time and money. During the test period, the letters will be free of charge. If approved by the Marine Corps, the cost may continue to be free or, at most, may cost 20 cents per letter, regardless of length. For more details, see http://www.military.com/NewsContent/file=usmc1_082203.

For more deployment news and benefits updates, see http://www.military.com/deployment

**Letters, Small Packages Get to Troops Quicker:**

Mail to Iraq or Afghanistan spends "a couple of days" in the USPS system before it reaches either San Francisco or New York City, said Military Postal Service Agency official, Navy Lt. Cmdr. Brian Lomax. Then it travels another 16 to 19 hours by plane before landing in Kuwait or Bahrain, where it's delivered by motor vehicle. Once in theater, a letter takes seven to 14 days to reach the service member, while a package usually takes 14 to 24 days. "The size of the package plays an important role," Lomax said. "Large packages take up a lot more room. If there's a choice between taking one large box or a lot of smaller boxes and letters, the large box will stay (at the mail facility). The ideal size is a shoebox. It's also important to correctly address the package."

**Space “A” Travel:**

A retiree 60yrs of age and their spouse may now travel in CONUS as well as out of CONUS due to a recent change in the regulations.

For flight information and availability call Bangor ANG Base at 990-7018 or Brunswick NAS at (207) 921-2689.

Note: The CONUS Travel with spouse is a test program from 1 Apr 03 - 1 Apr 04. The most recent “Afterburner” provided a list of bases that provide Space A Travel.

Web sites that may be of interest:

Travel - If traveling is of interest, you may want to check out the Armed Forces Vacation Club. You can get a condo for as little as $249/wk (during off pick times). www.AFVClub.com or your nearest MWR - ask for Resort Resource Book.

**Air & Army National Guard Cruise & Tour Specials:**

*Dube/Carlson Wagonlit Travel has been in business for 41 years, and is the official Travel Agency for the New Hampshire Air & Army National Guard.*

During September 2003, we will have special prices for National Guard members and their immediate family to show our appreciation for your service to our country. Book your vacation in September and take advantage of special prices. Don’t forget, you always get a year round discount for vacation travel with our office. Check our website for continuous specials.
CRUISES - Carnival Cruise Lines has over a hundred sailings with special MILITARY DISCOUNTED RATES. Informational Flyers are available and change weekly. Special group departures are available where you can save even more on travel to the Caribbean, Hawaii & Alaska.

AIR TOUR PACKAGES - We are in the process of finalizing special rates for the September Madness Sale to such places as Caribbean, Mexico, Disney World & Disneyland, Hawaii and Europe. These rates will be valid for travel for this Fall, this Winter, next Spring or next Summer.

Group Departures

January 17th ~ 25th, 2004 - CARNIVAL Inspiration, 7-day Exotic Western Caribbean Cruise. Visit Grand Cayman, Costa Maya, Cozumel and Belize. All this starting at a low price of $1,099.00. Includes air, 1 night hotel in Tampa, transfers, cruise, port taxes and gratuities!

February 21st ~ 29th, 2004 - Grand Princess, 7-day Western Caribbean Cruise. Visit Princess Cay, Grand Cayman, Costa Maya and Cozumel. This Love Boat sailing starts at only $1,455.00.

June 16th ~ 26th, 2004 - CARNIVAL Spirit, 11-day Alaska Cruise-Tour. Fly to Seattle overnight, then on to Vancouver to begin your 7-day cruise up to Seward, Alaska. Then enjoy a train tour through Denali National Park, ending in Fairbanks. Prices will be available by 9/4/03.

September 7th ~ 15th, 2004 - CARNIVAL Spirit, 7-day Glacier Bay Alaska Cruise. Fly into Seattle the day before the cruise, and stay one night in this beautiful city before cruising the Inside Passage from Vancouver to Glacier Bay and back. Prices will be available by 9/1/03.

If you are interested in something that is not listed on this sheet, please call one of our offices and advise you are a member of the NG and you will be eligible for a 3% discount on any cruise or tour package. Call for details.

DUBE/CARLSON WAGONLIT TRAVEL

LEWISTON
263 Lisbon Street
784-2916 or 1-800-698-6720

AUGUSTA
225 Water Street
626-0555 or 1-800-421-DUBE

SCARBOROUGH
173 US Route 1
883-8938 or 1-800-622-8938

VISIT OUR WEBSITE AT WWW.DUBETRAVEL.COM FOR UPDATED SPECIALS ON THE ESCAPE CLUB PAGE

DeCA Announces Commissary Case Lot Sale:
Mid-September will mark the third annual Defense Commissary Worldwide Case Lot Sale, which features a variety of sought after items, ranging from canned and paper goods to meats and chilled items.

The third annual version of the Worldwide Case Lot Sale will feature a major difference from the previous two years: Commissaries will have the flexibility to hold their sale anytime during the month of September rather than all on the same weekend. Commissary shoppers should check their store Webpage at the locations link at http://www.commissaries.com/ for information on when their commissary is having its sale. Information on dates, days and times are now available.

