
MEARNG RETIREE NEWSLETTER

Volume 5 Issue 3

<http://www.state.me.us/va/defense/retirees.htm>

SEP - DEC 2000

DEPARTMENT OF DEFENSE, VETERANS AND EMERGENCY MANAGEMENT

PUBLISHED BY THE MEARNG RETIREE COUNCIL

COMMENTARY This is the fifteenth 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 or gmusk@gwi.net

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

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.

RETIREMENT BENEFITS AND SERVICES

The enhanced TRICARE Retiree Dental Program



Benefits under the TRICARE Retiree Dental Program (TRDP) have been enhanced to form the most unique, comprehensive dental benefits program ever available to Uniformed Services retirees and their family members.

Enhanced coverage under the TRDP becomes effective October 1, 2000. Enrollment began on September 1, 2000.

Those who are enrolled in the basic program prior to the start of enhanced coverage have a limited-time opportunity to upgrade their coverage and get many of the enhanced benefits immediately upon their coverage effective date.

If you enroll in the TRDP within 90 days after your retirement from active duty military service, you are also eligible for a special enrollment offer.

The basic program will continue to be available through January 2003 for anyone enrolled in the program prior to September 1, 2000.

People eligible to enroll in the enhanced TRICARE Retiree Dental Program are:

- Members of the Uniformed Services (including the Retired Reserve/Retired Guard) who are entitled to retired pay, including those age 65 and over;
- Members of the Retired Reserve/Retired Guard who would be entitled to retired pay, even if under age 60 (i.e., "gray-area Reservists" who are entitled to retired pay but do not actually begin receiving it until age 60);
- Current spouses of enrolled members;
- Children of enrolled members, up to age 21 (or to age 23 for full-time students, or older if they become disabled before losing eligibility);

People eligible to enroll – (Continued)

- The unmarried surviving spouse and eligible children of
 - a deceased member who died while eligible for coverage as described above, or
 - a deceased active duty member who died while on active duty for a period of more than 30 days and whose family members are not eligible, or are no longer eligible for dental benefits under the Family Member Dental Plan.

Those not eligible for this program are:

- Former spouses of eligible members;
- Remarried surviving spouses of deceased members;
- Family members of non-enrolled retirees

How much does it cost?

Depending on where you live, you'll pay approximately \$21-\$34 a month for single person coverage, \$40-\$65 for two people or \$62-\$105 for a family of three or more.



To start enrollment, you'll need to make a prepayment of two months' premiums to ensure that you will be able to participate as soon as your coverage is effective. Once a payment process is established for you, either through mandated automatic deduction from your retired pay or other applicable billing method, the unused portion of the premium will be refunded. A two months' prepayment ensures all eligible members will be able to participate immediately upon their coverage effective date.

Which dentists can I see?

The TRICARE Retiree Dental Program is a preferred provider organization (PPO): a fee-for-service program which allows you the flexibility to go to any licensed dentist but which provides additional advantages if you receive treatment from a DeltaSelect USA dentist. DeltaSelect USA dentists have agreed to accept certain fees for covered procedures. Plus, DeltaSelect USA dentists will handle all claims paperwork for you.



If you go to an out-of-network dentist, the coverage percentage levels are the same. However, only DeltaSelect USA dentists have agreed to accept the TRICARE Retiree Dental Program fees. Therefore, you are responsible for the difference between the program payment and the amount your out-of-network dentist charges. Also, you may need to submit claim forms to collect reimbursement for out-of-network treatment.

Which dentists – (Continued)

An online [dentist directory](http://www.ddpdelta.org) is available on the web, (<http://www.ddpdelta.org>) You can also call our Customer Service number at 1-(888)-336-3260 to request a list of participating dentists over the telephone. If you find your regular dentist does not participate, please notify our Customer Service representatives and we will be happy to send your dentist an invitation to join the DeltaSelect USA network.

How to enroll:

There are three ways to enroll:

- Enroll online from this web site and obtain more information (<http://www.ddpdelta.org>) using your VISA[®] or MasterCard[®];
- Enroll over the telephone with your credit card. Call between 5 a.m. and 7 p.m. Pacific Time, Monday through Friday, toll-free at 1-(888)-838-8737;
- [Print](#) the enrollment form from the web site and return the completed form with your check, money order or credit card payment information. Mail to:

Delta Dental Plan of California
Federal Services
TRICARE Retiree Dental Program
P.O. Box 537008
Sacramento, CA 95853-7008

Continued Retired Benefits & Services:**Expanded Retiree Health Care:**

The National Defense Authorization Act FY 2001 extends TRICARE to Medicare-eligible uniformed service retirees their spouses and survivors who are age 65 and over. DOD thinks this represents approximately 1.4 million people.



In addition to TRICARE after age 65, pharmacy coverage also cuts in for all beneficiaries including those over the age of 65. TRICARE coverage for those ages 65 and older starts 1 October 2001, whereas the pharmacy coverage starts on 1 April 2001. This pharmacy benefit includes access to military treatment facility pharmacies, the National Mail Order Pharmacy program and retail pharmacies. Beneficiaries who currently are age 65 or older or who will be 65 before 1 April 2001, will be eligible to use the pharmacy benefit without being enrolled in Medicare Part B. Those who turn 65 on or after 1 April 2001, will need to be enrolled in Medicare Part B in order to use the pharmacy benefit. Effective 1 October 2001, under the new law, eligible beneficiaries who continue to receive medical care from their current Medicare providers will have TRICARE as their second payer. TRICARE will pay their out-of-pocket costs for services covered under

Expanded Retiree Health Care – (Con't):

Medicare. In addition they will have access to TRICARE benefits which may not be covered under Medicare.

To participate in the health program, beneficiaries must be eligible for Medicare Part A and enrolled in Medicare Part B. The enrollment in Part B is very important. Remember Part A of Medicare covers hospital charges. Part B covers doctor expenses.

Additional information from TRICARE Management Agency can be found on their web site
http://www.tricare.osd.mil/ndaa/fast_facts.htm

Are You Enrolled In MEDICARE Part B – If you are not sure, check the back of your Social Security card. It will show if you are or are not enrolled. If not enrolled, contact your local Social Security office or submit an application for Medicare Part B directly to the Social Security Administration. The General Enrollment Period for enrollment in Medicare Part B is held 1 January through 31 March of each year, and Part B coverage starts on 1 July of that year. For more details on Part B enrollment, call the Social Security toll-free number, 800-772-1213, or go to the Medicare Web Site at <http://medicare.gov> or visit your local Social Security office, which is probably the fastest and easiest way to get information and answers to your personal questions.

Tricare PDTS: - The new DoD Pharmacy Data Transaction Service (PDTS) uses state-of-the-art technology to link patient information between pharmacies at military treatment facilities (MTF), the National Mail Order Program (NMOP), and civilian retailers that are part of the TRICARE managed care network. PDTS will help safeguard patients against potentially dangerous problems by screening all prescriptions for interactions with other drugs a beneficiary may be taking. It will alert the health care provider and the pharmacy staff of drug overlaps or duplications.

The PDTS will consolidate each beneficiary's prescription drug information from the databases of the MTF, the NMOP, and managed care support contractor (MCSC) retail pharmacy. Authorized TRICARE sites worldwide will have access to the same historical patient prescription information. Before pharmacies dispense new or refill prescriptions to a beneficiary, an on-line clinical screening will be performed to review their complete prescription medication history. If a potential problem is found, it can be resolved immediately. The beneficiary's primary care manager (PCM) and other authorized TRICARE providers will have access to the information.

Rx

Tricare PDTS – (Con't)

Over-the-counter medications and various herbal and nutritional supplements can counteract each other or cause adverse reactions when combined with prescription drugs. Since these products are not included in the PDTS, it is critical that beneficiaries tell their PCM and pharmacist about all over-the-counter medications, nutritional, and herbal supplements they take.

