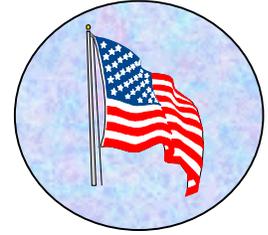




Volume 8 Issue 3



SEP – DEC 2003

MEARNG RETIREE NEWSLETTER

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

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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****

POW Possible VA Benefits:

The Department of Veterans Affairs (VA) is asking former prisoners of war not currently using VA benefits to contact VA to find out if they may be eligible for disability compensation and other services. More than 23,000 former prisoners of war (POWs) already receive compensation from VA. This year, the department mailed information about benefits to another 4,700 known ex-POWs not on its rolls. However, VA estimates there could be as many as 11,000 more POWs for whom it does not have an address. VA is asking former POWs not receiving benefits who did not receive a VA letter recently to call the department at 1-800-827-1000. Nine out of ten former POWs are veterans of World War II, and their service predates the use of Social Security numbers as a military service number.

That, coupled with the decades that have elapsed since their service, makes it difficult for VA to track down those who have not opened a file with VA in recent years. VA is asking veterans and all Americans who know of a former POW to help spread the word that benefits and services may be just a phone call away. VA has expanded policies to cover

COMMENTARY This is the twenty-fourth 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 call me direct at (207) 626-4380 or e-mail it to dean.soule@me.ngb.army.mil

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

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

increasing numbers of former POWs as new illnesses have been found related to captivity. The administration currently is pressing to get even more compensation and medical care benefits for former POWs. The most recent expansion of VA benefits for former POWs was a July regulation that added cirrhosis of the liver to the list of diseases to which entitlement to disability compensation is presumed in former POWs. Similar policies making it easier for former POWs to obtain compensation have been enacted for POWs detained for 30 days or more who develop specific illnesses. Former POWs have a special eligibility for enrollment in VA medical care and are exempt from making copayment for inpatient and outpatient medical care. They have the same copay rules as other veterans for medications and for extended care.

Free dental treatment for any dental condition is available to former POWs held for more than 90 days. More information about VA services for former POWs is available at www.vba.va.gov/bln/21/Benefits/POW/.

[Source: NAUS Update 19 Sep 03]

CRSC UPDATE 12:

The CRSC backlog is expected to increase sharply with the additional 200,000 applicants anticipated in 2004. Under the original Combat-Related Special Compensation law, effective 1 JUN 03, retirees with 10% or more VA disability compensation resulting in a Purple Heart, and those with at least 60% disability because of combat or combat-related causes, were eligible for CRSC. Almost all Guard and Reserves were excluded.

Under those provisions, up to 40,000 disabled retirees have applied and only about 10,000 have been processed. On 1 JAN 04, military retirees, Guard and Reserves with combat and certain combat-related disabilities rated 10 percent or higher are eligible to apply for the enhanced CRSC. All the services CRSC offices have all past records on file and are ready to approve the coming year's enhanced CRSC payments for combat related disabilities less than 60%. USAF and Navy expect to receive 50,000 enhanced CRSC applications and will probably need 75 additional employees, if the program is run internally. The Army estimates a need for 140 additional employees.

Since they have twice the volume of the Navy and Air Force it is natural for the Services to begin to consider a centralized program, administrated by a Contractor for the 2004 Enhanced CRSC program. Expect the program implementation to be delayed about six months. The new application will be almost identical to the old one and OSD requests that applicants wait for instructions to the old one and OSD requests that applicants wait for instructions before applying. Regardless of backlogs, pay for retirees approved will be retroactive to 1 JUN 03 for the original CRSC and 1 JAN 04 for the expanded program. [Source: Various 28 DEC 03]

CRSC Application Tips:

- TERA retirees are not presently eligible for CRSC and should not apply.
- Most denials are because the applicant didn't understand the CRSC rules, or simply tried for an injury not combat related. The overall approval rate for all Services is between 40-50%.
- The better an application is documented, the faster the approval.
- More is not better. More precise and better correlated is better.
- Asbestosis, a hot topic in the Navy, is not considered a condition related to CRSC
- DFAS information on CRSC at www.dfas.mil/money/retired/crscfaqs.htm answers many questions for applicants.
- Agent Orange cases are treated with minor differences depending on the Service. The USAF is accepting DD214 as evidence of AO. Although AO retirees do well with the Navy, they do not completely agree with USAF. The Navy reports to have seen several cases diagnosed before Vietnam. The Navy wants to see the VA rationale for service connections, and will in many cases, delay a case if necessary to get it. Agent Orange cases have been the fastest and easiest approvals. This includes all related injuries as well.
- Applicants continue to submit incomplete the 2580 four-page forms and do so without the appropriate attachments. Many DK ("don't know") blocks are still being checked. Search your personal files for this information to prevent delays or denials.
- A few retirees have initiated Congressional Inquiries to appeal CRSC claims. It causes more paperwork and delays CRSC processing efforts. Unless the applicant provides new evidence, there is little the Service can do for them. If your application is turned down, take the time and see if further records or justification can assist before resorting to a congressional inquiry.
- Don't wait for your service to ask for more records or specific medical evidence previously overlooked...mail them in today to avoid delays. Be sure to include your SSN. If the CRSC Branch has already assigned you a Docket Number, ensure that you also include that information.
- Get specific with your combat event....."buddy letters" or news clips will help!

- Some block 13 descriptions are too general (Ex: My neck, hip, head all hurt at once).
- Credibility is the issue with general complaints. Where was the combat?
(Name the town or hamlet nearest the location of the action; provide map coordinates; etc.) Be specific!
- Many applications were submitted with improper VA codes...take your time and avoid delay. Verify all submission data and make copies of your submission before you send it!
- Purple Heart claims must contain evidence or a citation of the award...even a picture of the actual battlefield award suffices.
- Correctly report your Multiple disabilities. Ratings of 40-10-10, or 20-10-10-10-10 do not add up to 60% disability. Both cases yield 50% under the VA computation rules.
- Applicants list 6-7 events in block 13. Unfortunately, their documentation often fails to qualify all but one or two of their entries ...credibility is the issue here; the CRSC has no other choice in this matter
- If you have hearing loss tie it to something specific. No combat-related determination is made for flight line, tank and ship noise ...again credibility is the issue. If an M-16 goes off and you visited the MD that week with a treatable injury, which is documented, in your medical record, you will be approved.
- If you flew for twenty years and have a back problem don't expect approval. This applies to a host of occupations
- If you are a Delta, SEAL, or Infantry type and are injured during an "Op", expect some consideration.
- Don't expect awards for "periods of service"
- The unemployability (IU) issue for CRSC is not yet resolved. At least one application has been partially paid pending total resolution. If you receive a percentage for unemployability, recommend delaying your application. It is expected IU policy to be inclusive with those 60% related to combat

[Source: CR Legislation Web site www.crlegislation.com
DEC 03]

Medicare Bill Affects Military Retiree Seniors:

In addition to civilian pharmacy benefits covered by the Medicare Prescription bill that the Senate passed Nov. 25, four items will impact on Medicare-eligible military retirees and their families. First, the bill will eliminate late enrollment

penalties for Medicare-eligibles who want to enroll in Medicare Part B in order to participate in Tricare for Life. Second, it will replace a planned 4.5 percent cut in Medicare payments to doctors with a 1.5 percent increase, thus encouraging doctors rather than deterring them from taking Medicare (Tricare for Life) patients. Next, it will eliminate the annual \$1,500 cap on Medicare physical therapy payments. Finally, it will establish a means test for Medicare Part B participation, creating higher premiums beginning at the \$80,000 annual income level. The President has said he is anxious to sign the bill.

TRICARE Pharmacy Policy:

The following DoD policies are applicable in providing medications to the military community:

- Military Treatment Facilities (MTFs) The DoD Basic Core Formulary (BCF) is a list of medications that must be made available to beneficiaries by MTFs. BCF medications are intended to meet the majority of primary care needs of Military Health System beneficiaries. MTFs may augment the BCF with their own formularies based on the scope of care of their medical staff. The DoD Pharmacy & Therapeutics (P&T) Committee updates the BCF quarterly. Civilian prescriptions for formulary items will be filled at MTFs. Civilian prescriptions for non-formulary items are not filled at MTFs. If a beneficiary is under the care of a military provider at an MTF, the provider may special order a non-formulary drug, if he or she thinks it is justified.
- DoD mail order and retail pharmacy points of service make available most non-injectable prescription medications, some injectable medications that are administered at home, and a few over-the-counter medications requiring prescriptions.
- Covered drugs are subject to limitations. The DoD P&T Committee has listed some drugs as "preferred" because they have a clinical and economic advantage over other medications used for the same disease. Some medications require prior authorization or clinical justification before they can be dispensed. Certain drugs have quantity limits.
- DoD Generic Drug Policy: It is DoD's policy to substitute generic medications for brand-name medications when available. Brand-name drugs that have a generic equivalent may be dispensed only if the prescribing physician is able to justify medical necessity for use of the brand-name drug in place of the generic equivalent.

You can obtain additional info on your Tricare Pharmacy benefit by going on the following web site:
www.tricare.osd.mil/tricarehandbook/results.cfm?tn=8&cn=9

[Source: TRICARE Web Site eUpdate 5 DEC 03 VOL 1, No. 51]

TRICARE Non-Availability Statements:

Conditionally as of 28 DEC 03, Tricare Standard beneficiaries who live within a 40-mile radius of a Military Treatment Facility (MTF) no longer need a non-availability statement from the MTF before receiving inpatient care (except for inpatient mental health care). The Secretary of Defense, however, can always waive this cancellation in any of 3 circumstances:

- (1) If he can demonstrate that significant costs would be avoided by performing specific procedures at the affected MTF or facilities
- (2) If he determines that a specific procedure must be provided at the affected MTF or MTFs to ensure satisfactory proficiency levels of the providers at the facility or facilities; or
- (3) If he determines that the lack of non-availability statement data would significantly affect the interface with Tricare contract administration.

Sources within DoD assert that there is little possibility of such waivers.

