

Issue 2005-1 – April 9, 2005

Notices

RAO Returns to Normal Operating Schedule

I am pleased to report that the office space issue was resolved at the beginning of February and the RAO is now the sole occupant of Room 103, Building 936. As a result, the RAO has resumed normal operating hours 0800-1500, Mon-Fri, and Jack Terwiel remains as Director since no other retirees stepped up to claim the position.

Osan AB Retiree Activities Office

Information for Space Available Travelers

Due to structural problems, the AMC Passenger Terminal at Osan AB has been condemned. The temporary passenger terminal is operating in Building 920 (aka, old BX). This will continue until the end of September.

The end of September is significant because that's when the Patriot Express contract ends. Military personnel traveling on orders will then start traveling via commercial air from Incheon International Airport. Retiree who travel via space available will find a significant reduction in Category VI seats, since the remaining military airlift without Patriot Express will have far less space available seating, and what there is will probably go almost exclusively to higher category travelers.

Osan AB Retiree Activities Office

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VA Benefits

(The following is a Stars & Stripes story aimed at active duty members, but it serves as a timely reminder to retirees of the importance of VA benefits.)

Ray Regelein's message to service members who soon will be separating or retiring from the military: Don't delay.

A Department of Veterans Affairs (VA) representative, Regelein was at Misawa AB, Japan, last week to talk to military personnel about VA benefits they may qualify for after stepping out of their uniform.

One question he hears time and again concerns disability compensation, Regelein said. Though it's easier to qualify for these benefits than one may think – knee injuries, for example, are common – it's important to establish that service connection early rather than 20 years down the road.

"I always tell people 'don't delay,'" Regelein said. "Make sure they file a claim with the VA and let us make the decision."

Service members can qualify for disability compensation if they've suffered an injury or illness while on active duty that leaves any kind of residual effect, "no matter how minor," Regelein said. The benefits include priority medical care at VA facilities, and, depending on the degree of disability, monetary compensation.

Even a heart condition, high blood pressure or diabetes may qualify as service-connected for personnel who were in the service for many years, Regelein said, as long as it was diagnosed while the member was on active duty and drug or alcohol abuse wasn't involved.

Regelein has been working from Yokosuka Naval Base since January, where he's temporarily assigned to cover U.S. military bases in the Tokyo area north to Misawa as part of the Defense Department's overseas military program. VA representatives rotate in and out of Japan about every five months for the program. Regelein visits Misawa about once a month to speak at the Family Support Center's new Transition Assistance Program Benefits Brief for personnel getting ready to retire or separate from the service.

Another VA representative is scheduled to visit Misawa March 17-18. To book a one-on-one consultation or to reserve a spot at the group briefing, call 226-4735. For more information about VA benefits, go to www.va.gov. Questions to Regelein may be sent to: regelein.ray@cfay.navy.mil.

Other issues VA representative Ray Regelein often fields questions about include:

Education benefits under the Montgomery GI Bill: Regelein encourages service members to enroll in the "kicker" program. Under the Montgomery GI Bill, service members who served their full enlistment may receive an education entitlement of up to \$1,004 a month for 36 months. By adding \$600 to their initial contribution of \$1,200, military members can increase their monthly entitlement by \$150 a month, Regelein said. "You have to put the money in before you separate from the service."

Home loan program: The VA guarantees a portion of a loan up to \$249,000 to the lender in lieu of a down payment from the veteran. Regelein said loans may run as high as \$359,000, though with higher amounts a down payment may be involved. The VA funding fee of half a percent may be waived if the service member has a disability rated by the VA of 10 percent or more. Those fees also can be rolled into the loan itself, Regelein said.

Vocational Rehabilitation Services: Veterans with a disability rated 20 percent or more are entitled to training under the VA's vocational rehabilitation program. The program helps disabled veterans acquire the skills they need for employment and find a job.