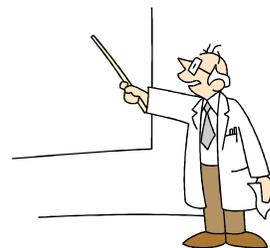
Testing of the PDTS began in April 00, at Wright-Patterson Air Force Base, Ohio. TRICARE Central, Southeast, and Gulfsouth TRICARE regions have successfully implemented the PDTS. Activation of PDTS at remaining retail pharmacy networks and the NMOP was scheduled for October 00. Worldwide PDTS activation at all remaining MTFs should begin in December 00. Additional information on the PDTS is available on the MHS/TRICARE Web site at www.tricare.osd.mil [Source: NAUS Update 13 OCT 00]

Lt. James "EMO" Tichacek USN (Ret)

Director, Retiree Activities Office & U.S. Embassy Warden Baguio City RP Email: raoemo@mozcom.com (PRI) or raoemo@hotmail.com (Alternate) Tel: (63-74) 445-6786 or 446-2087 to record msg. or FAX 1-801-760-2430

AL/CORMV/DAV/FRA/NCOA/PRA/TROA/USDR/VFW member

Which TRICARE Region Are You In? – With the expansion of TRICARE to retirees and family members who are Medicare eligible and the changes in the National Mail Order Pharmacy Program, now is a good time to review which TRICARE region one lives in and where to submit claim forms.



To look at the TRICARE region maps and the directory of TRICARE Service Centers go to
<http://www.tricare.osd.mil/tricareservicecenters/default.cfm>
Information on submission of TRICARE claims forms is at
<http://www.tricare.osd.mil/ClaimForms/>

Medicare Rates For 2001 – Medicare Part B will increase from \$45.50 to \$50.00. An increase of \$4.50 over FY 2000. The Medicare Part A deductible will increase by \$16.00 to \$792.00. The Part A deductible is the beneficiary cost for up to 60 days of Medicare covered inpatient hospital care. For days 61 through 90, it is \$198.00 per day and \$396.00 per day for each day over 90.

TRICARE Help A Click Or Two Away – The TRICARE Help Electronic Mail System provides TRICARE related assistance to active duty and retired TRICARE beneficiaries of all military services, Coast Guard, National Guard, Reserves, etc., and their families. TRICARE Help allows TRICARE beneficiaries to use e-mail to get TRICARE related issues acted on and resolved in a timely manner. TRICARE Help is not intended to replace or bypass TRICARE Service Centers, health benefits advisors, Beneficiary Counseling and Assistance Coordinators (BCAC) or other local TRICARE assistance sources. Maximum effort should be made to resolve all TRICARE related issues at the local and/or lowest possible level. However, if local assistance is not readily available, TRICARE Help is ready to assist. The e-mail address to use to contact TRICARE Help is: TRICARE Help@amedd.army.mil there is no space – “TRICARE” and “Help”. They are connected by an underline character.

Handy TRICARE Web Sites – First, you need to know which TRICARE region you are in. If you don't know, go to a map at <http://www.tricare.osd.mil/tricare/trimap2.html>.

- Reservists/Guardsmen – <http://www.tricare.osd.mil/reserve/>
- Retirees <http://www.tricare.osd.mil/tricare/beneficiary/SeniorPrime.html>

Purple Heart Recipients: Veterans who have been awarded the Purple Heart are being placed in a higher priority category for health care VA medical facilities. Also, the co-payment is no longer charged for inpatient or outpatient care at VA facilities. The \$2 co-payment for a 30 days supply of pharmaceuticals remains. These changes in law became effective 29 November 1999 and any Purple Heart Veteran that has paid a co-payment since that date will have the co-payment reimbursed. Additional information on this and other VA benefits can be found at <http://www.va.gov>.



Annuities For Certain Military Surviving Spouses ACMSS – Benefits under this program as provided by PL 105-85 (18 Nov 97) and amended by PL 106-65 (5 Oct 99) which expanded the eligibility dates for Reserve Widows. If you know of a widow who might be eligible for benefits under this program go to <http://www.odcsper.army.mil/retire> to review the eligibility requirements. If eligible, the application is available online at <http://web1.whs.osd.mil/icdhome/forms.htm>

ACMSS Beneficiaries – Widows of retirees, active and Reserve, that may be eligible for payments under the Annuities for Certain Military Surviving Spouses (ACMSS). The Army has approved over 1065 ACMSS applications, out of over 1300 received, and is currently paying benefits for over 900 of these applicants. To qualify, a widow(er) applicant must be the surviving spouse of a member who was retired (or had completed 20 qualifying years but was not yet age 60, if a reservist) – and who died before 21 Mar 1974, if retired from active duty; or before 1 Oct 1978, if a qualified retired reservist. Disqualifies include: remarriage at any time; receipt of DIC, RSFPP, SBP or MIW. The burden of proof of eligibility through documentation rests with the applicant. This annuity is intended for surviving spouses of retired members who died before having the opportunity to enroll in SBP. An application (DD Form 2769) and more information can be obtained from any Army Retirement Services Officer (RSO).

Is Your Data In DEERS Up-To-Date?? – Home addresses in the DEERS data bank are very important. If there is any change in your status, or status of your beneficiaries it is best to notify DEERS or go to an ID Card facility and have them pull up your file and check it for accuracy. Do not wait until you attempt to get health care, only to be refused because when the medical provider checked the DEERS data bank you are incorrectly listed. Do not wait until a claim is rejected for the same reason. Further, if DEERS attempts to mail you information and your address is incorrect, you will not receive this valuable information.

DEERS information to include address changes can be accomplished by:

1. Visiting a military ID Card issuing facility or
2. E-mail changes to addrinfo@osd.pentagon.mil
3. Mailing changes to DEERS Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771
4. Go to their web site at: <https://www.tricare.osd.mil/DEERSAddress/>
5. Or phone 1-800-538-9552, (Wed-Thurs-Fri 12-6pm eastern time) or Fax (831)655-8317



TRANSITIONS

Retirements through August 2000

Alex, Joseph L. SGT	Bourque, Richard H. SPC
Bossie, Stephen D. SGT	Bowles, Earl S. Jr., SGT
Buck, Gary F SFC	Driscoll, Douglas A. SSG
Fraser, Karl D. SSG	Haney, Joseph R. SGT
Hull, Stuart B. SPC	Johnson, Eric L. SFC Keegan, Clarence K. MAJ
Labrie, David J. SSG	Corey Rickey M. SFC
Ouellette, Steven A. SPC	Langlais, Richard M. 1SG
St.Peter, John F. SFC	Pellegrini, Paul J. SSG
Tibbs, Daniel C. SFC	Strelka, Richard F. SGT
Way, David H SFC	Wyman, Kenneth P. SSG

New Top NCO For Reserve Affairs:

CSM John J. Leonard Jr. has been selected by Secretary of Defense Cohen to be his Reserve Affairs Top Enlisted advisor. As the senior enlisted staff aide to Charles L. Cragin, the principal deputy assistant secretary of Defense for Reserve Affairs, CSM Leonard will be the sixth senior enlisted advisor for all seven branches of the US military Reserve components. CSM Leonard's background and experiences with the Marines and the Department of the Navy and as the enlisted leader for the Army National Guard, make him extremely well qualified to take on these responsibilities. He has twice gone to war, once as a Marine and again as an Army National Guard soldier, during nearly 34 years in uniform. After four years in the Marine Corps which included 14 months in Vietnam, he joined the Maine Army National Guard. From 1972 until 1996, Leonard served in dual status as a drilling Army National Guard soldier while employed as a military technician. CSM Leonard served as Maine's state command sergeant major for eight years during which time he deployed to Southwest Asia for Persian Gulf War duty with the 286th Supply and Service Battalion. Since January 1997, he has served as the Army National Guard command sergeant major. CSM Leonard succeeds Army Reserve Command SGT. Maj. Collin Younger who recently retired.

New National Guard Senior Enlisted – CSM A. Frank Lever III has been selected as the next Command Sergeant Major of the Army National Guard's enlisted force. CSM Lever a native of South Carolina, started his Guard career by enlisting in the South Carolina National Guard in 1969.



Veterans Corner

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Frank Soares
Director

Bureau of Maine Veteran Services
December 7, 2000

For the sake of clarity, I will divide this letter into two portions: Federal Issues and State Issues. Since both the State Legislature and the US Congress are just convening, this letter will be a lot shorter than the March 2001 will be.

Federal Issues - probably the two most important issues are the changes in TRICARE and in Well Grounded Claims.

Before the Congress adjourned for elections, they passed and the President signed, a bill that allows military retirees to utilize TRICARE indefinitely. This is a major victory for military retirees. Recently, we have had many calls here concerning this change in program. We do not have the detailed information yet. The most effective way of getting details on this program is to call Martins Point in Portland, 888 674-8734, or DEERS at 800 538-9552. I know that Dean Soule is addressing this issue elsewhere in this letter so I will cease and desist on this subject.