[Source: Armed Forces News 25 Dec 2003]

TRICARE Information Service:

Telephone assistance under a new TRICARE Information Service contract began 1 DEC 03, using the existing TRICARE Information Center telephone numbers (888) 363-LIFE, (888) 363-CARE, (877) 363-MEDS, (888) 363-HIPA and (866) DOD-EWEB. Customer service representatives will be available at these telephone numbers M-F (except federal holidays) from 8:00 a.m. to 8:00 p.m. EST to answer TRICARE beneficiary questions. This centralized telephone service is a one-stop shop for people with basic questions about the various TRICARE programs.

An interactive voice response (IVR) feature is available 24 hours a day, 7 days a week and works with the TRICARE Information Service offering beneficiaries and providers access to commonly requested TRICARE eligibility information, as well as assistance finding the appropriate partner call center for specific issues. With the TRICARE IVR, callers may request TRICARE information by saying the number of the option they wish to hear about or by using a touch-tone phone keypad. Anyone who has called an airline is probably familiar with how an IVR helps callers get the right information at the right time. The TRICARE Information

Service provides information to the Military Health System's 8.9 million eligible members, including uniformed services members, retirees, family members and survivors.

[Source: Tricare News Release No. 03-25 dtd 1 Dec 03]

OMB Backs Down on Retiree Pharmacy Co-pay Increase:

In a Special Legislative Alert, the Office of Management and Budget (OMB) was pushing a budget proposal that envisioned significantly increasing retiree cost shares for the TRICARE pharmacy benefit (for mail order and retail benefits co-pays would have increased from \$9 to \$20 for name brand prescriptions and from \$3 to \$10 for generic drugs), and initiating the same co-pay fees for drugs obtained in military hospitals and clinics.

Faced with resistance from the Defense Department and strong objections from Air Force sergeants Association, Military Officers of America Association, and other military associations, OMB has elected to shelve the proposal. In return, the Pentagon has agreed to study the co-pay issue, and then make any recommendations on this subject next year for the FY2006 budget.

It is expected that any such study will face budget pressures to increase co-pays, so the issue is not likely to go away for the longer term. As a practical matter, the OMB decision defers any budget action until after the November election, which means any recommended change wouldn't come before October 2005.

However, Defense officials still plan to unveil a "uniform formulary." Drugs not included in the "uniform formulary" would be available at retail network drug stores but at a higher co-pay of \$22 for a 30-day supply.

A site to watch for reports of items of possible interest to retirees is:

www.militaryupdate.com

Survivor Benefit Plan (SBP) Basics:

To enable retirees to provide for their families after their deaths, the government offers a low-cost annuity program, the Survivor Benefit Plan, available to all regular and Reserve retirees. Technically, enrollment in SBP begins before retirement. People on active duty are automatically covered, without cost, when they reach the 20-year mark. If a service member with more than 20 years' service dies on active duty, their spouses and dependent children receive full SBP benefits, minus any Dependency and Indemnity Compensation (DIC) they receive from the DVA. To participate in SBP, or the Reserve Component SBP, at less than the maximum rate, or not participate at all, both the retiring service member and spouse must agree to the option in writing. Monthly costs are deducted from retirement pay. Retirees who elect SBP coverage when they leave active duty

will have to remain covered for two years. Then, they will have a one-time, one-year window of opportunity to withdraw. When retirees elect to participate in SBP, they select a dollar amount of their retirement pay called the "base amount" as the foundation of the SBP benefit. The base amount must be between \$300 and the full amount of monthly retirement pay.

The cost of SBP generally is 6.5% of the base amount of coverage a retiree selects. Surviving spouses receive 55% of the base amount until they reach age 62, when benefits drop to 35% of the base amount of retired pay. Despite the decrease, total income is the same or increases because the payment from SBP, combined with Social Security, generally exceeds 55% of designated retired pay. Surviving spouses of military retirees have SBP annuities suspended if they remarry before age 55. If the remarriage ends for any reason, the SBP will be reinstated when requested and appropriate documentation provided. SBP premiums and annuities to survivors increase yearly, following the same guidelines used for retired pay cost-of-living adjustments. Veterans that are certified by the VA as 100 percent permanently disabled from service-connected causes on the date they retire are allowed to withdraw from SBP after five years, if the disability persists. If the total and permanent disability is determined by the VA after a service member retires, it must persist for 10 years before a retiree can withdraw from SBP. Widows eligible to receive DIC whose spouses also had SBP can elect to forfeit SBP in lieu of the tax free DIC and receive a lump sum check for all SBP premiums paid into the program. The lump sum payment is taxable as earned income for the year it is received.

Divorce: If a service member's marriage ends, the SBP deductions are stopped when the retiree notifies the finance center. No further deductions are made unless the retiree remarries. The retiree then has a year to opt out of the benefit for the new spouse. Retirees who do not advise DFAS of their remarriage, and therefore fail to decline coverage with approval of the new spouse, will owe any premiums not deducted from their retired pay.

Many retirees who were unaware of the requirement have ended up owing significant money to the government. SBP benefits also can be provided for ex-spouses, and courts can order SBP coverage for ex-spouses. They are eligible for SBP benefits at the same cost as spouses. Divorce decrees from state courts can allow service members to name ex-spouses as SBP beneficiaries.

Social Security Offset: SBP benefits can be offset by old-age benefits. Most widows or widowers receiving SBP see their payments reduced when they reach age 62 and are eligible to receive the Social Security widows' benefit. SBP spouse benefits are reduced to a fixed percentage, or by the amount of Social Security widows' benefits attributable solely to military earnings, called the "Social Security offset." Some

survivors still are covered by early SBP rules that set up a complicated formula for determining how much SBP they lose when Social Security payments begin. People who would collect larger checks under the offset formula than under the current system remain under the older system. This "grandfather provision" affects only people who became eligible to retire before Oct. 1, 1985.

Supplemental Coverage: Supplemental coverage permits retirees to make up for the SBP reduction due to the receipt of Social Security. However, the supplemental is costly because it is not subsidized by the government.

Retirees must designate their complete retirement pay as the base amount for SBP calculations. Then they choose one of four SBP supplemental options:

- Preserve SBP annuities at 55 percent, the level that applied before age 62;
- Reduce annuities to 50 percent of the base amount;
- Reduce annuities to 45 percent of the base amount;
- Reduce annuities to 40 percent of the base amount.

Like basic SBP coverage, the supplemental plans are paid for by deductions from a monthly retirement check. The cost of the supplements is determined by a formula based on the retiree's age when signing up for supplemental SBP.

[Source: <http://dod.mil/militarypay/survivor/sbp/index.html>]

SBP REFORM UPDATE 02:

Sen. Mary Landrieu (D-La.) recently introduced the Military Survivor Benefit Improvement Act of 2003 (S. 1916), a measure that would phase out the offset experienced by Survivor Benefit Plan (SBP) beneficiaries when they reach age 62. The bill, similar to legislation (S. 401) introduced by Landrieu in the 107th Congress, would eliminate the SBP annuity reduction over a 10-year period and would also offer an open enrollment season for military retirees who are not currently enrolled in the SBP program. Open season enrollees would pay an additional premium penalty based on the number of years since retirement. Landrieu's bill was referred to the Senate Armed Services Committee, which will not take up the proposal until next year. A key test will be whether Congress decides early in the year, as it sets budget targets, whether to set aside money for improving survivor benefits. Military and veterans' groups will be behind her because the drop in annuities that occurs in old age, reducing payments by about 35 percent, has drawn many complaints over the years and is a reason why some retirees decide not to sign up for coverage.

[Source: *FRA News-Bytes 11 DEC 03*]

Guard/Reserve Gain Unlimited Commissary

Access:

Until the President signed the fiscal 2004 National Defense Authorization Act, Guard and Reserve members were authorized only 24 commissary shopping days per calendar year. This required an extra card so the commissary could check off each visit. The NDAA eliminates this restriction, and commissaries have immediately adopted the new provisions, the Pentagon has said. According to DoD, effective immediately the following Guard and Reserve members and their dependents will be permitted unlimited access to commissary stores:

- Members of the Ready Reserve (which includes members of the Selected Reserve, Individual Ready Reserve and Inactive National Guard)
- Members of the Retired Reserve who possess a Uniformed Services Identification Card.
- Former members eligible for retired pay at age 60 but who have not yet reached age 60 and who possess a DoD Civilian Identification Card.

Dependents of the members described above who have a Uniformed Services Identification Card or who have a distinct identification card used as an authorization card for benefits and privileges administered by the uniformed services.

"Instructions have gone out to all continental U.S. stores informing them that reservists now have unlimited shopping and telling store managers how to welcome members of the National Guard and Reserve to the full use of the commissary benefit," said Patrick Nixon, deputy director of the Defense Commissary Agency.

"Commissary shoppers will begin to see banners saying 'Welcome Guard and Reserve to Full Time Savings,' along with other events recognizing these new full-time shoppers."

Commissary Update 01:

Some areas have combined commissary and exchange stores. Called BXMarts, edible items are priced as commissary items, at cost plus a 5-percent surcharge. Other items carry exchange prices, with variable markups.

In the wake of a memo from a senior defense official to service officials notifying them of DoD's intent to close nine commissaries and possibly 26 others in remote areas, leaders of the House Armed Services total force subcommittee have written DoD that they would oppose such an effort. Reps. John McHugh, R-N.Y., subcommittee chairman, and Vic Snyder, D-Ark., ranking member, added that they will work to maintain and enhance the benefits provided by the commissary system. They also went on record opposing a plan by DoD to replace the traditional military three-star head of the Commissary Operating Board with a civilian, and

another plan to study variable pricing of commissary goods. In a Nov. 6 letter, four senators asked Defense Secretary Donald Rumsfeld to reconsider the closures, which they said would "considerably undermine the morale and welfare of these troops and their families." The letter was signed by Democratic Senators Patrick Leahy of Vermont, Patty Murray of Washington, Edward Kennedy of Massachusetts and Hillary Rodham Clinton of New York.

The cost of some commissary items could rise as a result of a variable pricing study about to be launched by defense officials. Variable pricing would mark a significant departure from the current practice required by law of selling items at cost - no more or less than the prices charged by manufacturers and distributors, plus the 5 percent surcharge at the cash register. Variable pricing is a way for DoD to make a profit and would allow defense officials to reduce the one billion dollars of taxpayer dollars needed annually to run the commissaries. A variable-pricing structure would require a change in law. In a 29 OCT 03 memo to the Defense Commissary Agency (DCA), John Molino, deputy undersecretary of defense for military community and family policy, directed commissary officials to provide information on legislative actions that would be required for inclusion in the final study. The DCA is tasked to provide the information by 15 MAR 04.