Higher VA health care enrollment fees: Some members of Congress are proposing to impose an enrollment fee of at least \$230 a year on 2.4 million veterans who are neither poor nor suffering from service-connected disabilities. "Like every other agency, we're at the mercy of funding, but you'll never have to pay for treatment for a service-connected condition," Regelein said. *News of the Force (page 2), Mar 6*

Keep Our Promise to Military Retirees Health Care Act

Senator Tim Johnson (D-SD) introduced S.407 on Feb 16, 2005. The companion House of Representatives bill is HR.602. The purpose of the bill is restore health care that was promised to military members throughout their careers. As stated in the bill and affirming decisions in numerous court cases, "Only the United States Congress can make good on promises recruiters made in good faith to plaintiffs and others of the World War II and Korean War era."

The bill's introduction addresses promises of guaranteed health care made prior to December 7, 1956. Effective on that date, military health care to retirees changed to space available. Even then, implied guarantees made after that date were for lifetime health care for retirees and their families. The introduction continues, "After four rounds of base closures between 1988 and 1995 and further drawdowns of remaining military medical treatment facilities, access to 'space available' health care in a military medical treatment facility is difficult to virtually nonexistent for many military retirees."

The health care issue is also affecting the current force because, "The failure to provide adequate health care upon retirement is

preventing the retired members of the uniformed services from recommending, without reservation, that young men and women make a career of any military service."

The bill proposes access by military retirees, their dependents, survivors and former spouses to the Federal Employees Health Benefits Program (FEHBP). Eligibility is defined in Section 1072, Title 10, United States Code. In the simplest terms, this section defines eligibility for a uniformed services ID card. Thus, retirees, their dependents and survivors eligible for an ID card would be eligible to enroll in FEHBP under this bill. No eligibility criteria (e.g., physical examination) would be required for enrollment. Enrollees would have the same coverage and change options as federal employees and government cost share would be the same as for federal employees.

The reason for providing the FEHBP option, as explained in the introduction is to provide affordable health care to those retirees not covered by the TRICARE for Life coverage made available though Medicare enacted with the 2001 National Defense Authorization Act.

The bill also provides for reimbursement to persons eligible for TRICARE pharmacy benefits but unable to use the TRICARE network due to certain hardship conditions.

Finally, the bill provides for waiver of the Medicare Part B premium for retirees, spouses, and widow(er)s for those whose service began before Dec 7, 1956. Premiums paid beginning Jan 1, 2005, would be reimbursed.

Summary by Osan AB Retiree Activities Office

Pay Matters

DoD Officials Deny Decision on Concurrent Receipt

Despite rumors to the contrary, the Pentagon has made no final decision on paying full concurrent receipt of military retired and disability pay to veterans with non-combat disabilities rated at 100 percent solely because they are unemployable.

An e-mail circulating among military retirees claims there was a Jan 28 announcement from the Defense Department that retirees who are rated fully disabled solely because the Department of Veterans Affairs has determined they are unable to work will not get full concurrent receipt that will go to other disabled retirees who have formal 100-percent disability ratings.

Defense personnel, finance center and public affairs officials said Jan 31 that there was no such announcement and that no decision has been made.

Since late October, Pentagon officials have been trying to decide how to apply a provision of the 2005 Defense Authorization Act – now Public Law 108-375 – that promised to immediately end the offset in retired pay for all 100-percent disabled military retirees, without forcing them to wait the nine remaining years of an originally planned 10-year phaseout of the offset.

One clear result – appearing in retiree paychecks this week – is that veterans with non-combat disabilities rated at 100 percent no longer have their military retired pay reduced because they are also receiving veterans' disability compensation. About 15,000 retirees are getting extra money in their Feb 1 retirement checks because of this change, defense officials said.

Still to be determined is what happens to the additional 15,000 retirees who have formal disability ratings of less than 100 percent but are considered unemployable by the VA, a determination that results in their also being paid as 100-percent disabled veterans.

In December, defense officials sent a letter to the White House saying that unless the White House objected, they intended to treat veterans with what the VA calls "individual unemployability" the same as other 100-percent disabled veterans.

The White House's Office of Management and Budget, which received the notice, did not raise any objections, but a final policy decision still has not been made and the Defense Finance and Accounting Service, which cuts retiree paychecks, hasn't received any order to make payments.