A Well Grounded Claim is a subject most of you have never heard of but has a significant impact on those veterans filing for claims from VA. In years past, VA had an obligation to help veterans file a claim. A little over a year ago, the Court of Veteran Appeal ruled and prohibited VA from continuing that practice. After that, VA required a claim to be Well Grounded, i.e. complete, before the veteran could get the claim processed. This policy caused extensive delays in filing the claim and loss of money for the veteran. Congress overturned that ruling by passing a law in November that puts the responsibility back on VA.

Veterans Corner – (Continued)

Now, VA must assist the veteran to find all applicable records to complete the claim. However, one word of caution about filing a VA claim. If you are not currently using DAV, American Legion, AM-Vets, VFW or the Bureau of Maine Veteran Services Service Officers, you are relinquishing your right to have a veteran’s professional advocate for you (like a lawyer might do in a similar case except lawyers are prohibited by law). VA will assist you in completing the claim but they will not help you fight for your claim with the VA bureaucracy. Unfortunately, most claims eventually require someone to argue your case. This service is free; so make the best out of this program. You can find our office locations on our Internet page <http://state.me.us/va/defense/frame1.htm>. The other veteran service offices are located at Togus and can be found by calling 623-8411 and asking the operator for one of their offices.

State Issues – the State is in the hole about \$300 million! During this session, that fact will over shadow ever bill that requires funding. There are arguments among groups whether the shortfall is \$225, 250 or 300 million but do not let it fool you. Amounts this large will have a major impact on any veteran bill that has a funding requirement. So far, the only bill of this type that I know requires funding is the American Legion bill asking for \$200,000 to fund the Veteran’s Financial Aid Program. I will keep you posted on this dilemma.

Lastly, the Commissioner, MG Tinkham, has a requirement to report to the Legislature by the end of the month all iniquities in Maine’s Laws affecting veterans. If you are aware of any problems, such as dates not being applicable but not new programs, please let me know at 626-4468. Talk to Nancy Plourde or myself.

The best to all of you for the holidays and Merry Christmas!



TAPS

MSG Edward T. Gilbert

1SG Anthony J. Cook

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 is the Chief of Staff at 626-4280, or to myself at 626-4380 or e-mail me at dean.soule@me.ngb.army.mil

MISCELLANEOUS

National Guard Association

If you are not a member, either annual or life, now is the time to join the National Guard Association.

For officers and warrant officers, call HQ MENG at 207-626-4311 and ask for LTC Alan Tibbetts who will send you an application for retired life membership. Fill it out and return it with a check payable to NGAUS in the amount of \$125.00. He will provide information on annual membership if so desired.

The Maine Military Historical Society seeks new members

The annual meeting of the Maine Military Historical Society held on 11 November 2000 was a great event! Over 145 members and guests were present. The society honored MG/Governor Joshua Chamberlain during the meeting with Civil War displays memorabilia, Civil War re-enactors, and guest speaker, Dr Thomas A. Desjardin, celebrated author of STAND FIRM YE BOYS FROM MAINE.

The society runs the military museum at Camp Keyes. We need your help by becoming a member today! Please use the application below.

APPLICATION FOR SOCIETY MEMBERSHIP

I wish to be enrolled as a member of the Society in the category of Annual or life Member as indicated below:

- Individual----- \$10.00 Lifetime-----\$200.00
- Senior-----\$8.00 Charter Lifetime-\$500.00
- Student-----\$8.00 New Member
- Family-----\$15.00 Renewal

NAME:-----

STREET:-----

CITY-----STATE-----ZIP-----

TITLE WHICH YOU PREFER: MR MRS MISS
MS MILITARY

RANK-----

Please forward application and money to:

Maine Military Historical Soc.
ATTN: Membership Chair
Camp Keyes, Augusta, Me 04333-0033

Augusta Area Military Association- Seeks new

members: - The Association runs Beano at the Augusta Armory and runs an outstanding Club at Camp Keyes. The Association gives many dollars to organizations in need around the Augusta area.

When you sign up, a membership card will be mailed to you. This card has been recognized at many active clubs around the military, thus saving you money. Please use the application below. If you have e-mail make sure you list it, as the club will keep you informed of special events planned for the club.

Make checks payable to the:

AUGUSTA AREA MILITARY ASSOCIATION

BUILDING 41, RTI, CAMP KEYES

AUGUSTA, ME 04333

Membership: 1 January 2001-31 December 2002

CARD NO----- RENEWAL----- NEW-----

ASSOCIATE-----AUXILLARY-----

DATE PURCHASED----- RANK-----

NAME-----BIRTHDATE-----

HOME ADDRESS-----

WORK PHONE-----

HOME PHONE-----

E-MAIL-----

TYPE OF SERVICE:

NATIONAL GUARD, RESERVES, ARMY, AIRFORCE,
NAVY, MARINES, OR COAST GUARD

(CIRCLE ONE)

UNIT-----

(OFF/WO-\$10.00) (E-9/SGM-\$9.00) (E-8/MSG-\$8.00)
(E-7/SFC-\$7.00) (E-6/SSG-\$6.00) (E-5 AND BELOW
\$5.00) (ASSOCIATE-\$5.00)

UPCOMING EVENTS**Retiree Council Meetings**

The Council meets at 0900 in the TAG conference room, Camp Keyes, Augusta. Any retiree or non-retiree is welcome to attend.

The Meeting dates for the year 2001 are:

13 February; 17 April; 19 June; 14 August

16 October; 18 December

Maine Army Retiree Council Meetings Calendar

Year 2001 – (Don't 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 2001 as follows:

- 17 May 2001, 1930 hours, Building 491, Air National Guard Base, Bangor, Maine
- 16 Aug 2001, 1930 hours, Maine Veterans Home, U.S. Route #1, Scarborough, Maine
- 18 Oct 2001, 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 or CSM Edward L. Davis, AUS (Ret) (207)
287-5222

286th S&S Bn Reunion - All former members of the 286th Supply & Service Battalion – Headquarters, serving between 1968, (year of conception) to 1997, (when the flag was folded), that would be interested in the 1st annual reunion to be held in the summer of 2001, please contact Jim Laflin @ (207) 287-2642, e-mail james.laflin@state.me.us, or Dean Soule @ (207) 626-4380, e-mail dean.soule@me.ngb.army.mil

RAD Day Planned in August 2001: - Why not make plans for a two-day vacation in beautiful Vermont this summer. Take your spouse or significant other and attend the Armed Forces of the U.S. Retiree Activities Day to be held on 11 August 2001, at Camp Johnson, Colchester, VT. This event is hosted by the Vermont National Guard and supported by the Maine and New Hampshire National Guards. More to follow in upcoming newsletters.

For those wishing to attend the Planning Committee Meetings for the upcoming RAD 2001, held at Camp Johnson, Colchester, Vermont, here are the dates:

8 February, 5 April, 7 June, 19 July and 11 August. These meetings are held at 1000 hours.

FOR YOUR INFORMATION

Filing For Social Security Benefits – Beneficiaries can now file for Social Security Benefits on-line, or by telephone, or appearing in person at a local Social Security Office. On-line filing can be done by going to

Social Security Benefits – (Continued)

<http://www.ssa.gov/enews/last.htm> For those who are concerned about privacy, don't worry, so is Social Security. They use state-of-the-art encryption to ensure that confidential information is secure as it travels through cyberspace. By calling toll-free 1-800-772-1213, Social Security benefits can be applied for over the telephone. Of course, beneficiaries can always go to one of the 1,300 local offices and apply. Certain documents that can be presented at the local office, will also have to be mailed to Social Security or presented at a local office if one files by computer or telephone.

Social Security Benefits Planner – Social Security has expanded their benefits planner to assist beneficiaries. In addition to retirement benefits, the planner now includes information on disability and survivors benefits. This will assist all beneficiaries to better plan on what their future Social Security benefits will be. These estimates of income can be worked from <http://www.ssa.gov/planners>

When To Start Receiving Social Security

Benefits – Many people question whether it is best to start receiving reduced Social Security benefits at age 62 or wait until 65 to draw full benefits. Again, Social Security has added a program to help beneficiaries make that decision.