[Source: Various 10 DEC 03]

Burial In A Private Cemetery:

If you are considering the use of a private cemetery, you should take into account the following:

1. When responding to an offer of a 'free' gravesite for veterans, is there a requirement to purchase an additional gravesite?
2. If an additional gravesite is required, where will it be located and what is its cost?
3. What type of trust funds does the cemetery have to protect buyers?
4. Are there restrictions on the type of headstone or marker that can be used to mark the grave?
5. Does the cemetery require a special marker base to be purchased prior to ordering a free government marker for a veteran's grave?
6. Is there an additional cost for the placement, setting, or care of a free government headstone or marker?
7. Is an outside container (usually called a vault or grave liner) required? If so and how much does it cost?
8. Know what you are receiving and what the company requires and have them put it in writing prior to the burial.

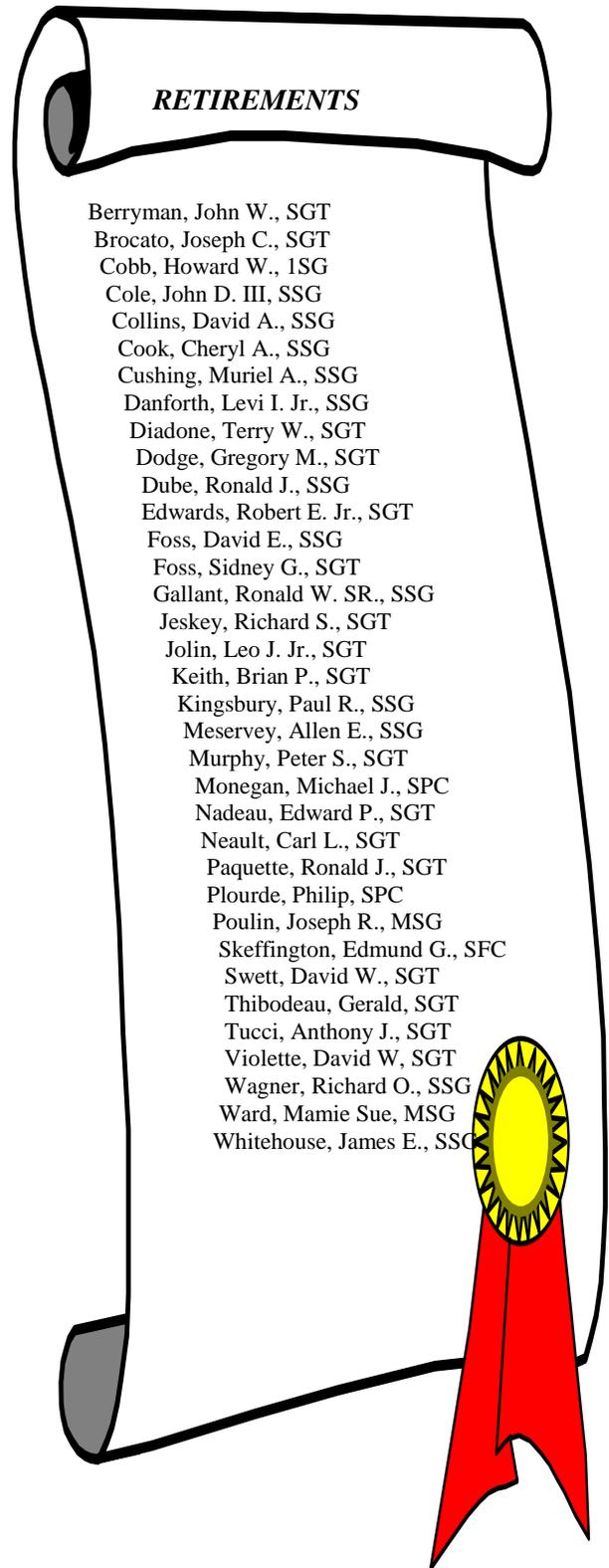
DVA suggests that if a burial will be in a private cemetery and a government headstone or marker will be requested, the family complete the paperwork in advance. VA Form 40-1330, Application for Standard government headstone or marker for installation in a private cemetery or state Veterans' Cemetery is required. This form is available at most RAO/RSO offices and can be downloaded from the VA web site www.cem.va.gov. When required it can be submitted by fax to (800) 455-7143. In the interim the completed form should be placed with the veterans discharge papers until needed.

[Source: 452 AMW/CVR March ARB Newsletter Fall 03]

Long-Term Care for Gray-Area Reservists:

With the passage of the FY 2004 National Defense Authorization Act on November 24, 2003, gray area reservists, including guardsmen, are now eligible to participate, if medically qualified, in the Federal Long Term Care Insurance Program (FLTCIP). Gray area reservists are those who have completed at least 20 qualifying years of service, but have not yet attained age 60 and eligibility for retired pay. LTC Partners, a subsidiary of John Hancock and New York MetLife, is developing a marketing plan to reach out to every gray area reservist within the next few months. Importantly, gray area reservists do not have to wait for a letter of notification to apply for enrollment. For more information, members may contact LTC Partners through their Web site at www.ltcfeds.com or by calling (800) 582-3337

****TRANSITIONS****



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



****TAPS****

**MSG (Ret) Stephen G. Everett
COL Albert E. Dionne
LTC John J. Sapp**

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
As the soldier waited quietly,
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....

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]

Volunteers Welcome In Helping To Conduct Military Funeral Honors:

All volunteers are welcome to be AP3 certified and placed on the resource list in helping to conduct Military Funeral Honors, honoring those who served. The



rendering of Military Funeral Honors is a way to show the Nation's deep gratitude to those who, in times of war and peace, have faithfully defended our country. Funds are

available to compensate certain categories of retirees and buglers. The process involves training by a Military Service to ensure a civic organization and / or retirees participating in rendering mil funeral honors can perform honors to standard. The training and certification are done here at Camp Keyes by one of our Honor Guard members and takes just a few hours depending on the individuals. After the standard of training is met, a certificate and Mil Funeral Honors pin like the one shown is provided to the individual(s). In addition, a video is provided for refresher training down the road.

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

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****



Maine Armory Rentals:

Affordable, convenient, and flexible event spaces and meeting rooms are available from Sanford to Ft. Kent through Maine Armory Rentals. This 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 sixteen armory locations statewide including Augusta, Bath, Belfast, Brewer, Calais, Caribou, Ft. Kent, Gardiner, Houlton, Lewiston, Norway, Presque Isle, Portland, Sanford, Waterville and Westbrook.

Maine Armory Rentals grew out of Title 7 MRSA §153 which authorizes the Adjutant General to rent armories for activities that do not conflict with military training missions, and Title 37-B MRSA §152 established an Armory Rental fund and authorized the Adjutant General to use those rental proceeds to help in defraying the operation and maintenance expenses of the Military Bureau's state-owned facilities. Furthermore, 37B MRSA §353 authorizes the use of those proceeds to assist in funding the National Guard Education Assistance Program.. Over the last five years, the Armory Rental & Leasing Program has raised over \$550,000.

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.

Special New Armory Rental Rates Announced for Retirees:

Maine Armory Rentals is pleased to announce that effective 1 January 2004, all retired Guard members will be eligible to rent armories for the special rate of just \$125 per day. This discounted price was formerly reserved for active Guard members only, but is now being extended to all retirees.

"This is a great way to honor our retirees for their years of service," said Donovan G. Lajoie, P.E., Colonel Retired, Maine Army National Guard and Director of Facilities Engineering. "Allowing these men and women to make good use of our armory facilities will help build and maintain strong ties with the Guard community."

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

Reservations and payment will be coordinated by Maine Armory Rentals. Applications can be obtained directly by

calling (888) ARMORY-ME, or visiting the Maine Armory Rentals web site at www.me.ngb.army.mil/rentals.

A Message From Our Family Program Coordinator:

This may sound like a familiar thankful Christmas greeting, but in the midst of our current fast speed, tireless days and stories of sadness, I have a wonderful report I feel worth sharing. I hope you will take a moment to read it.

The past year has been busy for the Family Program. I am proud that this state, its leadership and our volunteer force have come together for our Guard families. I just want to say thank you to all who have helped these families and give a quick run down of just how big the heart of Maine has been just over the past couple months:

The volunteers in this state who have come forward to do anything we have needed are beyond words. We couldn't PAY people to do what some of these wonderful people have done for us.... They are truly priceless! I have never had an event that I haven't walked away awed by the down to earth people who come out of the woodwork to help out. SRPs, holiday events, stuffing stockings & preparing care packages, babysitting during briefings, traveling with me to help families when they really are needed in their own homes, and so many more to list. No one understands how much these people contribute until they need someone to get a job done. Thanks so much!

Our Giving Tree here at Camp Keyes was again a success. Over 30 children received gifts from people who work on or associated with Camp Keyes. Thanks to all who participated and also a special thanks to SSG Rois who helped get extra items needed and the Augusta Military Association who picked up the last three tags with \$125 to shop with... that was fun! The joy that I received Saturday when we had a Breakfast with Santa at the 112th Armory and delivered presents to these families was all I needed to make my Christmas --- this job definitely has its perks.

Wal Mart in Bangor gave the Family Program \$1000 in gift certificates to help families have a wonderful Christmas. The money was sent in numerous directions so that anyone that we knew of did not go without this season.

A wonderful new friend and volunteer, Loretta Solak took on a project at Thanksgiving and got 400 turkeys donated. Many contributed, but a few of the big names was Wal Mart statewide who donated 275 and Wiscasset Speedway with 50 turkeys. We had many volunteers and FAC workers hand delivering turkeys all over the state. Gift cards were given out to many who were just too far to get a turkey delivered. It was wonderful to get a few thank you cards from as far away as Minnesota.

Cony High School students donated 350 shoe boxes full of goodies to be sent overseas to all our troops. With lots of

sorting and labeling and again, volunteers that care, we succeeded. Loretta again came through with the \$889 shipping cost. In addition, many schools throughout the state made cards and wrote letters that we forwarded on to the troops. They really love the mail!

Holy Cross school made several Christmas Food Baskets that we gave out to help some families. We got those out thanks to SSG & Mrs. Knoblach. Also American Legion Post #4 provided a basket just today complete with everything anyone could ever want for food.