Register to Win Commissary Shopping Sprees and Other Great Prizes:
Log on to www.militarylifestyle.com

Militarylifestyle.com is a premiere website for military personnel and their families. As a registered user you will have access to many resources, including original articles, weekly commissary sales, on-line commissary coupons, late breaking DoD news, great travel deals, great contests, prizes and much more. And, if you refer a friend between July 15th and October 31st, you will be eligible to win $1,000.00. This service is FREE to all military members and their families. To register FREE, go to http://www.militarylifestyle.com

**TRIVIA QUESTIONS**

This American actor started out as a radio performer at age 11, demonstrating an astonishing range for one so young. The momentum of his career was unaffected by an army hitch and time spent earning an English degree at the University of Southern California. But even though he was by then in his twenties, he found himself still playing adolescents, notably squeaky-voiced high schooler Walter Denton on the radio comedy Our Miss Brooks. He later took on the role of Luke McCoy on the Walter Brennan TV series The Real McCoys, which ran from 1957 through 1963.

His most recent role was a part in the TV series Judging Amy. When learned of his death, before the season finale, they dedicated the show to him.

(Answer on page 26)

**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
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.

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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 1,234 members strong.

Dean A. Soule

**RETIREE COUNCIL MEMBERS**

Albert White, Jr.       | Chairman         |
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Romain Savoie  
David Shorey  
Douglas Welsh, Jr.

**ANSWERS TO TRIVIA**

Richard Crenna  
Director, Actor  
Also Known As: Richard Anthony Crenna, Jr.

Born: November 30, 1927  
Died: January 16, 2003

American actor Richard Crenna started out as a radio performer at age 11, demonstrating an astonishing range for one so young. The momentum of his career was unaffected by an army hitch and time spent earning an English degree at the University of Southern California. But even though he was by then in his twenties, Crenna found himself still playing adolescents, notably squeaky-voiced high schooler Walter Denton on the radio comedy Our Miss Brooks. That he was able to play characters of virtually any age was overlooked by movie and TV casting directors, who could see Crenna only in callow-juvenile roles. After making an excellent impression as ballplayer Daffy Dean in the 1953 film Pride of St. Louis, for example, Crenna wasn't cast in another film until the 1955 movie version of Our Miss Brooks--in which, at 29, he was Walter Denton once more. The following year, Crenna decided "to sorta let Walter Denton die," and took a decidedly mature role in the sleazy exploitation film Over-Exposed (1956). It was a fully grown Crenna who took on the role of Luke McCoy on the Walter Brennan TV series The Real McCoys, which ran from 1957 through 1963 and which gave Crenna his first opportunities as a director. After McCoys, Crenna found himself facing potential career standstill again, since it seemed that now he was typed as the rubesh Luke McCoy. This time, however, the actor had impressed enough producers with his dogged work ethic and the range displayed in guest-star appearances. In 1964, Crenna was cast in a prestigious TV drama For the People as assistant DA David Koster, and though the program lasted only one season, Crenna was firmly established as a compelling dramatic actor. Still, and despite solid Richard Crenna film performances in The Sand Pebbles (1966), Body Heat (1981) and The Flamingo Kid (1985), the actor has never completely escaped the spectre of Walter Denton. Crenna was able to conjure up the old adenoidal Denton voice on talk shows of the 1980s and 1990s, and in the action-film spoof Hot Shots: Part Deux, the actor, with an absolute straight face, portrayed Colonel Denton Walters!

Crenna’s most recent role was a part in the TV series Judging Amy. When learned of his death, before the season finale, they dedicated the show to him.

**Actors of the Past – Dedicated to their country:**

In contrast to the ideals, opinions and feelings of today's "Hollywonk" the real actors of yester-year loved the United States. They had both class and integrity.

With the advent of World War many of our actors went to fight rather than stand and rant against this country we all love. They gave up their wealth, position and fame to become service men & women, many as simple "enlisted men".

This is just a few, but from this group of only 18 men came over 70 medals in honor of their valor, spanning from Bronze Stars, Silver Stars, Distinguish Service Cross’, Purple Hearts and one Congressional Medal of Honor.

So remember; while the "Entertainers of 2003" have been in all of the news media lately (for it seems News Paper, Television and Radio has been more than ready to put them and their anti-American, anti-Bush message before the public) let this be a reminder of what the entertainers in 1943 were doing, (60 years ago). Most of these brave men have since passed on.

**Just a Few of the Real Hollywood Heroes**

Alec Guinness (Star Wars) operated a British Royal Navy landing craft on D-Day.

James Doohan (“Scotty” on Star Trek) landed in Normandy with the U. S. Army on D-Day.
Donald Pleasance (The Great Escape) really was an R. A. F. pilot who was shot down, held prisoner and tortured by the Germans.

David Niven was a Sandhurst graduate and Lt. Colonel of the British Commandos in Normandy.

James Stewart Entered the Army Air Force as a private and worked his way to the rank of Colonel. During World War II, Stewart served as a bomber pilot, his service record crediting him with leading more than 20 missions over Germany, and taking part in hundreds of air strikes during his tour of duty. Stewart earned the Air Medal, the Distinguished Flying Cross, France's Croix de Guerre, and 7 Battle Stars during World War II. In peace time, Stewart continued to be an active member of the Air Force as a reservist, reaching the rank of Brigadier General before retiring in the late 1950s.