To consider your options go to
<http://www.ssa.gov/mystatement/insert.htm>

Social Security – Social Security and Supplemental Security Income (SSI) benefits will, like military retired pay and SBP, increase 3.5 percent in 2001. The increase will begin with benefits that Social Security beneficiaries receive in January 2001. Increased SSI payments will begin on 29 December. This will raise the average monthly Social Security benefit for all retired workers from \$816 to \$845. The maximum federal SSI monthly payments will rise from \$512 to \$530 for an individual and from \$769 to \$796 for married couples. The maximum amount of earnings subject to the Social Security payroll tax, a.k.a. FICA, will increase to \$80,400 from \$76,200. As a result of the increase in the wage base in 2001, the maximum yearly Social Security tax paid by employees and employers will increase by \$260.40 each. For self-employed workers, it will rise by \$520.80. This higher wage base will affect about 10.9 million workers in 2001. The amount of earnings required to earn a quarter of coverage will increase to \$830 in 2001, up from \$780 in 2000.

AR 600-8-7 – The updated version of AR 600-8-7, Army Retirement Services, dated 1 June 2000 has now been published and is on the US Army Publications Activity web site. You can read it or download it at [http://books.usapa.belvoir.army.mil/cgi-](http://books.usapa.belvoir.army.mil/cgi-bin/bookmgr/BOOKS/R600_8_7/)

[bin/bookmgr/BOOKS/R600_8_7/](http://books.usapa.belvoir.army.mil/cgi-bin/bookmgr/BOOKS/R600_8_7/) If you want to print the entire regulation instead of just specific chapters, click on PDF.

Military ID Cards – Military ID Cards for retirees do not expire. The front of the card has a block for an expiration date which shows INDEF. INDEF means indefinite therefore no expiration date. The back of the ID Card shows the retiree's date of birth and an expiration date for eligibility for TRICARE. This should be the end of the month before your 65th birthday unless you became eligible for Medicare prior to that time. If Congress ever changes the law and permits TRICARE coverage after age 65, new ID cards will then eliminate that date. At that time, retirees may be required to get their old card replaced, but until then, the military ID Card for a retiree is a lifetime card.

20,000 Government Web Sites Consolidated – <http://firstgov.gov> is the jump off point to reach almost every government web site. Rather than trying to remember the web site address of the Veterans Administration, Social Security, Office of Personnel Management, Internal Revenue Service, etc., you can now start your search at this one site. It's the easy way to go.

Interesting Web Sites For Seniors And Students

If you are a Senior Citizen or a student, or about to become one or the other or both, you might want to take a look at <http://www.seniors.gov> and <http://www.students.gov>

Message From Congressman Vic Snyder, MD on HCV in Veterans

– (This is an issue that is receiving continuing and increasing emphasis on the national front. This disease can, or could, be transmitted sexually. Hopefully this won't be the AIDS of veterans.)

Congressman Vic Snyder E-Newsletter October 12, 2000

“Vets must get aggressive in seeking Hepatitis C screening and treatments. We are working toward the end of the 106th Congress here in Washington, and it looks as though the session will end in the next couple of weeks. This session I worked to establish a presumption of service connection for veterans suffering with Hepatitis C (HCV), a blood-borne infectious disease of the liver. I am hopeful that next year Congress will move to establish this presumption of service connection. As a veteran and family physician, I have been particularly concerned with the fact that HCV disproportionately affects the veteran population. Many of our veterans contracted the disease through blood transfusions in Vietnam. Some veterans have only recently discovered that they have HCV, as the disease can lay dormant for up to 30 years.

In July, I heard subcommittee testimony from a Department of Veterans Affairs official that our VA is overwhelmed with HCV cases. This prompted me to hold a press conference in late August to bring attention to the disease

HCV in Veterans – (Continued)

and encourage veterans to take an active role in seeking screenings and treatment. At the press conference I was accompanied by two veterans, Joseph Joyce and Michael McGuire. Also at the press conference was Dr. Jean-Pierre Raufman, a VA doctor who treats patients with HCV.

Dr. Raufman said that if the disease goes untreated it can progress to end-stage liver disease, which can include cirrhosis and liver cancer. Such is the case with Mr. McGuire, who was diagnosed in 1997, and he is now on a liver transplant list. Mr. Joyce, who was diagnosed in 1999, caught the disease in the early stages. He has completed one year of anti-viral treatment and is in remission.

Some examples of key risk factors for HCV include blood transfusions or contact with blood products before December 31, 1992, hemodialysis and solid organ transplants before December 31, 1992. If you feel that you may fall in one of these categories, I would encourage you to be screened and treated. I have provided links below to web sites that will provide you with more information on the disease.

It is an honor serving you in the U.S. House of Representatives. Please do not hesitate to contact me with your questions and concerns.”

Follow the daily activities of the U.S. House of Representatives at <http://www.house.gov/>

Vic Snyder’s web site is at <http://www.house.gov/snyder/>

Hepatitis C Information

Department of Veterans Affairs www.va.gov/hepatitisC 1-800-224-8387

Hepatitis Foundation International www.hepfi.org 1-800-891-0707

Centers for disease Control and Prevention
www.cdc.gov/incidod/diseases/hepatitis 1-888-4-HEP-CDC or 1-888-443-7232

American Liver Foundation www.liverfoundation.org/ 1-800-465-4837

American Gastroenterological Association www.gastro.org 1-301-654-2055

Koop Foundation/Dartmouth College www.epidemic.org

Korea Veteran Agent Orange Registry Veterans who served in Korea in 1968 and 1969 may have been exposed to Agent Orange. Therefore, the Department of Veterans Affairs has an Agent Orange Registry and those who served during that period of time should contact their local VA office at 1-800-827-1000. Being on the registry does not automatically qualify the veteran for disability

Agent Orange – (Continued)

benefits, but it is the first step in tracking and surveying these veterans.

A Three Year Search Ends In Success – A search that started in 1997, when China presented dog-tags of 5 members of a plane that was lost in a 1944 mission out of Liuchow, China has ended successfully. The remains of the crew have been recovered and buried in Arlington National Cemetery. This is another example of the dedicated work of members of the Army’s Central Identification Laboratory in Hawaii. A personal salute to those members who search so hard for the remains of our service members who were casualties in all the wars we have engaged in. One of my tours in the military took me over to Hawaii, where I worked briefly with members of the Army’s Central Identification Laboratory. I can’t stress enough the importance and achievement that is accomplished from this facility.

Remains of WWII Airmen Found in Russia – A team of U.S. and Russian investigators has identified the wreckage of a U.S. Navy PV-1 Ventura patrol bomber, missing since March 25, 1944, at a crash site on the Russian far eastern peninsula of Kamchatka. The plane had taken off from Attu, Aleutian Islands, on a mission over Japanese bases on the northern Kurile Islands. At the site, U.S. forensic specialists recovered remains assumed to be those of crew members. They believe additional remains are there and have recommended a full-scale recovery operation after the ice and snow melts next summer. Working with the U.S. Navy’s casualty office, the Defense Prisoner of War/Missing Personnel Office is working to locate relatives of the PV-1’s seven-man crew. DPMO will provide results of the investigation to family members, and additional information when developed.

Groundbreaking For WWII Memorial –

Groundbreaking ceremonies were held on November 11 for the National World War II Memorial on the National Mall in Washington D.C.. President Clinton, former Sen. Bob Dole and Defense Secretary William S. Cohen, joined with World War II veterans to commemorate the groundbreaking of the \$140 million structure. The memorial will pay tribute to the generation that fought the war and will honor more than 400,000 Americans who died in it. The memorial also will advise future generations about the sacrifices Americans have made for freedom. The structure is scheduled for completion on Memorial Day 2003.

Lifetime Health Data – DOD is working on a plan to collect baseline health data from all recruits during basic training. This data will then be available throughout the individual’s time in the service and will be available to the Department of Veterans Affairs when they leave the service. Hopefully this will terminate the loss of medical

Lifetime Health Data - Continued

records, as most of us can speak to while in the military. This should also make it easier for the VA to make a decision concerning disabilities.