A new volunteer just came on board, COL (R) Arthur Wickham as our public relations volunteer and he has done a fantastic job reaching out to Legions, VFWs, and other fraternal organizations. In less than a month, we have received over \$4,000 in donations for the Foundation Fund. This fund has helped guard families tremendously over the past year: over \$34,000 in grants and loans. That has been the need. Thankfully, we have received approximately \$24,000 in donations from various donations plus the support the many of you give thru the combined federal campaign.

Thanks to donations from too many to list, the Family Program sent phone cards to all our deployed units and also to all our deployed families in November. 120 minutes each won't go far, but it will be enough to make a little contact to someone they love.

I could go on for days, but this is just some of the highlights over just the past few months. These of course were intertwined with SRPs and many calls for support. I am just thrilled to be part of the team - the team that reaches people and hearts!

Thanks for all the great support and Have a wonderful Christmas!

Barbara Claudel
SFC, MEARNG
SFPC

****UPCOMING EVENTS****

MeARNG Retiree Council Meeting Dates for 2004:

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

<u>DATE</u>	<u>DAY</u>
February 17, 2004	Tuesday
April 13, 2004	Tuesday
June 15, 2004	Tuesday
August 17, 2004	Tuesday

October 19, 2004 Tuesday
December 14, 2004 Tuesday

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

Maine Army Retiree Council Meetings – Calendar Year 2003:

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

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

- 09 Apr 2004, 1930 hours, Air National Guard Base, Bangor, Maine
- 11 Jun 2004, 1930 hours, Post 31, American Legion, Washington St., Auburn, Maine
- 12 Aug 2004, 1930 hours, Maine Veterans Home, U.S. Route #1, Scarborough, Maine
- 14 Oct 2004, 1930 hours, Post #40, American Legion Home, Winthrop, Maine

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

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

****FOR YOUR INFORMATION****

Property Tacks:

If you own rental property away from home, you may be able to take a tax-deductible vacation. Say you live in New England and own a rental condo in Florida. You can deduct the cost of trips to Florida to maintain your investment.

Insight: You probably should not take deductions for a trip in-season. If your tax return is audited, the IRS might be skeptical of a "maintenance visit" to Orlando in January.

Such trips are easier to justify before or after the season. You might spend a week fixing up your Florida condo in July, scheduling a meeting with your rental agent while you're there.

You probably can deduct your air travel, car rental, dining, and incidental expenses. Keep records to show you did some work on the condo, to help get it ready for the rental season to come.

Significant Developments With The Maine Army National Guard:

133d Engineer Combat Battalion (Heavy):

The 133d Engineer Battalion conducts training and personnel processing at the Mobilization Station at Fort Drum, New York.

112th Medical Company (Air Ambulance):

The 112th Medical Company (Air Ambulance) of Bangor continues to perform air medical evacuations in the CENTCOM Iraq Theater of Operations. They have executed over 3100 Imminent Danger Flight Hours with 977 patients evacuated.

1136th Transportation Company:

The 1136th Transportation Company of Bangor and Sanford, continue base support and force protection operations in the CENTCOM Iraq Theater.

B Company 3/172nd Infantry:

Task Force Falcon of Brewer (B Company 3/172nd Infantry) continues security operations in support of the Bangor Air National Guard Base.

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.

MAINE ARMY NATIONAL GUARD

Unit/Location	Mission	Per	Location	Status
133 rd Engineer Combat Battalion (Heavy)	Operation Enduring Freedom	500	Gardiner, Portland	Activated – Home Station
1 st Battalion, 152 nd Field Artillery	Operation Enduring Freedom	124	Caribou, Maine	Alerted
Afghan National Army Training Det.	Operation Enduring Freedom	12	Afghanistan	Deployed
112 th Medical Company (Air Ambulance), Bangor	Operations Noble Eagle & Enduring Freedom	135	Kuwait/Iraq	Deployed
1136 th Transportation Company, Bangor	Operations Noble Eagle & Enduring Freedom	145	Kuwait/Iraq	Deployed
133 rd Engineer Combat Heavy Gardiner	Operations Enduring Freedom	28	Kuwait	Deployed

Company E, 120 th Aviation, Bangor	Operations Enduring Freedom	2	Afghanistan	Deployed
Detachment 1, 169 th Military Police Company	Operations Enduring Freedom	7	Guantanamo Bay Naval Station, Cuba	Deployed
Maine Army National Guard Soldiers	Security	20	Camp Keyes; Army Aviation Support Facility; and the Augusta Armory	Deployed
Company B, 3 rd Battalion, 172 nd Infantry (Mountain), Brewer	Base Security	31	Air National Guard Base, Bangor, Maine	Deployed
Grand Total:		1004		

From the Chairman of the Retiree Council:

I am sure you all are aware that many of our fellow Guardsman (Both Army and Air) are in harms way and many more will follow.

At a recent MeARNG council meeting SFC Barbara Claudel, Family Support Coordinator, gave us a briefing on the the mission of the Family Support Center.

They have supported (Financial) many of the spouse's of our troops who are in harms way. They are a non-profit program funded by donations and the Combined Federal Campaign. They have received generous donations from various veterans groups, however the need is great and they could use OUR HELP!

PLEASE CONSIDER sending a donation to help the families who ask for help from the Center. I think each of us OWE or should give back something to the GUARD. Please give what you can and PRAY for the safe return of our fellow Mainers. Just think what the fund could do if each of the close to 2000 MeNG retirees gave a dollar or two.

We also look for support from the Maine Air National Guard Retirees.

PLEASE MAKES CHECKS PAYABLE TO:

MeNG Foundation Fund.

MAIL TO:

*Dept Of Def, Veterans and Emerg Mgmt
ATTN: SFC Barbara Claudel
Family Support Coordinator*

33 State House Station
Augusta, Maine 04333-0033

Thanks for your support!

GOD BLESS OUR TROOPS AND AMERICA!

BG (STATE) RET AL WHITE
CHAIRMAN MEARNG RETIREE COUNCIL

Tax on SSA Benefits:

If you are a U.S. citizen or U.S. resident, up to 85% of the Social Security benefits you receive may be subject to the Federal income tax. If you file a Federal income tax return as an individual and your combined income is \$25,000 to \$34,000, you may have to pay taxes on up to 50% of your Social Security benefits. Combined income means the total of your adjusted gross income plus nontaxable interest plus one-half of your Social Security benefits. If your combined income is over \$34,000, you may have to pay taxes on up to 85% of your Social Security benefits. If you file a joint tax return, you may have to pay taxes on up to 50% of your Social Security benefits if you and your spouse have a combined income of \$32,000 to \$44,000. If your combined income is over \$44,000, you may have to pay taxes on up to 85% of your Social Security benefits. If you are a member of a couple and file a separate return, you probably will pay taxes on your benefits.

If you are not a U.S. citizen or a resident, Federal income taxes will be withheld from your benefits. The tax is 30 percent of 85 percent of your benefit amount. It will be withheld from the benefits of all nonresident aliens, except those who reside in countries which have tax treaties with the U.S. that do not permit taxing of U.S. Social Security benefits (or provide for a lower tax rate). The U.S. has such treaties with Canada, Egypt, Germany, Ireland, Israel, Italy, Japan, Romania, Switzerland and the United Kingdom (defined as England, Scotland, Wales and Northern Ireland).

In addition, the Social Security benefits paid to individuals who are citizens and residents of India are exempt from this tax to the extent that their benefits are based on Federal, State or local government employment.

This list of countries may change from time to time. After the end of the year, you will receive a statement showing the amount of benefits you received during the year. Many foreign governments tax U.S. Social Security benefits. U.S. residents planning to live in another country should contact that country's embassy in Washington, D.C., for information. Keep in mind that Social Security benefits are calculated in U.S. dollars. The benefits are not increased or decreased because of changes in international exchange rates.

[Source: www.ssa.gov/international MAY 03]

SSN Removal From Government Checks:

If you get Social Security, Supplemental Security Income or any other paper checks printed by the U.S. Department of Treasury, you will find something different about them this January. To protect your privacy, the Treasury Department will remove Social Security numbers from all federal government checks starting January 1, 2004. Of course, you also can protect your privacy and guard against theft if you simply sign up for direct deposit. Direct deposit is the safest and most reliable way to receive payment.

[Source: DEC 03 Social Security ENEWS]

VA Appointment Directive:

Under a new VA directive all veterans with service-connected medical problems will receive priority access to health care from the VA. The directive provides that veterans requiring care for a service-connected disability, regardless of the extent of their injury, must be scheduled for a primary care evaluation within 30 days of their request for care. If a VA facility is unable to schedule an appointment within 30 days, it must arrange for care at another VA facility, at a contract facility or through a sharing agreement. The directive covers hospitalization and outpatient care. It does not apply to care for medical problems not related to a service-connected disability. However, veterans needing emergency care will be treated immediately. The new provision is an extension of rules that took effect in October 2002 for severely disabled veterans. Under the earlier rule, priority access to health care went to veterans with disabilities rated at 50 percent or more. For the severely disabled, the priority includes care for non-service-connected medical problems. The number of veterans using VA's health care system has risen dramatically in recent years, increasing from 2.9 million in 1995 to nearly 5 million in 2003. Although VA operates more than 1,300 sites of care, including 162 hospitals and more than 800 outpatient clinics, the increase in veterans seeking care outstrips VA's capacity to treat them.

[Source: VA Press Release 2 JAN 04]

CR UPDATE 18:

President Bush with the support of the House majority leadership has proposed a plan to discontinue granting service connection for all disabilities except those that directly result from the performance of job-related tasks of a servicemember's military occupation. This would be the price to obtain their approval on elimination of the retiree disability tax to those presently receiving VA compensation. Senate Veterans' Affairs Committee Chairman Arlen Specter held an emergency hearing on September 24, 2003, to hear testimony regarding the ramifications of this proposal. Department of Veterans Affairs Secretary Anthony Principi testified that VA estimates approximately two-thirds of all current service-connected disabled veterans would not be eligible for service

connection if this proposed new standard were applied to them. The plan would make the new restrictions on service connection apply to all new claims for service connection and all claims for increased compensation, including all claims for increased compensation by veterans currently service connected. The Bush administration proposed this plan as a way to drastically reduce spending on compensation and other benefits provided to veterans on account of service-connected disabilities to use the savings to pay for legislation authorizing concurrent receipt of military retired pay and disability compensation. All the veterans' organizations testified in full support of concurrent receipt but condemned this plan to pay for it by denying any increase in disability benefits to the majority of today's veterans and by denying all benefits for service connection to the majority of tomorrow's veterans.