In December and early January, defense officials working on the unemployability question were optimistic that the retirees ultimately would receive the payments. Now, as the final decision has lagged, they are less sure.

One official working on the issue put the odds at 50-50 either way. "If this were a sure thing, the pay order would already have gone out," he said.

If a decision is made to cover the unemployable disabled retirees, they would be entitled to payments effective Jan 1, 2005, the same as other disabled retirees, officials said.

There appears to be no timetable for making a final decision. Officials said there is some talk among policymakers about punting the issue back to Congress because it was a lack of clarity in the 2005 Defense Authorization Act that led to the current

impasse.

If Congress has to pass a new law clarifying coverage, that would likely delay payments, officials said. [Source: Army Times]
The Retired Enlisted Association Update, Feb 1

2005 Veterans Benefits Handbook Available

The 2005 Federal Benefits for Veterans and Dependents (2005 Edition) has just been released. It lists the variety of federal benefits available to veterans and their dependents.

- For the booklet in html format (about 800kb), which can be viewed in any web browser, the link to our html web page is at <http://www.valaw.org/vetben05.htm>
- To download the file in pdf format (about 840kb) from our website, go to <http://www.valaw.org/files/fedben.pdf>
- To download our html web pages in zip format (about 450kb), go to <http://www.valaw.org/files/fedben05.zip>
- Or to download from the VA website (about 840kb), go to <http://www1.va.gov/opa/vadocs/fedben.pdf>

Veterans Resource Network

SSA Continues to Work Medicare Part B Penalty Waivers

Members of the retiree community otherwise eligible for TRICARE for Life except for being enrolled in Medicare Part B still have an opportunity to enroll. Unless disabled, retirees must be age 65 to sign up for Medicare Part B.

Unless they enroll in Medicare Part B, effective Jan 1, 2005, TRICARE will deny payment of health care claims for individuals entitled to Medicare Part A only.

The Social Security Administration (SSA), working with the Department of Defense and the Center for Medicare and Medicaid Services (CMS), notified and provided Part B coverage to most individuals affected by the new law.

However, those who were missed during that notification should contact the SSA. Retirees living in Korea should contact the Osan AB Retiree Activities Office. Or they can go to <http://www.rao-osan.com>, click on "Applying for" to obtain the CMS-40 form, fill it out and mail it with a notarized photocopy of their military ID card to:
SSA-OAS-SEC 625 PROJECT, P.O. BOX 15430, KANSAS CITY, MO 64106-0430

Social Security officials report that they can check Medicare records for any problems, and enroll individuals in Part B for months in 2004 and may do this even if you reach them after Dec 31, 2004.

This is all part of the Medicare Modernization Act of 2003 which provided for a special enrollment period for TRICARE beneficiaries who had never signed up for Medicare Part B. It also authorized a prospective waiver of late enrollment penalties for military beneficiaries who signed up for Part B in 2001 or later. The purpose was to ease penalties for unenrolled retirees who had signed up late for Part B to get TRICARE for Life (TFL) benefits.

TRICARE beneficiaries who enrolled in Medicare Part B from Jan 1, 2001 through Dec 31, 2004 and whose Part B premium was more than the 2004 premium of \$66.60 per month may have the premium surcharge removed and get a refund of all premium surcharges previously paid in 2004. They should call the toll free number for the SSA.

Members of the retiree community entitled to Medicare Part A and who also have group health plan coverage based on their current employment should note that they do not need to enroll in Medicare Part B, although they may do so while they are employed and covered under their group health plan. However, if the beneficiary chooses not to enroll in Medicare Part B, he or she will not be able to receive TRICARE benefits until enrolled in Part B. TRICARE will not act as a second payer.

They may also enroll in Part B, without penalty, during the eight-month period following the month the employment ends or the group health plan coverage ends, whichever occurs first.