Five Steps for Good Health Care

1. Speak up if you have questions or concerns. Patients do a better job of following instructions if they understand the instructions clearly.
2. Keep a list of all medications you take, including over-the-counter drugs and supplements, and any allergies they might have.
3. Make sure you get the results of any test or procedure. "Don't assume that because the doctor has not gotten back to you in two weeks, everything was fine."
4. Talk with your doctor or healthcare team about your options if you need hospital care.
5. Make sure you understand what will happen if you need surgery.



Army Echoes Goes Electronic – For those of you who have access to a computer, and choose to receive the issues of Army Echoes off the Net may do so. The Army Retirement Services Office is now offering and encourages to obtain the Army Echoes magazine, both current and past issues from their web site at <http://www.odcsper.army.mil/retire/>. This is all part of the paperless move and the need to conserve printing and mailing costs. However they do realize that many retirees and surviving spouses do not have access to the Internet either at home or through friends or the local library. For them a printed Echoes is the only option. If you choose to receive Echoes electronically, they ask that you notify them so they can pursue having your address deleted from the mailing list. To do this simply e-mail the editor at echoes@hoffman.army.mil. Include your Social Security number and mailing address. In addition to the Army Echoes, they have other pertinent information on their home page <http://www.odcsper.army.mil>

Paperless Army – As the Army and the other services move further into the technology world of computers, you can expect to find most of the information you need or want either by contacting an agency through Email or visiting a Website. Computers will soon be as necessary as a telephone, radio and TV were 30 years ago if you needed to talk to someone or needed some information. The cost of computers to do simply Email and Interned connections are not that expensive. For most people, buying a computer is in the

**Paperless Army (Continued)**

same class as buying a microwave. You can buy one with all the bells and whistles, but it will be underutilized. Most microwaves are used to make hot water for coffee, tea or cocoa, heating soup and making popcorn. If that is all you use a microwave for, then one that costs \$50 one will do the job as well as one that costs \$300. The same goes for computers.

Free Internet – The Retired Officers Association (TROA) has recently announced it is offering free Internet access to its members. Information is available as well as free downloading of the needed software at <http://www.troa.org> or by calling toll-free (877) 290-2729 or Email MSC@troa.org, or write TROA (Dept. 11B), 201 N. Washington St., Alexandria, VA 22314-2539.

Operation Mongoose Saves Money Again – Operation Mongoose was started several years ago to detect erroneous military retired pay payments. This has proven to be a success story that saved the government millions of dollars. They found duplicate payments that were still going to deceased retirees, etc. Now they have done it again by matching vendor accounts payable and payments made. Again they found duplicate payments in the amount of \$2.3 million.

Beware of Internet, E-Mail Scams – Air Force Press News reports that the Federal Trade Commission issued a consumer alert regarding another internet and e-mail scam. The scam e-mail appears to originate from your Internet Service Provider and states that your account needs to be updated, or that your credit card is invalid or has expired. The FTC says you should not respond to this kind of message without first contacting your Internet Service Provider. The FTC classifies this type of scam as an attempt at identity theft, which is a federal crime. If you think you have been scammed, contact one of the following offices: (1) The National Fraud Information Center at the contact information on their Web site <http://www.fraud.org> (2) The Federal Trade Commission, telephone 877-IDTHEFT. You can file a complaint online at <http://www.consumer.gov/idtheft>. You can also call the U.S. Office of Consumer Affairs at 1-800-664-4435. If you discover that your identity has been stolen, you need to contact the three major credit agencies; Equifax, telephone 800-525-6285, Web site <http://www.equifax.com>; Experian, telephone 888-397-3742; and Trans Union, telephone 800-916-8800, <http://www.tuc.com>

Who is the Real Address? – When you get an e-mail that directs you to click on an address to respond or to send a return message, take the cursor and place it over the address without clicking. This will show you the real address and you will notice in some instances that they

Real Address – (Continued)

differ. When they differ, hit the delete button without hesitation.

Bug Lexicon – With the increasing emphasis on computer bugs and what they do, use the following as a handy reference. DDoS stands for Distributed Denial of Service. This is a control program which forces a host system to continuously send a stream of bogus messages to a second computer. A Trojan Horse performs desired tasks and unwanted functions but doesn't replicate itself like a virus does. A virus is a self-replicating code that must be attached to a host. Once the host is placed in operation, the virus is turned loose and will often replicate itself by attaching itself to another program or file. A worm is a self-replicating program that does not require a host. It is self-contained, can create a copy and causes it to launch. When you think of the meaning the words, Trojan Horse, Virus, and Worm, they pretty well describe what they do and how they operate. Delete messages that you receive from sources or people you do not know.

Junk Mail Reduction: The September issue of Soldiers Magazine (Page 6), has a toll free phone number listed that will remove your name from credit card offers. Dial 1-888-567-8688, just follow the prompts.

Phone Scam: - If you get a E-mail, phone call, or see on a web page instructing you to call an 809 number, don't respond. This has been identified as a scam by the National Fraud Information Center. It seems the 809 area code is located in the British Virgin Islands and it is extremely expensive to call that number. Since the British Virgin Islands are located outside the US, US regulations do not apply. See <http://users.visi.net/~cwt/scam-alt.html> for additional information.

Organization Scam Artist – For several years an individual posing as the head of a military organization, that is a nonexistent organization. He sends letters to retirees and active duty people generally soliciting membership or support for veteran and retiree issues. The letters are signed using a rubber stamp. He likes to use a name other than his own because of postal regulations on postal fraud. The names he uses are non-existent retirees. Some are Generals and others are Colonel or Lieutenant Colonels. He passes himself off as a Ranger or Airborne retired Sergeant Major. If you receive any letters from a military organization with a return address of Riverhead, NY be very careful. This individual is crafty and at one time the postal authorities thought they had shut him down, but it appears he is back to his old ways with a new campaign.

Bureaucracy: Just a comparison to a typical government regulation.

- Pythagorean Theorem consists of 24 words
- The Lord's Prayer consists of 66 words
- Archimedes' Principle consists of 67 words
- The Ten Commandments consists of 179 words
- The Gettysburg Address consists of 286 words
- The Declaration of Independence consists of 1,300 words
- U.S. Government regulation on the sale of cabbage consists of 26,911 words

Looking For A Break In State Taxes – For workers and retirees, a recent survey indicates Wyoming is the best place to live from a taxation point of view. Nevada, Washington, Tennessee, Alaska, Florida, Louisiana, South Dakota, Texas and Alabama round out the top ten. Taxes are highest in the Northeast. They include New Jersey, Washington, D.C., Nebraska, Oregon, Maine, Vermont, Wisconsin, Minnesota, New York, Montana and Rhode Island. Which state is missing? For many years they use to call it "Taxachusetts".

Scary Statistics: A recent article on health insurance produced some interesting numbers that really should make one concerned about health care. Since the beginning of 1999, 29 health insurers have collapsed, 11 were voluntarily dissolved and 30 merged with other companies. In North Carolina, 8 HMO's have opted out of the state-employee plan. In 1998, 407,000 seniors were abandoned by their Medicare HMO, followed by 327,000 in 1999 and 934,000 this year. Not only is health insurance an unstable situation, but it shows that many of the uninsured is not always those without jobs or jobs that do not offer health insurance. It also demonstrates that it is not only TRICARE that some of these insurers are dropping out.



Retirement Plans – Statistics: Not all companies provide retirement plans for their workers. Only about 45 percent do, leaving 55 percent to fund their own plan or rely totally on Social Security. We know Social Security is only about one-third of what a person's total retirement plan should be. Those who do provide a retirement plan, only about 30 percent provide cost of living adjustments (COLA) and then they have only averaged 2.1 percent. Less than 50 percent of companies provide medical coverage to their retirees. In addition, medical coverage for retirees has been declining since 1988 due to cost. Fewer and fewer companies are picking up the total cost of medical insurance and the average cost of premiums to the

Statistics - Continued

worker has increased by about 10%. This increased cost has moved about 27 percent of retirees to drop the insurance they had with their employer because of increased cost.

Retirees Gain \$6,000 Tax Exemption: - One of the clear victories in the last session of the Maine Legislature was enactment of a \$6,000 state income tax exemption for retirees.



MEA assisted the Maine State Employees Association in gaining this tax break that is applicable to public and private pension income.

The \$6,000 exemption applies to tax years beginning on or after January 1, 2000. Pension recipients may claim the exemption for the tax year 2000 when they file their tax returns in 2001.