Concurrent Receipt Pay Starting For Some:

Military retirees who have been drawing Special Compensation for the Severely Disabled should see their concurrent receipt payments begin automatically Feb. 1. However, other retirees eligible for concurrent receipt because of disabilities rated 50 percent or higher may have to wait as long as several months, according to sources. The payments, when received, will be backdated to Jan. 1, 2004.

New Benefits Law Won't Track Eligible Remarried Spouses:

(Compliments of Rick Maze Times Staff Writer)

The Veterans Benefits Act of 2003, signed into law by President Bush on Dec. 15, contains expanded survivor benefits that may end up going to only 15 percent of those who are eligible.

The new law allows surviving spouses who remarry after age 57 to keep receiving Dependency and Indemnity Compensation if they were getting the monthly payments before remarriage. Survivors also could use home-loan and education benefits under the new law. Those who remarry before age 57 would continue to lose their veterans' survivor benefits.

According to estimates prepared by the Congressional Budget Office, between 300 and 350 survivors a year — mostly widows — will be able to keep benefits if they remarry. Also, about 10,800 survivors who lost benefits under the previous policy are eligible for benefits, if they apply within one year. But the Veterans Affairs Department has no way to contact everyone who is eligible. Budget analysts expect only 15 percent will apply within the one-year window. Survivors who have remarried and are no longer receiving veterans' benefits may never hear about the change in law, a House Democratic staff member said.

“The fact that so many are eligible but will not get the word is a concern,” the staffer said. “We don't really have any way of reaching them.”

The new law also allows a surviving spouse of a veteran to be buried in a VA cemetery beside the veteran even if the spouse remarries. This provision is retroactive to Jan. 1, 2000. The new remarriage policy is “long overdue,” said Rep. Henry Brown Jr., R-S.C. “After years of trying to find the offsets, we are finally able to bring equity to those surviving spouses who lose their Dependency and Indemnity Compensation upon remarrying later in life.”

The new provision to allow surviving spouses who remarry after age 57 to retain monthly survivor payments, as well as home-loan and education benefits, is a compromise. The House wanted to provide benefits to surviving spouses who remarry at age 55 and older.

“A military spouse already faces a life of sacrifice and hardship and should not be stripped of earned benefits because of a new-found love and companionship,” said Rep. Ginny Brown-Waite, R-Fla. “We should not, as a government, be discouraging people to get married.”

Military Retirement Trust Fund:

The MRTF was authorized by Public Law (PL) 98-94 for the accumulation of funds to finance the liabilities of the DOD under military retirement and survivors benefit programs. The reported mission of the MRTF is to accumulate funds in order to finance on an actuarially sound basis the liabilities of the DOD under military retirement and survivors benefit programs. SECDEF is tasked with the responsibility of budgeting funds annually for replenishment of the fund. Disabled retired veterans are having deductions from their retirement checks to offset, dollar-for-dollar, their VA compensation. Those offsets are allegedly going to the MRTF, which should be creating a surplus. Many disabled vets are saying to use the money in the MRTF to pay their full retirement pay as promised. The interest alone on the fund balance of more than \$150 billion annually should more than cover the cost. Unfortunately this is not true as the fund exists "on paper only". The best way to explain it is perhaps to say the funds have been replaced with internal accounting IOUs or intergovernmental assets. The federal government manages its accounting books differently than any other business or institution. By borrowing from trust funds such as Medicare, Social Security, Military Retirement and Civilian Retirement, the federal government taps into those funds as if they were for operating expenses. The accounting people are viewing these funds as assets instead of liabilities and treating them as general funds. Senator Hollings recently released "Hollings' Perspectives on the Federal Budget".

In his report, he explained that the federal government has borrowed from numerous government trust funds in amounts and within actuarial practices that makes the "Enron accounting" fiascos look like a small piggy bank caper. To

many Americans, Senator Hollings is a bold and honest government official that decided it was high time our government reveal why the Military Retirement Trust Fund (MRTF) was not and could not be currently used to fund the Restoration of Military Retirement Pay (i.e., Concurrent Receipt). The Senator's report and his additional supporting evidence is currently posted at:
http://images.military.com/NewContent?file=Youmans_092603
 [Source: Various 28 SEP 03]

VA Appeal Process Rulings:

On 23 SEP 03 The U.S. Court of Appeals for the Federal Circuit released a decision titled, PVA, DAV, NOVA and NABV v. Secretary of Veterans Affairs. Their decision invalidates section /3.159(b)(1) of Title 38 Code of Federal Regulation. The court held that this regulation is invalid as it pertains to the phrase, "If the claimant has not responded to the request within 30 days, VA may decide the claim..." because it imposes on claimants an arbitrary new deadline that does not represent a reasonable exercise of VA's authority.

Title 38 United States Code / 5103(b)(1) states that no benefit may be paid or furnished by reason of the claimant's application when the VA gives notice of evidence needed to adjudicate a claim and that information or evidence is not received by the VA within one year from the date of the notification. This means that the VA could not make a decision to either grant or deny after 30 days of notification just for the sake of reducing the backlog of cases. The court held that this 30-day rule added an additional burden to veterans to file additional requests after the 30 days and the one-year expired. The court stated in their ruling, "Contrary to the government, we see the thirty-day notice regulation as operating exclusively to the detriment of claimants whose claims are being prematurely denied short of the statutory one-year time period for failure to submit the additional "necessary" information or evidence to substantiate their claims."

This ruling supports the VFW position that the 30-day rule to submit evidence, once requested by the VA, was not in compliance with the Statute allowing one year from notification to submit evidence before a decision was made on the record.

The court did uphold 38 C.F.R. ? 3.159(c)(4)(iii), Provision of Medical Examinations and Medical Opinions to Veterans Seeking to Reopen Finally Adjudicated Claims. The court held that the position taken by Veteran Service Organizations (VSO) that the Veterans Claims Assistance Act (VCAA) requires VA to assist a claimant in developing the new and material evidence required to open a claim, and that this duty includes providing a medical examination or opinion if necessary. The court stated that it is clear Congress intended to distinguish between VA's duty to assist a claimant filing an

original claim for benefits and a claimant attempting to reopen a previously adjudicated claim. In the absence of new and material evidence, the VA is NOT required to provide assistance to a claimant attempting to reopen a claim, including providing a medical examination or obtaining a medical opinion. Other regulations were challenged by the VSO's, but the court upheld them in its 55-page decision which can be viewed at www.fedcir.gov. Additional information will be provided if changes to this ruling are made either on appeal or regulation changes.
 [Source: Joseph A. Bello msg 24 SEP & www.fedcir.gov]

Gulf War Service-ALS (Lou Gehrig's Disease) Link Confirmed

A recent scientific study published in the Sept. 23 issue of the scientific journal Neurology supports a 22-month policy by the Department of Veterans Affairs (VA) to recognize amyotrophic lateral sclerosis (ALS), (otherwise know as Lou Gehrig's disease), among veterans of the Gulf War as a service-connected illness. The study found that veterans who were deployed to the combat theater during the Gulf War were nearly twice as likely to develop the disease as veterans not deployed to the Gulf, accounting for 40 of the 107 cases identified among military personnel. For information regarding ALS call 1-877-DIAL-ALS (1-877-342-5257) or e-mail ALS@med.va.gov. To read an article on the recent study, see
http://www.military.com/NewsContent?file=FL_gulf_092303
 For more on veteran health benefits, see
<http://www.military.com/Resources/ResourcesContent/0,13964,30988,00.html>

VA Electronic Health Record Access:

The Veterans Health Administration (VHA) is carrying out a multi-phase strategy for providing Veteran Service Organizations/Officers (VSOs) with appropriate electronic access to veterans' health record information. Since August 2002, VHA has provided authorized VSOs access to veterans' health information through CPRS Read Only. CPRS Read Only is available only at VA medical centers (VAMCs) and large outpatient clinics, and must be used on site. VSOs who work on-site at VAMCs have found CPRS Read Only to be a valuable tool in preparing claims on behalf of the veterans they represent. VHA recently released version 22 of CPRS. This update is compliant with Section 508 of the Rehabilitation Act and includes features to improve access by visually impaired users, such as larger font sizes, keyboard equivalents for mouse click actions, and consistent cursor movements using the Tab key. Version 22 works with screen-reader software such as JAWS and WindowEyes. VHA is continuing to work these software vendors to incorporate new features to improve accessibility.

VSOs have asked VHA to provide electronic access to health information at the VBA regional offices (ROs) via the

Compensation & Pension Record Interchange (CAPRI) software used by VBA claims adjudicators. CAPRI-Local is used to provide authorized users read-only access to veterans' protected health information stored electronically at VHA medical centers. Present schedule for implementation is:

- By the 1st quarter FY 2004: CAPRI-Remote will be deployed to all VBA users. CAPRI-Remote is an enhanced version of CAPRI, which allows users to access different sites without having to log in separately to each one. VHA is exploring whether or not it can make CAPRI-Remote available to VSOs at VA medical centers (VAMCs) and large outpatient clinics and at VBA ROs.
- By the 2nd Quarter FY2004, VHA will make CAPRI-Local available to VSOs at VA medical centers (VAMCs) and large outpatient clinics. As with CPRS Read Only, VSOs will have access to the records of veterans for whom they hold power of attorney (POA).
- By the 3rd Quarter FY2004: VHA will make CAPRI-Local available to VSOs stationed at VBA ROs. VSO users will be able to access only those medical centers within the region served by the RO.
- By October 2004: Veterans will have access to their electronic health records via My HealtheVet (MHV). This effort offers veterans a new web-based access method for obtaining and communicating generic and individualized health-related information. Increased access to medical information is expected to enhance patient-provider communications and improve the overall quality of care and service that is provided to the nation's veterans. The MHV application will allow the veteran to grant access to all or some of his or her health information to others, such as family members, veteran advocates such as VSOs, and VA and non-VA health care providers. MHV is being tested at several pilot VAMCs and experience gained from this pilot is being integrated into the MHV national effort. Nationwide implementation will occur through four phases, each with increasingly complex functionality and security. Key project milestones and targeted completion dates are:
 - Phase I (September 2003): Web Content/Health Education Information
 - Phase II (November 2003): Prescription Refill and Self Entered (SE) Data
 - Phase III (January 2004): View Co-Pay Balance/Appointments/SE Metrics
 - Phase IV (October 2004): Electronic Health Record/Grantee & Delegate Functions