Coverage under TRICARE for Life is effective with the Part B entitlement date. Those enrolling in Part B after the eight month period following the end of employment or end of the group health plan coverage, would be subject to the Medicare Part B penalty. Currently that is 10 percent of the premium, increasing by 10 percent each year

AF Retiree News, Jan 13

Administration Proposes Fees for VA Health Care

They're back. The administration's FY2006 budget request once again proposes a \$250 usage fee for about 2.3 million priority 7 and 8 veterans enrolled in VA care. Priority 7 and 8 veterans are those with no compensable disabilities, and who have incomes

above a geographically adjusted means-test level.

The administration is also reviving its proposal to increase pharmacy co-payments from \$7 to \$15 for priority 7 and 8 veterans. Disabled, indigent, and special needs veterans, (priorities 2-6) would be exempt from increased drug co-payments. Only severely disabled veterans (category 1) are exempt from all drug co-payments.

Last year, the administration sought similar \$250 "enrollment" fees and drug co-pay increases from category 7 and 8 veterans. Congress quickly rejected both proposals.

Some have criticized the new VA budget request as "smoke and mirrors" because it masks the continuing funding vs. caseload mismatch in VA health care that has caused lengthy waiting lists in recent years. The President's own VA health care Task Force report recommended in May 2003 that the VA system should be fully funded to meet the needs of all veterans enrolled in priorities 1-7, but administration budget officials seem to have ignored that message. Instead, they again propose charging some veterans to fund improvements for others.

MOAA fully supports initiatives that free disabled and indigent veterans from some cost-shares including the budget's plan to cover enrolled veterans' out-of-pocket expenses for emergency care obtained outside the VA system and to exempt VA hospice care from co-payments.

Those are good things, for sure. However, this budget says the government doesn't want to pay for the care of the veterans it already has agreed to treat. Rather than stepping up to that funding obligation, it would prefer to make them wait months for access and selectively impose usage fees and co-pays in the hope that this will drive an estimated 213,000 veterans away from the system.

We'd rather see the government step up to meet its own funding obligations than resort to "robbing Peter to pay Paul."
MOAA Legislative Update, Feb 11

SBP Matters

Survivor Benefit Plan Open Season Set to Begin Oct 1

A one-year Survivor Benefit Plan (SBP) open enrollment season, a provision of the National Defense Authorization Act for Fiscal Year 2005, is scheduled to begin Oct 1.

Although complete details have not yet been determined, here's what is known at this time:

- During the open season, retirees not currently participating in the SBP will be permitted to elect SBP. Retirees participating in the SBP at a reduced base amount will be permitted to increase the base amount. Lastly, retirees who currently have child only coverage will be permitted to add spouse or former spouse coverage to the existing child coverage.
- Retirees must live for two years following the election in order for the coverage to become fully effective. Should the retiree die before the two-year period expires, this election shall become void, and all costs attributed to the election will be refunded to the named beneficiary of the voided election.
- There will be a buy-in premium, which will represent the costs that would have been paid for this election had it been made at the first opportunity to do so. Please note that interest and any actuarial charges necessary may be added to this amount. The costs associated with buy-in premiums are not yet available, but will be posted on the Internet at <http://www.dfas.mil> once they are available and will also be publicized extensively.

SBP officials point out that individuals who have been retired for many years may find the buy-in premiums high and feel it's cost prohibitive, but urge each retired member to consider the benefits before deciding not to elect coverage.

Recent legislation has greatly enhanced the plan by eliminating the age 62 offset over a period of three and a half years.

The offset originally reduced the SBP annuity from 55 percent to 35 percent when the annuitant reached age 62 and became eligible for Social Security based on the retired member's work record.

Members of the Air Force Retiree Council, retiree councils of other Services, and numerous military related organizations have long supported the offset elimination which will be accomplished by increasing the annuities paid to survivors, who are 62 and older, from 35 percent of retired pay to the following percentages:

- 40 percent beginning Oct. 1, 2005
- 45 percent beginning April 1, 2006
- 50 percent beginning April 1, 2007
- 55 percent beginning April 1, 2008

Members of the retiree community are urged not to call the Air Force SBP office or local base counselor at this time as they have no information on the open season. The Air Force Retiree News Service, and Afterburner, News for USAF Retired Personnel, and various military related publications will include information on the SBP open season as it becomes available. Plans are to include the enrollment form in the June Afterburner if at all possible.