According to Government Relations Director Steve Crouse, here is how it works:

1. Up to \$6,000 in income from a private pension or a public pension, such as the Maine State Retirement System, is exempt from taxation.
2. The exemption covers any state, federal or military plan or other retirement plan recognized under the federal Internal Revenue Code, Section 401 (a) (profit sharing), Section 403 employee annuities or Section 457 (b) (eligible defined contribution plans).
3. The exemption does not apply to individual retirement accounts (IRAs), Roth IRAs, and simplified employee pensions under Section 408 (k) of the tax code.
4. The exemption leaves intact the current law that exempts all Social Security and Railroad Retirement benefits from Maine's income tax.
5. The exemption allowed for each recipient is the lower of: a) the actual amount of eligible pension income included in federal taxable income or b) \$6,000 reduced by the amount of Social Security or Railroad Retirement Benefits.

The challenge for retirees in the 120th Maine Legislature will be to gain funding for increasing the state's payment toward health insurance. In each of the last two sessions, MEA has successfully lobbied through an increase for retired teachers only to have it die in the Appropriations Committee.

Currently, the state pays 100% of the single person premium for retired state employees and only 30% of the premium for retired educators. MEA is pushing for equity with state employees.

Uniformed Services Almanacs – The Uniformed Services Almanac, Inc. each year prints 4 different almanacs. One each for active duty, retirees, Reservists and National Guard. They contain a wealth of information and are reader friendly. Available in the PX/BX or NEX.

Reminder For Gray Area Retirees – For those of you out there that are gray area retirees, that have not reached the age of 60, will need to start your process early. It is now strongly suggested that any gray area retiree that is approaching age 60, should start their paper work process two years before that magic date of 60.

Transcripts On Line – Army soldiers, active, Reserve, and National Guard, who entered the service 1 October 1981 or later can now view their transcripts on line at <http://leav-www.army.mil/aarts>

Profile of the Active Military Spouse – Of 698,000 active duty military spouses, approximately 87,250 reside in California, 156,000 reside in the south east part of the U.S. 93 percent are females, and the average age is just under 32. Almost 174,500 have a bachelor's degree and 523,500 have children.

Numbers Getting Smaller and Smaller – It was reported that as of 31 September 1999, there were 3,321 Vietnam veterans still on active duty. Latest figures, as of 31 August 2000 show 2,405 on active duty. Ever wonder who will be the last Vietnam veteran on active duty?

Honoring Veterans Stamp – Scheduled for issue in May 2001, will be a new commemorative first-class postage stamp entitled "Honoring Veterans". The stamp designed by Carl Herrmann of California will have an American flag and "Honoring Veterans" at the top of the stamp and the phrase "Continuing to Serve" at the bottom. Sounds almost like the Army retiree slogan, "US Army Retired, Still Serving". The new stamp can be viewed and ordered at <http://www.usps.com/> or by telephone at 1-800 STAMP 24.

VA Tells Debtors To Pay Up – The Department of Veterans Affairs has notified over 270,000 veterans who owe the VA money that debt collection will commence against any other government check they may be receiving, including Social Security. This will start next spring, so if you are a veteran that owes the VA money, time to pay up.

VA Health Benefits – Don't forget, one of the best place to get information on VA health benefits or enrollment in the VA healthcare system, is to access the VA site at <http://www.va.gov/health/elig>

Certain Disabled Vets Rate ID Cards – Defense Department sources have clarified a policy authorizing ID cards (DD Form 1173) for honorably discharged veterans

Disabled Vets - Continued

who are rated 100 percent disabled by the Department of Veterans Affairs due to unemployability. According to DoD Instruction 1000.13, any authorized Uniformed Services personnel office or ID card-issuing facility with on-line access to the Defense Enrollment Eligibility Reporting System can issue such cards to eligible veterans, dependents and survivors. Documentation must include a DD-214 and a letter from the VA affirming that the veteran has an overall disability rating of 100 percent. The letter also must state that commissary and exchange privileges are authorized, and indicate whether a disability reevaluation is necessary.

Special Compensation For Severely Disabled

Uniformed Services Retirees – PL 106-65 authorized a special monthly payment for retirees rated 70% or more disabled. DFAS-CL has been provided with the names of all those eligible. If you have been notified that you are eligible, but have not received monthly payments, check with DFAS-CL. If you have never been notified, but believe you are eligible, check with the Department of Veterans Affairs. DFAS-CL does not make the determination of eligibility. They only make the payments upon notification from the VA.

Fort Chaffee Shrinking: - As a result of Base Realignment and Closure (BRAC), 3,793 acres of Fort Chaffee Arkansas has been transferred to the Fort Chaffee Redevelopment Authority, a state chartered public trust.

Fort Chaffee – (Continued):

Pending environmental remediation and review, ultimately 5,235 acres will be transferred.

Web Sites for Veterans that Served – If you served with one of the two refer to their web site for information, news, etc..

· 173D Airborne Brigade in Vietnam
– <http://skysoldier.com>



· 2D Cavalry – www.dragoons.org

**Have Trouble Pronouncing**

Names – On 14 September, the opening day prayer in the House of Representatives was given by Priest Venkatachalapathi Samuldraia, of Parma, OH. Try introducing him at a cocktail party after a couple of martinis or saying it fast 3 times in succession.

Partnership For Youth Success Program – The Army's Partnership for Youth Success Program (PaYS) is up and running. The first enlistee to be signed up in the program is now in basic training. In addition to the bonus' he received for enlisting, when his enlistment is done, if he

Youth Success Program - Continued

decides not to reenlist, he has employment with General Dynamics waiting for him. (So much said for BIW workers!)

Scholarships For Military Children – High School students of active duty, reserve component, and retired military members can win scholarship awards worth at least \$1,500 each thanks to the new Scholarships for Military Children program sponsored by the Defense Commissary Agency (DeCA) and the Fisher House Foundation. The American Forces Press Service reports that students need a minimum 3.0 high school grade-point average to apply and must write a short essay on “What Being a Military Dependent Means to Me”. Completed applications and essays must be returned to the student's local commissary before Feb. 15, 2001. Store officials will validate applications. More than 280 awards totaling over \$400,000 in college money will be presented under the program. Interested students can pick up instructions and applications at commissaries or download them from the DeCA Web site at <http://www.commissaries.com>



Maine Attraction Web Site: - Want to find out what's going on in Maine, check out the web site www.visitmaine.com. The calendar of events is great for planning.

Living In Hurricane Territory – Or frequented by typhoons or other storms, you may want to check out information on the Coast Guard's new Storm Center online at <http://www.uscg.mil/news/stormcenter>

Birthday Greetings – For those of us that are former Navy, the Navy had a birthday on 13 Oct 00. Also those of you that are former Marines celebrated their birthday on 10 Nov 00.

Another Controversial Uniform Change – Effective 14 June 2001, black berets will be worn by all soldiers. Those soldiers who will not wear the black beret are soldiers in airborne units who will continue to wear maroon berets and Special Forces soldiers who will continue to wear green berets. All soldiers, regardless of rank or branch, will wear the black beret if they meet the Army standard. Whatever the standard is.

Rent A Vehicle: Until the American made new vehicles under General Shinseki's transformation of the Army are placed in the inventory, the Army is testing vehicles on loan from Germany and Italy. These vehicles currently undergoing safety testing at Aberdeen Proving Grounds will be sent to Fort Lewis, WA. There, American soldiers will train with these vehicles until late next year when the American vehicles should be ready.

Combat Super Troopers Needed by 2010 – At a recent Defense Department conference, retired Army Maj. Gen. Robert Scales Jr., former commandant of the Army College, said the greatest casualty risks have been and will remain to be in close-combat units. Citing 67 percent of combat deaths in Vietnam incurred by the infantry (even though the war has been billed as a “war without fronts”), he outlined critical issues for close-combat units by 2020: (1) assign infantry troops and leaders who are faster thinkers than those in WWII, (2) pick age groups mature enough to deal with psychological stress, (3) train them in multiple skills, (4) expect the leader-to-men ratio to shrink from 1 to 11, to perhaps 1 to 2, (5) build in unit strength redundancy, and (6) teach leaders to lead by intent, to counter loss of direct troop access at company and platoon level.