[Source: MRGRG Edith Smith msg. 25 SEP 03]

Medicare Colorectal Cancer Tests:

The Centers for Medicare & Medicaid Services (CMS) has announced its intention to make annual screening immunoassay fecal-occult blood tests (iFOBTs) available to Medicare beneficiaries age 50 and older. The new less intrusive patient-friendly test is expected to encourage more beneficiaries to obtain screening for the early detection of colorectal cancer. The screening will be an alternative to (or substitute for) the present screening guaiac fecal-occult blood test (gFOBT), for all beneficiaries age 50 and older. The immunoassay test requires the collection of fewer specimens than the guaiac test and does not require any dietary restrictions. The immunoassay fecal-occult blood test appears to be both accurate and easy to use, but is not yet covered by most payers. Medicare reimbursement for this test should lead to reduced morbidity and mortality for colorectal cancer. Colorectal cancer (CRC) is the fourth most common cancer in men and women in the United States, and the second leading cause of cancer mortality. Scientific studies have shown that early detection and treatment can have a major impact on mortality from CRC. One type of screening for CRC detects occult blood in the stool. Since 1998, Medicare has covered a gFOBT, which detects peroxidase activity in hemoglobin. Recently, several screening iFOBTs have been developed, which use an antibody to detect hemoglobin in the stool. These are aimed at precluding the need for certain dietary restrictions that some researchers believe need to be applied prior to and during the collection of the screening gFOBT samples to ensure the best results. Details of the decision memorandum announced can be found www.cms.gov/ncdr/tracking sheet.asp?id=87

[Source: CMS Public Affairs Office msg. 5 NOV 03]



Greetings from the Advisory Commission on Women Veterans:

Do you know that we need you to help us locate other women veterans in the state, and have them register with us? We need to know about issues affecting women veterans so that we can serve as a liaison to assist women with their particular needs.

E-mail us at womenvet@me.ngb.armv.mil

or mail to:

Commission on Women Veterans
#117 State House Station
Augusta, Me 04333-0117

On the web:

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

Are you aware that as chair of the women's commission I have been appointed as aide-de-camp to Governor Baldacci to inform him and the legislature of specific issues relating to the women veterans of Maine?

Did you know that the Togus V.A. facility held an informative and successful Expo in September just for women veterans? Informational booths for education, medical and V.A. benefits were available. Were you aware?

Did you know that in the most recent period of service (August 1990 or later) women accounted for about 16% of the adult population in Maine with 9,000 being women veterans? We need to hear from you, we need your support.

Rosanne Tousignant, Chair



The Women's Clinic at Togus is a separate clinic space that meets VA standards for privacy and access. This unique environment enables us to support the women veterans in their desire for privacy in a setting

that is pleasant and inviting. The staff includes a Nurse Practitioner, Physician, Gynecologist, Registered Nurse, Licensed Clinical Social Worker and a Clinic Support Clerk. Women's Clinic staff wants to help you achieve and maintain wellness through a healthy lifestyle. Services provided include:

Primary Care and Preventative healthcare Routine GYN Specialized GYN and GYN surgery Breast health Menopause therapies Family planning Referrals to community for Obstetric Care Mental health services Sexual Trauma counseling Nutrition counseling Coordination of care with specialty services (within VA Maine, VISN and community)

Each VA Community Based Clinic (CBOC) also provides Primary and Preventative healthcare to women veterans. This is provided in a mixed gender environment. Referrals to the Togus clinic are available from the CBOC provider for routine or specialized GYN examinations and treatment.

For more information regarding enrollment in the VA Healthcare System and services for women veterans, please contact Kathleen Lyons, Women Veterans Program Manager at (207) 623-8411 ext. 4017.

'Horizontal Fusion' Makes Troops Less Vulnerable, More Lethal

By Rudi Williams

American Forces Press Service

September 29, 2003

WASHINGTON -- The Defense Department's unquenchable quest to make troops less vulnerable and more lethal has led to a concept called "horizontal fusion."

Horizontal fusion is a DoD transformation initiative focused on enabling "net-centric" warfare.

DoD officials said net-centric warfare is a concept of operations with information superiority and the ability to make sense of that information as its foundation. The idea is to increase combat power by utilizing all assets in the field and at home to link decision makers and shooters electronically. With access to the same information at the same time, they achieve shared awareness, increased speed of command, higher tempo of operations, greater lethality, increased survivability and a degree of self-synchronization, officials said.

"Net-centric warfare has a lot of implications," said Marian Cherry, the horizontal fusion portfolio manager in DoD's Networks and Information Integration Office. "But the major thing is to be able to communicate, work in real time with anybody, anywhere, to solve a problem.

"That means, if I need to talk to a DIA (Defense Intelligence Agency), CIA or J-2 (military intelligence) analyst all at one time to collaborate on a problem, I can do that," she continued. "I can connect everybody up, and they can have a collaboration session -- chat back and forth to solve the problem. That's one aspect of net-centric warfighting."

In other words, net-centric warfare is the flexibility in providing battlefield intelligence from intelligence analysts or commander to troops in the field and from the troops to the commander, all the way down to platoon, squad and small groups of special operations personnel on a clandestine mission, Cherry said.

Net-centric warfare is a higher rung on warfighting's evolutionary ladder, Cherry said.

"We're evolving from where in the past the systems were in charge," she said. The systems performed a function and spit a product out. You were at the mercy of whatever that product was. We constantly built new systems because the products needed to be improved."

Net-centric warfare puts the users in charge of defining, looking for and discovering the information they need, Cherry said, "so over time, we can evolve the systems into providing the information that the user really requires -- and we can do it without spending tons and tons and tons of money, building system after system after system that stand alone and don't talk to one another."

In August, DoD launched a live exercise of net-centric capabilities called Quantum Leap-1. The exercise demonstrated horizontal fusion operations at a variety of military locations across the country.

The horizontal fusion portfolio was launched Jan. 20, 2003, in response to Defense Secretary Donald H. Rumsfeld's vision of transforming the department. It's slated to continue through

2008, expanding and accelerating DoD's net-centric capabilities, Cherry said.

The horizontal fusion concept is the key to net-centric warfare, she explained.

Horizontal fusion is the ability to integrate data from disparate sources for rapid and effective decision-making to make U.S. forces less vulnerable and more lethal, Cherry said.

"The most important aspect of horizontal fusion for the troops in the field is for them to be able to get the information that's relevant to them so they can maintain situational awareness around them," Cherry noted. "Today, they're concentrating in a specific area, but tomorrow, they may be somewhere else. Next week, they may be even further away.

"Therefore," she continued, "they need to be able to pull information to them as they move, so they know what they're walking into and how to best handle it. As near-real time as possible, situational awareness is probably the best thing that horizontal fusion can do for them."

Cherry noted the Army is working on a program called Future Combat System and Land Warrior System. "The work we're doing in horizontal fusion is actually the lead-in to Land Warrior," she said.

"They're trying to equip each soldier with computing capacity," Cherry continued. "Soldiers would actually have the hardware or the capability built into their clothing, which can do a number of things: It will get you the information you need and also provide the ability to better track enemy and blue forces. If you can better track the forces, you have better situational awareness of what's going on in the field." Mistakes will be minimized.

The Army's Land Warrior System gives a soldier a tiny computer and add-ons such as a Global Positioning System receiver, a "heads-up" display and gun-mounted video cameras.

A Land Warrior System-equipped soldier, Cherry explained, could peer around a corner by holding out his weapon with the camera attached to see what's there. The soldier also could fire around the corner while exposing only his hands, she said.

Cherry said this year's horizontal fusion portfolio consisted of 13 initiatives designed to provide improved intelligence and operations communication and support for joint task forces and tactical units engaged in hostile action.

Speaking of these emerging capabilities, Rumsfeld said, "Possibly the single most transforming thing in our force will not be a weapon system, but a set of interconnections and a substantially enhanced capability because of that awareness."

Rumsfeld's vision of force transformation depends upon the creation of "a net-centric integration of intelligence, military operations and information technology that will ensure

warfighters have immediate and direct access to the information they need."

Cherry pointed out that not everything was flawless during the Quantum Leap-1.

"We lost the operational SIPRNET (a secure DoD Internet) halfway through the exercise. That was not expected," Cherry said. "The good news was (that) we were able to continue in a net-centric fashion, albeit a smaller community, until the operational SIPRNET came back up.

"Very few people recognized that the communications line were down," she continued. "We'd already downloaded quite a bit of information, and could continue to execute the missions."

Overall, the demonstration went better than imagined, Cherry said. "The next thing is the 2004 portfolio. We have a number of proposals in, and we're in the process of getting that list approved." The next demonstration is scheduled for August 2004, she said.

"The demonstration is just a story to show where we are in terms of implementing net-centric operations," Cherry explained. "It's not all about the story; it's all about the capability."

Cherry said the majority of Quantum Leap-1 scenarios in the demonstration were military combat operations. The demonstration also included a simulated commercial aircraft incursion and a cargo ship that the Coast Guard was sent to intercept.

"So horizontal fusion has applications other than strictly military combat operations, and we're hoping to expand," Cherry said. "The State Department and NATO will be working with us in 2004 in terms of working out how DoD can support other federal agencies and our allies."

She said horizontal fusion is operational now, but it's not yet in widespread use throughout DoD.

"We need to make sure we can provide a trusted network that's reliable -- that people can use and have a lot of faith in," Cherry said. "If they don't have faith in it and don't trust it, they won't use it."

The Best Message In Ages:

(This message comes from a proud wife of a deployed soldier)

I was sitting alone in one of those loud, casual steakhouses that you find all over the country. You know the type--a bucket of peanuts on every table, shells littering the floor, and a bunch of perky college kids racing around with longneck beers and sizzling platters.

Taking a sip of my iced tea, I studied the crowd over the rim of my glass. My gaze lingered on a group enjoying their meal. They wore no uniform to identify their branch of service, but

they were definitely "military:" clean shaven, cropped haircut, and that "squared away" look that comes with pride.