AF Retiree News, Jan 7

E-mail "Storm" Will Help End SBP Inequities

As MOAA gears up for our annual "Storming the Hill" lobbying event, now is the time to e-mail your representatives to support our SBP inequities initiatives. Next week, MOAA's Board of Directors and State Council Presidents will descend on Washington, visiting every state's Congressional delegation. They'll be urging fixes on two Survivor Benefit Plan (SBP) problems: the unfair deduction of VA survivor benefits from SBP when the service caused the member's death and the delayed (2008) effective date of paid-up SBP coverage.

Currently, survivors receive Dependency and Indemnity Compensation (DIC) from the VA when the member's death is due to service-connected causes. But they're forced to pay for their own DIC by giving up \$1 of their SBP annuity for every \$1 from the VA. In many cases, such survivors are left with an annuity of only \$993 per month.

Congress also inadvertently penalized older retirees by delaying the effective date of 30-year, paid-up SBP coverage until October 2008. Under current law, "Greatest Generation" retirees who signed up for SBP in 1972 will end up paying 6 years longer and 34% more SBP premiums than a member of the same grade and years of service who retired in 1978.

In the Senate, Senators Bill Nelson (D-FL) and Jon Corzine (D-NJ) have joined to sponsor S. 185, a bill that would end the SBP/DIC offset effective Oct. 1, 2005. On the House side, Representative Henry Brown's (R-SC) H.R. 808 would end the SBP-DIC offset while Rep. Jim Saxton's (R-NJ) H.R. 968 would move up implementation of paid-up SBP, both as of Oct 1, 2005.

We need your help to ensure that these issues are fresh in legislators' minds when MOAA representatives arrive in their offices to ask for their co-sponsorship of these bills. You can help by visiting MOAA's Web site to send your senators and representative a MOAA-suggested message, so there's a stack of messages waiting when Congress reconvenes next week.

MOAA Legislative Update, Apr 1

Community Matters

Questions to Consider Before Drafting a Living Will

(The following article was found at the Jewish World Review website <http://www.jewishworldreview.com> and is particularly timely with the recent questions raised in the Terri Schiavo case. Retirees without a will, living will and durable power of attorney are urged to consider visiting the Legal Office to have these important documents drawn up. Retirees who have some or all of these documents should regularly review and update the documents as changes in your life and the lives of others occur.)

Drafting a will is important to ensure that after you die, your assets are distributed the way you want.

A living will, however, allows you to stipulate what steps are to be taken should you become incapable of making health care and other decisions on your own.

Like a regular will, forms establishing a living will and a health-care proxy can be filled out with your lawyer, says Peter Valente of the law firm Blank Rome LLP in New York.

There are do-it-yourself forms for living wills, but each state has different (and sometimes complex) requirements – it's easy to make a mistake that could render your document useless. "I wouldn't recommend it any more than I'd recommend you do your own will," he says.

Before drafting a living will, there are three questions you need to consider:

What should be covered? "It's really a statement of philosophy," says Valente. Consider how you feel about specific medical measures such as resuscitation, artificial nutrition and hydration, and breathing assistance. You should also consider circumstances when you might want or not want such measures. For example, you might find such measures acceptable if they are temporary, but not in cases of irreversible coma or terminal illness.

Who will witness the document? Depending on your state, you will be required to have up to two witnesses. That in itself might not be an issue, but some states require that neither witness be someone who would profit or otherwise benefit from your death. Other states will not allow your physician or health care provider to serve as a witness.

Who will be your health proxy? Your form selecting somebody to be your health-care proxy is even more important than the living will, says Valente. "When you're not competent to make these decisions, you want someone you trust who will," he says. Your health proxy will be responsible for making decisions about which measures to take and when to stop life-sustaining

procedures.

Marshall Loeb, Mar 5

Dollar Days' Savings Come to Commissaries

Dollar Days, a growing trend in retail stores, are coming to commissaries in April.