Coming: Multi-Tasking for Soldiers – An Army task force’s recommendations for improving enlisted and warrant officer personnel management will include the concept of a “multi-skilled soldier,” says a task force spokesman. The need, he explained, will come from an environment of rapid and continuous change, with no one clear enemy. This will require a soldier to adapt to more than an MOS description. Army branch proponents already are considering actions that may reduce the Army’s existing 241 MOS’s to around 200, said the Army. The multiple skills implied by the new MOS’s could let commanders draw from pools of soldiers in order to keep warfighting units staffed at 100 percent. Career development plans also could be expanded to direct self-development beyond normal institutional Army schools.

National Guard Divisions May Face Combat Role – According to news sources, an Army proposal would tag six of the eight National Guard divisions for mobilization and combat in case of major theater wars. Four would be earmarked for Korea or the Persian Gulf, while the other two would incur other operational missions. This would represent a major role change for Guard divisions that slipped out of the Army’s war plans after the end of the Cold War, said sources. The Guard’s 15 combat brigades and other units have for some time been allocated to war plans and have expanded their active duty operations. But the inclusion of the Guard divisions would entail extensive recruiting, retention, equipping, and training evolutions.

Marines Ground Three Aircraft Types – In the midst of political debates about erosion of armed forces readiness, the Marine Corps has announced temporary flight suspension of three types of aircraft because of unrelated problems with each type of aircraft. The suspension orders



Marines Ground Aircraft - Continued

were issued last week for the CH-53E Super Stallion transport helicopter, AH-1W Cobra attack helicopter and the MV-22 Osprey tiltrotor aircraft. A portion of the Corps’ AV-8B Harrier jet fleet also remains grounded following a July 11 order suspending flights due to concerns about engine bearing problems. According to news reports, a spokesman for the nonprofit Center for Strategic and International Studies likened this to the beginning of an increase of system failures throughout all the services. CSIS issued a report last year that warned of a “defense train wreck” as groups of major combat systems begin to wear out with no replacements in the pipeline.

Bargain Lodging Available in Washington, D.C.

Active duty and retired enlisted members and families can stay at the 37-room U.S. Soldiers’ and Airmen’s Home in Washington, D.C., for \$20 per night per individual for up to five nights, announced the home’s public affairs director, Jean M. Schaefer. Two single rooms share a bathroom, and a child of six or under can stay free with a parent in a room, said an official. The home also offers cafeteria-style dining facilities at \$3 for breakfast and \$7 for lunch and dinner. The menu features two daily entrees, a short order line, a salad bar and a variety of baked goods and ice cream, Schaefer said. The home also offers military exchange facilities, including a lounge and a small store. Located at 3700 North Capitol St. NW, it is within 2.5 miles of the U.S. Capitol. Parking on site is free and mass transit is available outside the gate. Call 1-202-730-3044 for reservations.

Looking For A Good Deal On Airfares And

Hotel Rooms – Midweek is generally the best time to fly because a lot of those flights are not sold out. Hotel rates and car rentals are also generally lower during the week than on weekends. In starting your search, try <http://www.smarterliving.com> and <http://www.webflyer.com>



Armed Forces Vacation Club - For \$209 a week you can stay in a variety of condos and resorts all over the world. There are quite a few locations in the U.S., one example is the Samoset here in Maine. Normally \$209 would only get you two or three nights there – as a member or retiree of the military you can get six nights for the same price. You can check availability and locations at www.afvclub.com.

As I have mentioned in previous newsletters, another great benefit is **Space ‘A’ Travel**. You can find information on Space ‘A’ at www.offduty.com. You can also find a lot of other information on benefits at this site. Check www.militaryliving.com for information on a variety of available services. There are a number of links here that will lead you to information on **military hotels and**

Space 'A' Travel - Continued

lodging all over the world. You can save a lot of money on a vacation by staying at these places. At military resorts including Shades of Green in Disney World, you pay based on your rank. Other military resorts are located in Germany, Hawaii and Korea.

You can also find discounts on cruises, restaurants, civilian hotels and all kinds of tickets from sporting events and concerts to amusement parks.

MaxFacts - If you would like to receive MAX FACTS, a periodic email publication with a wealth of retiree information, email your address to <mailto:souleda@me-ang.ngb.army.mil>. Information and comments contained in "Max Facts" are the personal comments of Max J. Beilke, PERSCOM. They are not official, regulatory nor policy and do not state nor imply a Department of Defense, Department of Army, ODCSPER or Office of the Army Retirement Services, position, policy statement, or endorsement. "Max Facts" are intended solely for information and personal interest of recipients.

Armed Forces News – The Free Weekly Newsletter for Armed Forces Personnel and Retirees

You can sign up for free weekly email delivery of Armed Forces News to be automatically delivered to your home or office. Simply go to <http://www.armedforcesnews.com> and click on "sign up" at the top of the home page.

Why You Need A Computer – As the price of computers continues to decrease, the need for them increases. A recent GAO study reported that 21 of 32 federal agency now use some form of web based complaint and response system or an E-mail linked system. As time goes by the only way to communicate with some of the federal agencies will be through the Internet. The Government Paperwork Elimination Act of 1998 requires by October 2003 that federal agencies will conduct their transactions of information electronically. Right now the General Services Administration is not approving revisions of paper forms nor approving any new forms unless electronic forms are also created. Some of course will, by necessity remain in a paper form, but they will be very few. Health and Human Services has set forth-electronic standards for the streamlining the processing of health care claims. Filing of federal and state income tax returns is slowly become entirely electronic, plus one receives the refunds quicker if done through direct deposit. All of this will not only speed processing, but will be at a reduced cost. Health and Human Services estimates savings of \$30 billion over the

**Why A Computer - Continued**

next ten years. Better that money be spent on Medicare than on the processing of claims. All we need to do is look around and think about what you are receiving in the mail today that could be done better through electronic means.

Army Retiree Signature Blocks – In accordance with Army Regulation 25-50, Paragraph 7.6 gives the regulation for Army Retiree signature blocks.

For retired military, follow the same rules for active personnel, except that no organization or branch of the Army will be shown. Show retired status after the rank as follows:

1. All Regular Army personnel retired for service, age, or physical disability, including Regular Army personnel on the Temporary Disability Retired List will use "USA Retired" (example: A.B. Smith, COL, (USA Retired)).
2. All personnel on the Army of the United States Retired List, including non-regular Army personnel on the Temporary disability List, will use "AUS Retired" (example: A.B. Smith, COL, (AUS Retired)).
3. All personnel on the Officers Honorary Retired List will use "AUS Retired."
4. All Army reservists assigned to USAR Control Group (Retired), except those referred to in 2 above, will use "U.S. Retired."
5. Army retirees serving as DA civilians will not use or refer to their military grade or rank except when referring to their personal retirement actions.

FEEDBACK

Let us know what you think of the newsletter. We value your opinion and will publish your comments (without name unless advised otherwise). We also solicit your thoughts on other information provided.



I have received several positive comments., and do encourage feedback, both positive and negative.

Thanks,

Dean

Retiree e-mail Addresses

Listed below are e-mail addresses of some of our retirees. If you'd like to be included, please furnish us your address.



Adams, Earl, MG - adamsret@aol.com
 Amoroso, Francis (Frank) J, COL - colonelandbetty@hotmail.com
 Beaulé, Donald, SFC - gnfshng437@aol.com
 Benson, Donald, 1SG - benson@gwi.net
 Blaine, Bill, whb001@maine.com or blainewh@rcas.ngb.army.mil
 Blair, David, COL - dhblair@mint.net
 Cleaves, Arthur, COL - Arthur.Cleaves@me.ngb.army.mil
 Corr, Patrick O., SFC - pocorr@mint.net
 Danforth, Willie, SSG - wildol@megalink.net
 Freeman, David, 1SG - dfreeman@maine.rr.com
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 Gray, Leslie, 1SG - bassgray@aol.com
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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 1,019 members strong.

Dean A. Soule

RETIREE COUNCIL MEMBERS

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In closing I would like to share the following articles that I found interesting, and to wish you all a good New Year

Tragedy changes opinion of Army:

(Editor's note: The following letter was written by Krista Kelly McNeill, 16, and sent to her brother's battalion commander as an open letter to the Army. Krista was the youngest sister of Spc. Michael J. McNeill of the 317th Engineer Battalion, 3rd Infantry Division (Mechanized). Following a rotation at the National Training Center in the California desert, McNeill was preparing vehicles for rail load back to Fort Benning, Ga., when he was struck by a car.)