Smiling sadly, I glanced across my table to the empty seat where my husband usually sat. It had only been a few months since we sat in this very booth, talking about his upcoming deployment to the Middle East. That was when he made me promise to get a sitter for the kids, come back to this restaurant once a month and treat myself to a nice steak. In turn he would treasure the thought of me being here, thinking about him until he returned home to me.

I fingered the little flag pin I constantly wear and wondered where he was at this very moment. Was he safe and warm? Was his cold any better? Were my letters getting through to him? As I pondered these thoughts, high pitched female voices from the next booth broke into my thoughts.

"I don't know what Bush is thinking about. Invading Iraq. You'd think that man would learn from his old man's mistakes. Good lord. What an idiot! I can't believe he is even in office. You do know, he stole the election."

I cut into my steak and tried to ignore them, as they began an endless tirade running down our president. I thought about the last night I spent with my husband, as he prepared to deploy. He had just returned from getting his smallpox and anthrax shots. The image of him standing in our kitchen packing his gas mask still gives me chills.

Once again the women's voices invaded my thoughts. "It is all about oil, you know. Our soldiers will go in and rape and steal all the oil they can in the name of 'freedom.' Hmph! I wonder how many innocent people they'll kill without giving it a thought? It's pure greed, you know."

My chest tightened as I stared at my wedding ring. I could still see how handsome my husband looked in his "mess dress" the day he slipped it on my finger. I wondered what he was wearing now. Probably his desert uniform, affectionately dubbed "coffee stains" with a heavy bulletproof vest over it.

"You know, we should just leave Iraq alone. I don't think they are hiding any weapons. In fact, I bet it's all a big act just to increase the President's popularity. That's all it is, padding the military budget at the expense of our social security and education. And, you know what else? We're just asking for another 9-11. I can't say when it happens again that we didn't deserve it."

Their words brought to mind the war protesters I had watched gathering outside our base. Did no one appreciate the sacrifice of brave men and women, who leave their homes and family to ensure our freedom? Do they even know what "freedom" is?

I glanced at the table where the young men were sitting, and saw their courageous faces change. They had stopped eating and looked at each other dejectedly, listening to the women talking.

"Well, I, for one, think it's just deplorable to invade Iraq, and I am certainly sick of our tax dollars going to train professional baby killers we call a military."

Professional baby killers? I thought about what a wonderful father my husband is, and of how long it would be before he would see our children again.

That's it! Indignation rose up inside me. Normally reserved, pride in my husband gave me a brassy boldness I never realized I had. Tonight one voice will answer on behalf of our military, and let her pride in our troops be known.

Sliding out of my booth, I walked around to the adjoining booth and placed my hands flat on their table. Lowering myself to eye level with them, I smilingly said, "I couldn't help overhearing your conversation. You see, I'm sitting here trying to enjoy my dinner alone. And, do you know why? Because my husband, whom I love with all my heart, is halfway around the world defending your right to say rotten things about him."

"Yes, you have the right to your opinion, and what you think is none of my business. However, what you say in public is something else, and I will not sit by and listen to you ridicule MY country, MY president, MY husband, and all the other fine American men and women who put their lives on the line, just so you can have the "freedom" to complain. Freedom is an expensive commodity, ladies. Don't let your actions cheapen it."

I must have been louder than I meant to be, because the manager came over to inquire if everything was all right. "Yes, thank you," I replied. Then turning back to the women, I said, "Enjoy the rest of your meal."

As I returned to my booth applause broke out. I was embarrassed for making a scene, and went back to my half-eaten steak. The women picked up their check and scurried away.

After finishing my meal, and while waiting for my check, the manager returned with a huge apple cobbler ala mode. "Compliments of those soldiers," he said. He also smiled and said the ladies tried to pay for my dinner, but that another couple had beaten them to it. When I asked who, the manager said they had already left, but that the gentleman was a veteran, and wanted to take care of the wife of "one of our boys."

With a lump in my throat, I gratefully turned to the soldiers and thanked them for the cobbler. Grinning from ear to ear, they came over and surrounded the booth. "We just wanted to thank you, ma'am. You know we can't get into confrontations with civilians, so we appreciate what you did."

As I drove home, for the first time since my husband's deployment, I didn't feel quite so alone. My heart was filled with the warmth of the other diners who stopped by my table, to relate how they, too, were proud of my husband, and would

keep him in their prayers. I knew their flags would fly a little higher the next day.

Perhaps they would look for more tangible ways to show their pride in our country, and the military who protect her. And maybe, just maybe, the two women who were railing against our country, would pause for a minute to appreciate all the freedom America offers, and the price it pays to maintain it's freedom.

As for me, I have learned that one voice CAN make a difference. Maybe the next time protesters gather outside the gates of the base where I live, I will proudly stand on the opposite side with a sign of my own. It will simply say, "Thank You!"

(Lori Kimble is a 31 year old teacher and proud military wife. A California native, Mrs. Kimble currently lives in Alabama.)

To those who fought for our nation: Freedom has a flavor the protected will never know.

GOD BLESS AMERICA!

Red Cross Assistance Request Update:

In August, the American Red Cross (ARC) asked the public for donations of phone cards, clothing, small suitcases, and comfort items for service members recuperating at Walter Reed Army Medical Center. Now the ARC station manager, says they have more phone cards, sweat pants, and luggage than can be used. In fact, thanks to a generous public, so many items were donated that the Red Cross' storage room inside the hospital is filled to the brim, and the station manager is politely asking the public to hold off until further notice. The initial request came because many troops evacuated to the center arrived with no personnel effects. Now, the concern is what to do with all the donated items. The ARC intends to follow the donors' intent and that the items will go to the soldiers, so what's now on hand will take care of their needs for the foreseeable future. If the time should come again in the future they will put the appeal out again. The public's generosity is appreciated, and the soldiers are "very thankful and grateful " for what the American public has done. [Source: AFIS Press release 19 DEC 03]

VETS VS. TARGET:

In 2002 an individual who was working with the Howard County Vietnam Veteran's in Indiana solicited his local Target store for a monetary donation to a traveling Vietnam war memorial. The store did not make a donation because Target's company policy is that individual stores can only give gift certificates to support area charities. One was

offered and declined since only a monetary sponsorship was being sought. The local Target store neglected to inform the solicitor that a corporate grant could be applied for. In the course of things this was found out and information about the grants was requested. Target's corporate grants policy is only effective for arts, education, and family violence prevention. (It is not at all unusual for companies to have specific giving guidelines such as these).

The individual upon learning of the policy decided that this meant that a veterans project was unacceptable and chose not to apply for the grant. This was unfortunate since it probably would have fallen under the education area. Instead, he decided to spread the word on Target's nonsupport of veterans via the internet. He then wrote MOST of the email we now see and sent it to a few people. You know the scenario from there. However, some of what is in the currently circulating version is not the individual's words.

In fact, some of his words have been deliberately changed. In March 2003, someone changed his wording, "and Target's genuine giving policy from 'education, arts and family violence prevention,' to read, the arts, social actions, gay and lesbian causes, and education." One of the other additions to the message began shortly after France decided not to back U.S. efforts in a war against Iraq. The message then began falsely claiming that Target is French owned.

Target does indeed give to veteran's projects that fall within the aforementioned categories. Target is a corporate sponsor of "The Wall That Heals," a traveling Vietnam memorial wall. In response to the veterans allegations, the Veterans of Foreign Wars posted a letter on their website praising Target for their support of this effort www.vfw.org/news/target.htm

It also turns out that Target is supporting other veterans groups including: Yankee Air Force Museum in Ypsilanti, Michigan; Hays County Veterans in San Marcos, Texas; Kenny Nickelson Memorial Foundation for Homeless Veterans in Manhattan Beach, California. Finally, they are very supportive of the veterans and military reservists working for them. A recent email lauded Sears for continuing benefits for reservists, but Target does the same. The Reserve Officers Association has recognized Target for these benefits and the National Committee for Employer Support of the Guard and Reserve also lists Target on their Web site. Target is not French owned.

Target Corporation is a publicly held U.S. company (NYSE: TGT). Businessman George Dayton has based the company in Minneapolis, Minnesota ever since its founding in 1902 as The Dayton Company.

At least weekly for the last year someone has forwarded one of these messages to RAO Baguio. No one who forwards this message is doing anyone any favors and is only perpetuating misleading information about Target. Just because a corporation does not support one's own particular event does not make that corporation anti anything. There is only so

much of a piece of pie to go around. Corporations usually set their corporate grants and giving levels at the beginning of each year. When it's gone, it's gone. Many are beginning to limit what kind of giving they will do. A strong-arm approach to fund raising is unwarranted and ungracious. If you are asked to seek support for some non-profit project it is best to be gracious if turned down. The hand that turned you down today may well give tomorrow. [Source: Editor Truth Miners Newsletter 4 JAN 04]

Mobilization Economic Protections:

Since World War II, the Soldiers and Sailors Civil Relief Act of 1940 has been a major bulwark to protect men and women in uniform from civil actions while deployed overseas. It's a safeguard against creditors, landlords, and others who might potentially take advantage of a servicemember's absence. But economic and social changes over time have driven a need to bring the law up to date. Fortunately, many of our fraternal organization's recommendations were incorporated into the final version of the Servicemembers Civil Relief Act (H.R. 100) passed by the House in DEC 03, following earlier Senate endorsement and signed into law 19 DEC 03 by the President. Among other provisions, the Servicemembers Civil Relief Act:

- Expands protection for servicemembers and their families against eviction from housing while on active duty due to nonpayment of rents - raising the maximum housing lease rates subject to the protection from \$1200 per month to \$2400.
- Provides a servicemember who receives permanent change of station orders or who is deployed to a new location for 90 days or more the right to terminate a housing lease.
- Servicemembers deploying to new duty stations will have the ability to terminate automobile leases without having to pay early termination penalties. Furthermore, it will prevent personal property (such as automobiles) from being repossessed without a specific court order in order to take into account their military duty status.
- Provides servicemembers with automatic 90-day stays in civil proceedings.

Furthermore, if an additional stay is subsequently requested but denied, the court will be required to appoint a counsel to protect the servicemember's rights while he remains on active duty. The new law even allows the possibility of servicemembers reopening default judgments rendered against them when the failure to appear was caused by military service. And, the civil protections under this law will now also be applied to administrative

proceedings, such as licensing and zoning matters, which are much more common today.