Patrick B. Nixon, chief executive officer and acting director of the Defense Commissary Agency, said commissaries in the United States kick off the new "Dollar Days" sales event during the first two weeks of April with plans for a repeat performance the first two weeks of August. Items throughout the store will feature dollar pricing.

Commissaries in Europe and the Far East also plan to participate in Dollar Days but the time frame may not coincide with stateside stores.

"Customers might see two-for-a-dollar deals, or even unusual deals such as three items for two dollars," said Nixon. "It all depends on the items up for sale naturally, but the key is in offering multiple items for even dollar amounts." Customers should look for "Extra Savings" signs in stores that will show the way to Dollar Days savings throughout their commissary.

If the sales promotion proves popular with customers, Dollar Days could be expanded to several times per year, according to Nixon. Theme sales have proven popular with commissary customers already. Many stores hold dollar sales or sidewalk sales and DeCA currently holds two worldwide case lot sales in May and October.

AF Retiree News, Mar 30

Personnel Records to Stay at AFPC

Airmen who retire or separate don't have to wait several months to receive requested copies of certain records thanks to a recent change in how the Air Force maintains personnel records.

The 49-year-old practice of sending nearly 5,500 personnel records each month to the National Personnel Records Center in St Louis, Mo. ended in February as part of an effort to save money and give Airmen better access to their records.

"People usually have a lengthy wait before receiving copies of their records from the NPRC and it costs the Air Force around \$8 million a year to maintain records there," said Mrs. Jo Hogue, chief of master personnel records at the Air Force Personnel Center at Randolph AFB, Texas. "That price tag would keep increasing if we sent more records to the NPRC and our customers wouldn't have the accessibility we'll be able to provide."

"Air Force Personnel is committed to providing state of the art, convenient, leading edge service and this is another step in the effort to make Air Force personnel records available online anytime," said Maj. Gen. Tony Przybyslawski, AFPC commander. "We hope to be able to offer that capability to our active duty customers sometime in the next few of years."

In the meantime, former active-duty Airmen who retired or separated on or after Oct 1, 2004 can request copies of records such as DD Form 214s, performance reports and other information by writing or faxing:

AFPC/DPFFCMP
550 C St. West, Suite 19
Randolph AFB, TX 78150
Fax: Commercial (210)565-4021, DSN: 665-4021

People requesting their own records need to send a signed note that includes their name, social security number, contact information and specific record requested. Those requesting a relative's record also need to provide their relationship to the former Airman.

Former Guard and Reserve Airmen who retired or separated on or after Oct 1, 2004 can write or fax:

HQ ARPC/PSDC
6760 E. Irvington Place, Suite 4000
Denver, CO 80280
Commercial (303) 676-7071 DSN 926-7071

Those who retired or separated before Oct 1, 2004 can visit the NPRC Web site for record request instructions:

http://www.archives.gov/facilities/mo/st_louis.html

This change doesn't affect the disposition of medical and dental records, according to Mrs. Hogue. They will still be stored permanently at the NPRC.

"From now on, all Air Force personnel records will be scanned for permanent electronic storage here in the Automated Records

Management System and the records that are already at the NPRC will stay there," Mrs. Hogue said. "Converting the records from paper to electronic also provides an additional backup version of each record."

Before this change, the paper copy that went to the NPRC was the only copy of a person's record; now there are two e-versions in separate locations, according to Mrs. Hogue. The new system's backups are approved by the National Archivist, head of the National Archives and Records Administration, the federal agency responsible for preserving our nation's history.

The new ARMS backup systems allow the Air Force to return to the practice of eliminating the paper versions of records. From 1971-1994, AFPC destroyed the original copies of individual master personnel records because a microfilm copy was attached to the Unit Personnel Record Group that was forwarded to the NPRC, according to Mrs. Hogue. When the first electronic record storage system started in 1995, AFPC began storing paper copies of master personnel records again because the new system didn't provide a backup like the microfilm did.