It is amazing how a person's life can change in a matter of minutes. It is amazing how one incident can change your views forever.

Tragedy - Continued

In my case it was a death in the family. I lost my brother, Spc. Michael James (Hogue) McNeill on May 12. This incident has changed my feelings about the military and military life, forever.

I remember the day my brother got hurt very clearly. It was May 5. I returned home from school to see my father walking out the door with a suitcase in one hand and a plane ticket confirmation in the other. I was informed that my brother had been struck by a car, going full speed, while he was crossing a street on foot with two of his Army buddies. He was not expected to make it through the night.

My father left immediately. That is where it all began. From the minute my father and brother's wife arrived, they were treated like royalty. The Army was right there by their side, no matter what they needed. The Army provided them with a place to stay, transportation and what was needed most of all: a shoulder to cry on.

Before this point, I never thought of military people as being compassionate and caring. But as I came to learn as things went on, they are more caring, understanding and compassionate than most civilian people.

A week passed, and suddenly, on May 12, my brother breathed his last breath. He had passed away. At this point, I thought that the Army would no longer be helpful or cooperative with my family. I figured they would think that since my brother had passed away, that there was no more use in trying to please anyone. I figured they would try to save money any way they could. But, as I later learned, this was not the case at all.

They helped my family return home and made them as comfortable as possible right up until the end. I would have thought that the military would think about nothing other than their own wants and needs, but once again, they proved me wrong.

Apparently, they put my brother on full retirement with total disability before he died so that his beautiful wife and their soon expected child would be taken care of. This touched me deeply.

The thing that touched me the most was my brother's funeral itself. The military paid for almost all of the expenses and helped a great deal with the planning of the services. The day of the funeral is imbedded so deeply in my heart. It was May 19 to be exact.

Everyone gathered at the funeral home to pay their last respects to my brother. Michael's body was soon being loaded into the hearse and proceeded, followed by many cars, to the Lakeview Cemetery.

Tragedy - Continued

As I followed the hearse, we entered the cemetery to see a lone man, in uniform, holding a bugle under his arm. With great discipline and ceremony, he saluted the hearse as it went by and turned, with the hearse, 180 degrees as it proceeded to the burial site.

At the burial site, the preacher said a few more words, and a silence fell all about. After the passage of a few moments, seven soldiers in uniform with rifles shouldered came marching in perfect synchronization and stopped a short distance away. They raised their rifles and each of them fired three shots into the air with the sound of each shot piercing my heart, bringing out all the love and respect that was felt for my brother. Once again, silence fell about. Then off in the distance was heard a beautiful noise, rolling off the end of the young man's bugle. Each note slowly tearing away at me, making it easier to let go. Each note bringing the remembrance of my brother and how he served his country, his family, his God.

Intense is the only word to describe those few minutes of pain, remembrance and love that came with the playing of Taps. The playing stopped. Then the six soldiers, unarmed, came marching in unison without a single misstep up to my brother's casket. Perfectionists, they were, folding the flag ever so carefully that had once lain upon my brother's casket, making sure not so much as a thread ever touched the ground. A single Soldier marched up to my brother's wife, Jenna, and placed the flag upon her lap, presenting it to her on behalf of the president of the United States, and with great reverence and respect, he stood in a final salute to her. But then, something very unusual happened. As with Jenna, a single soldier approached my brother's mother and my father and presented them with flags also, ones that were already neatly folded and placed in fine wooden boxes, decorated with the United States Seal and containing all of Michael's ribbons.

These did not come from the government's money. These came from the pockets of the men who served with my brother in his battalion. Knowing of Mike's beginnings and the strange turns his life had taken wherein he had two families, containing eight sisters, all of whom he loved dearly, they had raised the money to purchase these for his parents. This showed me that the military is one big family. In the military, whether you like the people you are around or not, you do everything in your power to protect one another and their loved ones. What an honor I found this to be, to have been a part of Michael's life, someone who had served his country so diligently.

This event has changed my life and touched my heart forever. I have grown a deep love for the military and those who are a part of it. I realized that they are there to help me. The military is one big family that I may hope some day to be a part of. I hope to one day walk in Michael's footsteps,

Tragedy - Continued

my father's only son, on a path also taken by Mike's father and his father before him. My respect and admiration for the military has grown immensely.

I want to say thanks to all of the people who have helped me, protected me and loved me enough to go to war for me, and a special thanks to the men who have helped my brother's memory live on. This is for you.

Krista Kelly McNeill

Johnson City, Ill.

HISTORY LESSON:***United States of America***

As our country gets ready to select two individuals; one that will become our next President. Take out a one dollar bill and look at it. The one dollar bill you're looking at, first came off the presses in 1957 in its present design. This so-called paper money is in fact a cotton and linen blend, with red and blue minute silk fibers running through it. It is actually material. We've all washed it without it falling apart. A special blend of ink is used, the contents we will never know.

It is overprinted with symbols and then it is starched to make it water resistant and pressed to give it that nice crisp look. If you look on the front of the bill, you will see the United States Treasury Seal. On the top you will see the scales for the balance-a balanced budget.

In the center you have a carpenter's T-square, a tool used for an even cut. Underneath is the Key to the United States Treasury.

That's all pretty easy to figure out, but what is on the back of that dollar bill is something we should all know. If you turn the bill over, you will see two circles. Both circles, together, comprise the Great Seal of the United States. The First Continental Congress requested that Benjamin Franklin and a group of men come up with a Seal. It took them four years to accomplish this task and another two years to get it approved. If you look at the left-hand circle, you will see a Pyramid. Notice the face is lighted and the western side is dark.

This country was just beginning. We had not begun to explore the West or decided what we could do for Western Civilization. The Pyramid is uncapped, again signifying that we were not even close to being finished. Inside the capstone you have the all-seeing eye, and ancient symbol for divinity. It was Franklin's belief that one man couldn't do it alone, but a group of men, with the help of God, could do anything. "IN GOD WE TRUST" is on this currency.

HISTORY LESSON – (Continued):

The Latin above the pyramid, ANNUIT COEPTIS, means, "God has favored our undertaking." The Latin below the pyramid, NOVUS ORDO SECLORUM, means, "a new order has begun." At the base of the pyramid is the Roman Numeral for 1776. If you look at the right-hand circle, and check it carefully, you will learn that it is on every National Cemetery in the United States.

It is also on the Parade of Flags Walkway at the Bushnell, Florida National Cemetery and is the centerpiece of most heroes' monuments. Slightly modified, it is the seal of the President of the United States and it is always visible whenever he speaks; yet no one knows what the symbols mean. The Bald Eagle was selected as a symbol for victory for two reasons: first, he is not afraid of a storm; he is strong and he is smart enough to soar above it. Secondly, he wears no material crown. We had just broken from the King of England. Also, notice the shield is unsupported. This country can now stand on its own. At the top of that shield you have a white bar signifying congress, a unifying factor. We were coming together as one nation. In the Eagle's beak you will read, "E PLURIBUS UNUM", meaning "one nation from many people." Above the Eagle you have thirteen stars representing the thirteen original colonies, and any clouds of misunderstanding rolling way. Again, we were coming together as one. Notice what the Eagle holds in his talons. He holds an olive branch and arrows. This country wants peace, but we will never be afraid to fight to preserve peace. The Eagle always wants to face the olive branch, but in time of war, his gaze turns toward the arrows. They say that the number 13 is an unlucky number. This is almost a worldwide belief. You will usually never see a room numbered 13, or any hotels or motels with a 13th floor. But, think about this: 13 original colonies, 13 signers of the Declaration of Independence, 13 stripes on our flag, 13 steps on the Pyramid, 13 letters in the Latin above, 13 letters in "E PLURIBUS UNUM", 13 stars above the Eagle, 13 plumes of feathers on each span of the Eagle's wing, 13 bars on that shield, 13 leaves on the olive branch, 13 fruits, and if you look closely, 13 arrows. And for minorities: the 13th Amendment.

Why don't we know this?"

Your children don't know this and their history teachers don't know this. Too many veterans have given up too much to ever let the meaning fade. Many veterans remember coming home to an America that didn't care. Too many veterans never came home at all.

Tell everyone what is on the back of the one dollar bill and what it stands for, because nobody else will.