Clark Gable (Mega-Movie Star when war broke out) Although he was beyond the draft age at the time the U.S. entered WW II, Clark Gable enlisted as a private in the AAF on Aug. 12, 1942 at Los Angeles. He attended the Officers' Candidate School at Miami Beach, Fla. And graduated as a second lieutenant on Oct. 28, 1942. He then attended aerial gunnery school and in Feb. 1943 he was assigned to the 351st Bomb Group at Polebrook where he flew operational missions over Europe in B-17s. Capt. Gable returned to the U.S. in Oct. 1943 and was relieved from active duty as a major on Jun. 12, 1944 at his own request, since he was over-age for combat.

Charlton Heston was an Army Air Corps Sergeant in Kodiak.

Earnest Borgnine was a U. S. Navy Gunners Mate 1935-1945.

Charles Durning was a U. S. Army Ranger at Normandy earning a Silver Star and awarded the Purple Heart.

Charles Bronson was a tail gunner in the Army Air Corps, more specifically on B-29s in the 20th Air Force out of Guam, Tinian, and Saipan (In August of this year Charles Bronson died at the age of 81).

George C. Scott was a decorated U. S. Marine.

Eddie Albert (Green Acres TV) was awarded a Bronze Star for his heroic action as a U. S. Naval officer aiding Marines at the horrific battle on the island of Tarawa in the Pacific Nov. 1943.
**Brian Keith** served as a U.S. Marine rear gunner in several actions against the Japanese on Rabal in the Pacific.

**Lee Marvin** was a U.S. Marine on Saipan during the Marianas campaign when he was wounded earning the Purple Heart.

**John Russell**: In 1942, he enlisted in the Marine Corps where he received a battlefield commission and was wounded and highly decorated for valor at Guadalcanal.

**Robert Ryan** was a U.S. Marine who served with the O.S.S. in Yugoslavia.

**Tyrone Power** (an established movie star when Pearl Harbor was bombed) joined the U.S. Marines, was a pilot flying supplies into, and wounded Marines out of, Iwo Jima and Okinawa.


What a difference from then to today. Actors today, who say they hate our flag, make anti-war-speeches, march in anti-American parades and say they hate our president!
CASUALTY ASSISTANCE CHECKLIST
(to be completed by retirees and spouses and kept in your files for your survivors to use)

Name: 
Social Security Number: 
Date of Birth: 
Place of Birth: 
Date of Retirement: 
Retired grade/rank: 
Enrolled in RSFPP, SBP, SSBP (circle all that apply)

Did you disenroll from this plan? Yes No (circle one)

VA Claim #: 
Eligible to draw VA disability compensation (even if not in receipt now): Yes No (circle one)
Receiving Social Security: Yes No (circle one) If yes, age at which first received:
Organ donor: Yes No (circle one)
Is there a living will?

SPouse INFORMATION

Name: 
Date of birth: 
SSN: 

MARRIAGE INFORMATION

Date of Marriage: 
Place of Marriage (City, State, Country):

CHILDREN INFORMATION
Name Birthdate Address Incapable of self-support?


INSURANCE POLICIES
Policy # Company Amount (include “as of” date) Beneficiary Agent phone #
INVESTMENTS
Type (IRA, CD, Mutual Fund)  Company  Amount (include “as of” date)  Agent phone #

BANK ACCOUNTS
Bank Name  Phone #  Type of Acct  Amount (include “as of” date)  Account #
(check. or sav.)

CREDITORS
Name & Address  Phone #  Account #  Balance Due (include “as of” date)  Life insurance?

BURIAL INFORMATION
Who should be notified of your death:
Name  Relationship  Address  Phone #

Do you want to be (circle one): Buried  Cremated?
Name of cemetery where you want to be buried:
Do you want to be buried in your uniform?  YES  NO
Do you want a memorial service?  YES  NO  If yes, where?
Have you purchased a burial plot?  YES  NO  If yes, where?
Do you have a preference of funeral home?  YES  NO  If yes, which one?
Do you want a military honor guard?  YES  NO

LOCATION OF DOCUMENTS
DOCUMENT  WHERE LOCATED
Living Will
Current Retired Pay Statement
Marriage Certificate (s)
Divorce Decree(s)/property settlement(s)
(from previous marriages of retiree or spouse)
Death certificate(s) (from previous marriages of retiree or spouse)
Birth certificates/adoption papers (retiree, spouse, children)
DD Form(s) 214 (Active Duty Discharge Record) (for all periods)
Retirement Orders
Safe-Deposit Box
  List Contents
Will
Vehicle Registration
Vehicle Title
Insurance policies
Investment papers (CDs, Mutual Funds, IRA, other)
Burial plot information
Uniform for burial
Medical and dental records
Real Estate deeds
Tax returns

PHONE NUMBERS
Casualty Assistance Office (immediate assistance upon retiree’s death) call 1-800-626-3317 or, from overseas, call collect 0-(703) 325-7990