Those who served or are currently serving as active duty members can call the Air Force Personnel Contact Center for more information at (800) 616-3775, commercial (210) 565-5000 or DSN: 665-5000. Those who served or are serving in the Air National Guard or Reserve can call the Air Reserve Personnel Center at (800)525-0102.

AF Retiree News, Mar 18

New Law Provides Access to Free Credit Reports

Soon you'll be able to get your credit report for free. A recent amendment to the federal Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months, from www.annualcreditreport.com. The Federal Trade Commission (FTC), the nation's consumer protection agency, has prepared a brochure, Your Access to Free Credit Reports, explaining your rights and how to order a free annual credit report.

A credit report contains information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

Consumers in Western states will first be able to order their credit reports under the federal law beginning December 1, 2004.

How do I know when I'm eligible to get a free report? Free reports will be phased in during a nine-month period, rolling from the West Coast to the East beginning December 1, 2004. Beginning September 1, 2005, free reports will be accessible to all Americans, regardless of where they live.

You can order your free annual credit report online at www.annualcreditreport.com, by calling 877-322-8228, or by completing the Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

When you order, you need to provide your name, address, Social Security number, and date of birth. To verify your identity, you may need to provide some information that only you would know, like the amount of your monthly mortgage payment.

http://www.ftc.gov/bcp/online/edcams/credit/ycr_free_reports.htm

Biometric Identification System (BIDS)

Retirees and their dependents living in Korea are required to be registered in the BIDS system to allow access to USFK military installations and to allow them to escort up to four visitors onto USFK military installations.

BIDS has expanded to include vehicle registration information. All personnel authorized to drive a personal vehicle onto a USFK installation must have the vehicle registered in BIDS. This occurs when the vehicle registration process occurs. New procedures for all DoD ID card holders, as defined in USFK Regulation 190-7, Nov 2004, will standardize the vehicle identification documents to the USFK Safety Decal and a USFK tab allowing access to all USFK installations. The USFK Safety Decal is bar-coded and it can be read with a scanner the same way the DoD ID card is read to verify current registration in BIDS. The BIDS registration is good for up to two years, and if not renewed the registration is deactivated and archived. To reactivate it, the ID card holder must visit any BIDS office and re-register.

In addition to personal and vehicle access, the BIDS registration is also being tied to the Ration Control Plate (RCP) system, so it's important that all family members are registered in BIDS.

Osan AB Retiree Activities Office

Revised 2005 Holiday Schedule

Due to the return to a normal five-day week, the RAO holiday schedule must be revised to take into account those holidays that occur on Monday or Friday (RAO non-work days under previous schedule).

During the remainder of 2005, RAO will be closed on the following days:

Date(s)	Reason for Closure
May 30	Memorial Day
July 4	Independence Day
Jul 25-Aug 5	Summer Vacation
Sep 5	Labor Day
Sep 19	Korean Chuseok (Thanksgiving) Day
Oct 12	Columbus Day
Nov 11	Veterans Day
Nov 24	Thanksgiving Day
Dec 26-Jan 7 2006	Christmas Vacation

Osan AB Retiree Activities Office

Laughing Matters

Me Too

A retired couple were discussing aspects of their future. "What will you do if I die before you do?" the husband asked his bride.

After some thought, she said that she'd probably look for a house-sharing situation with three other single or widowed women who might be a little younger than herself, since she is so active for her age.

Then she asked him, "What will you do if I die first?"

He replied, "Probably the same thing."

Christian Voices, Feb 19

Revised Hits

Some of the artists of the '60s are revising their hits with new lyrics to accommodate us aging baby boomers. They include:

1. Herman's Hermits
"Mrs. Brown, You've Got a Lovely Walker"
2. The Bee Gees
"How Can You Mend a Broken Hip?"
3. Bobby Darin
"Splish, Splash, I Was Havin' a Flash"
4. Ringo Starr
"I Get By With a Little Help from Depends"
5. Roberta Flack
"The First Time Ever I Forgot Your Face"
6. Johnny Nash
"I Can't See Clearly Now"
7. Paul Simon
"Fifty Ways to Lose Your Liver"
8. Commodores
"Once, Twice, Three Times to the Bathroom"
9. Marvin Gaye
"Heard It Through the Grape Nuts"
10. Procol Harum
"A Whiter Shade of Hair"
11. Leo Sayer
"You Make Me Feel Like Napping"
12. The Temptations
"Papa's Got a Kidney Stone"
13. Abba