- Updates life insurance protections provided to activated Guard and reserve members by increasing from \$10,000 to \$250,000 the maximum policy coverage that the federal government will protect from default for nonpayment while on active duty.
- Prevents servicemembers from a form of double taxation that can occur when they have a spouse who works and is taxed in a state other than the state in which they maintain their permanent legal residence. H.R. 100 prevents states from using the income earned by a servicemember in determining the spouse's tax rate when they do not maintain their permanent legal residence in that state.
- Clarifies and restates existing law that limits to 6 % interest on credit obligations, including credit card debt, incurred before a member is mobilized or enters active duty. H.R. 100 unambiguously states that, for such previously incurred debts, the higher interest rates also cannot become due once the servicemember leaves active duty. Instead, that portion above 6 percent is permanently forgiven. (Note that this does not apply to debts incurred after the member is mobilized or enters active duty.)

Thanks should be given to House Veterans Affairs Committee Chairman Chris Smith (R-NJ) for sponsoring the legislation, and all the members of the House and Senate Veterans Affairs Committee for their leadership in protecting service families' economic interests. [Source: MOAA's Leg Up 19 DEC 03 & VFW TIB #19, Vol. XXXXII, 30 DEC 03]

Mail Tips for Redeploying Troops:

The Army's 3rd Personnel Command, which manages postal operations in the Operation Iraqi Freedom theater, has issued guidance to redeploying troops about redirecting their mail for a smooth, timely transition to their new addresses.

Affected are some 130,000 service members and pieces of equipment numbering in the tens of thousands in Iraq. The same standards will apply to deploying service members entering the OIF theater, which will include 110,000 soldiers and Marines, along with fresh equipment. Officials provided the following guidance:

Service members should complete change-of-address cards for the servicing mail clerk and for the servicing Army Post Office.

Members should notify correspondents to stop sending mail into the theater at least 15 days, and preferably 30 days, before their units move from base camps to their redeployment sites.

No mail will be delivered at redeployment sites, but outgoing mail will be accepted.

Unit commanders should inform home-station mail rooms when to stop forwarding mail to the theater APO and start holding it for returning service members.

Unit mail clerks in theater will provide the supporting theater APO with the unit's forwarding home address.

Mail will be forwarded for 60 days by either the APO or a forward mail clerk, ideally, 30 days before the individual's redeployment date and 30 days after. After 60 days, it will either be returned to sender or disposed of in accordance with the DoD Postal Manual.

Members mailing items from the theater before redeploying should mark parcels and letters "MPS" for free delivery of nonvaluable items. Valuable items should be insured or registered.

The maximum size for packages is 70 pounds and 138 inches in combined length and girth.

When mailing to an APO address, the country name should not be used in the address.

Service members with questions should contact their unit mail clerk, their servicing APO or the 3rd PERSCOM Postal Operations Directorate at DSN 318-825-1208.

Air & Army National Guard Cruise & Tour Specials from Dube Travel:

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.

Book your vacation with Dube Travel 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.

NATIONAL GUARD GROUP DEPARTURES

March 27th ~ April 5, 2004 - CARNIVAL Legend, 8-day Southern Caribbean Cruise. Visit St. Maarten, Barbados, Martinique mixed in with 4 days at sea. All this

starting at a low price of \$1,399.00. Includes air, 1 night hotel in Fort Lauderdale, transfers, cruise, port taxes and gratuities!

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.

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.

SPORT TOURS - We have group departures to the Boston Bruins versus the Philadelphia Flyers on February 28th, and against the Montreal Canadiens on March 27th. The price for National Guard Members is \$90.00 per person and includes bus transportation from Lewiston or Portland.

We will be announcing our Red Sox Groups by mid January and expect an early sell out. Call our Lewiston office for any sport games.

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****TRIVIA QUESTIONS****

This radio, TV, movie star was drafted into the Army in 1944 and took part in the D-Day landing at Normandy. A piece of shrapnel shattered his right leg. He was left with a leg three-quarters of an inch shorter than the other and a lifelong limp.

He won fame for his role as a sewer worker on a TV comedy show and went on to win the 1974 Oscar for best actor in "Harry and Tonto". Prior to making this film he battled a drinking problem for several years. At one point his behavior became so erratic, while co-starring with Walter Matthau in the Broadway run of Neil Simon's "The Odd Couple" in the 1960s, that he dropped out of the show and spent nearly half a year in a sanitarium. However, at the time of making this film he stopped drinking.

Among his movie credits: "W.W. and the Dixie Dance Kings," "The Late Show," "House Calls," "Movie Movie," "Sunburn," "Going in Style," "Roadie," "Firestarter," "The Muppets Take Manhattan" and "Last Action Hero."

(Answer on page 24)

****FEEDBACK****

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

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



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

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

Adams, Earl, MG – adams_earl@msn.com
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If anyone knows the correct mailing address for the these retirees, please contact a member of the Retiree Council or myself at:

- Phone: (207) 626-4380
- Mail: Dept. of Def., Vet. & Emerg. Mgmt.
33 State House Station
Augusta, Maine 04333-0033
- E-Mail: Dean.Soule@me.ngb.army.mil

This will help keep the cost of mailing down and ensuring a retiree is getting his or her newsletter. The newsletters are mailed out by bulk mailing and not first class, which means if an incorrect mailing address is on the newsletter, it will not be returned as in most cases with first class mailing. We really have no way of knowing if the mailing address is correct.



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

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****ANSWERS TO TRIVIA****

'Honeymooners' Icon Art Carney Dies at 85

By MATT APUZZO, Associated Press Writer

HARTFORD, Conn. - Art Carney, who played Jackie Gleason's sewer worker pal Ed Norton in the TV classic "The Honeymooners" and went on to win the 1974 Oscar for best actor in "Harry and Tonto," has died at 85.



Carney died in Chester, Conn., on Sunday the 9th of November in his home and was buried on Tuesday the 11th of November after a small, private funeral in Old Saybrook, Connecticut. He had been ill for some time.

The comic actor would be forever identified as Norton, Ralph Kramden's bowling buddy and not-too-bright upstairs neighbor on "The Honeymooners." The characters appeared in various forms from 1951 to 1956, and the show was revived briefly in 1971. The shows can still be seen on cable.

With his turned-up porkpie hat and unbuttoned vest over a white T-shirt, Carney's Ed Norton with his exuberant "Hey, Ralphie boy!" became an ideal foil for Gleason's blustery, bullying Kramden. Carney won three Emmys for his role and his first taste of fame.

"The first time I saw the guy act," Gleason once said, "I knew I would have to work twice as hard for my laughs. He was funny as hell."

In one episode, Norton and Ralph learn to golf from an instruction book. Told to "address the ball," Norton gives a wave of the hand and says, "Hellooooo, ball!" In another episode, Norton inadvertently wins the award for best costume at a Raccoon Lodge party by showing up in his sewer worker's gear. Another time, the loose-limbed Norton teaches Ralph a finger-popping new dance called the Hucklebuck.

"I loved Art Carney," said actor Billy Bob Thornton. "I was a huge fan of 'The Honeymooners' and I loved Jackie Gleason, who was a genius. But I was probably more struck by Art Carney than Gleason. You just couldn't wait for him to come through the door again."

Carney told a Saturday Evening Post interviewer in 1961 that strangers were always asking him how he liked it down in the sewer. "I have seasonal answers," he said. "In the summer: 'I like it down there because it's cool.' In the winter: 'I like it down there because it's warm.' Then I've got one that isn't seasonal: 'Go to hell.'"

After "The Honeymooners," Carney battled a drinking problem for several years. His behavior became erratic while co-starring with Walter Matthau in the Broadway run of Neil Simon's "The Odd Couple" in the 1960s. He dropped out of the show and spent nearly half a year in a sanitarium.

His career resumed, and in 1974 he was cast in Paul Mazurksy's "Harry and Tonto" as a 72-year-old widower who travels from New York to Chicago with his pet cat. He stopped drinking during the making of the film.

When it won him his Oscar, Carney wisecracked: "You're looking at an actor whose price has just doubled."

"Art was, and is one of the most endearing men I have ever met," the late actress Audrey Meadows (the caustic Alice Kramden on "The Honeymooners") wrote in her 1994 memoir "Love, Alice." She called him a "witty and delightful companion who went out of his way to help each new actor find his niche" on the show.

Carney was born into an Irish-Catholic family in Mount Vernon, N.Y., on Nov. 4, 1918, and baptized Arthur William Matthew Carney. His father was a newspaperman and publicist.

After appearing in amateur theatricals and imitating radio personalities, Carney won a job in 1937 traveling with Horace Heidt's dance band, doing his impressions and singing novelty songs.

"There I was, an 18-year-old mimic rooming with a blind whistler," he told People magazine in 1974. "He would order gin and grapefruit juice for us in the morning, and it was great. ... No responsibilities, no remorse. I was an alcoholic, even then."

Later he won a job at \$225 a week imitating Franklin D. Roosevelt, Winston Churchill and other world leaders on a radio show, "Report to the Nation."

He was drafted into the Army in 1944 and took part in the D-Day landing at Normandy. A piece of shrapnel shattered his right leg. He was left with a leg three-quarters of an inch shorter than the other and a lifelong limp.

Carney returned to radio as second banana on comedy shows, then ventured into television on "The Morey Amsterdam Show" in 1948. That brought him to the attention of Gleason.

Among his movie credits: "W.W. and the Dixie Dance Kings," "The Late Show," "House Calls," "Movie Movie," "Sunburn," "Going in Style," "Roadie," "Firestarter," "The Muppets Take Manhattan" and "Last Action Hero."

Around Westbrook, where he and his wife had a waterfront home, Carney was known around town as "Mr. C."

Family friend Janice Buglini remembered how Carney came to cheer up her 11-year-old daughter, who had leukemia. "He would bring ice cream over for her, and a lobster — anything she wanted," Buglini said.

Carney married his high school sweetheart, Jean Myers, in 1940. After the marriage broke up, Carney married Barbara Isaac in 1966. They divorced 10 years later, and in 1980 he and his first wife remarried.

"We always kept in touch because of our three children," he said in a 1980 AP interview. "After our second divorces, it was sort of like the puppy coming home: 'Oh, it's you, come on in.' We decided to give it a go again."