"Denture Queen"

14. Tony Orlando
"Knock 3 Times on the Ceiling if You Hear Me Fall"
15. Helen Reddy
"I Am Woman, Hear Me Snore"
16. Willie Nelson
"On the Throne Again"
17. Leslie Gore
"It's My Procedure and I'll Cry if I Want To"
18. (RAO addition) Dionne Warwick
"Do You Know the Way to My House"

from the Internet

Director's Corner

In Their Own Words

Area I Retiree Council, Kenny Black: "I am very concerned about the stability of the council. The council serves the Area I community by providing input and support to the Area I and USFK leadership on relevant issues and concerns of the Area I retiree community. There have been no issues brought forward for over six months. The Vice Chairman and Secretary positions are open. Presently, the Army Leadership in Area I have been very supportive but I feel that we as a community can be more supportive. We appreciate the support of the Retiree Appreciation Day last year.

"I believe in what the Retiree Council represents but I sometimes feel that I am a lone survivor. A one-man council will certainly fail, but together we will make a difference."

Area II Retiree Council, deactivated: *The Area II Retiree Council never really got off the ground, since only a few dedicated retirees were involved. With lackadaisical participation by most retirees, Area II command support also turned out to be lackadaisical, just possibly a reflection of the general retiree attitude.*

Area III Retiree Council, Bill Spearman (*sent to the USFK Retiree Council*): "We had a Retiree Council meeting and 11 retirees showed up. Nominations for a new Chairman were taken with Randy Pryor and me nominated for the position. We both declined and no one else wanted the job. As a result, the following day I informed the Area III Commander that the Area III Retiree Council had disbanded until new officers are in place to reactivate it."

On the other hand, the **Area IV Retiree Council** led by Will Plumley appears to be thriving, so what's their secret? Retirees in that community are interested in their own welfare and their own future, so they **get involved**. It's not a closely-held secret for us to learn how well that approach works!

Jack Terwiel

Forgotten Warriors: Mission of Mercy

I consider it an honor to have participated in only a very small way in getting a compelling story into print. This book, *Forgotten Warriors: Mission of Mercy*, tells the incredible story of CW4 Ron Darr, a Dustoff pilot in Vietnam. Following is the writeup at Amazon.com:

For over 30 years after leaving Vietnam, Chief Warrant Officer Darr knew he had to make one more lifesaving mission: his own. As a helicopter ambulance pilot, he had saved countless lives under fire. But the memories and bitterness that lived with him every day had taken a heavy toll on his mind, body, and spirit. Through the telling of his experiences in Vietnam, he not only frees himself from the shame and stigma imposed by the U.S. government and society, but he resurrects the honor and the dignity of every man and woman who served their country in Vietnam. These forgotten warriors demonstrated their unswerving patriotism by serving in a country halfway around the world only to be treated as social outcasts upon their return home. We invite you to climb into the cockpit of UH-1 Huey helicopter and fly into battle with Mr. Darr, experience the terror projected by a determined enemy, and savor the wonderful feeling of saving a human's life (both friendly and enemy) in the midst of a hell created on earth."

Jack Terwiel

C7A Caribou Annual Reunion

The C-7A Caribou Association's 16th Annual Reunion will take place in Salt Lake City, Utah, May 12-15, 2005.

Among the ceremonies will be the dedication of Aircraft #755 of the 537th. We will stay at the Red Lion Hotel in downtown at 161 West 600 South, Salt Lake City

Reservations must be made prior to April 11, 2005. Hotel toll-free phone is 1-800-733-5466, or hotel direct is 1-801-521-7373. You can also contact Bill Avon, phone 1-330-878-7451, or e-mail veteran1@tusco.net.

William Avon MSgt ret USAF