

Issue 2006-09 —September, 2006

Notices

Korea Retirees' Schedule of Events

Sep 9 – The quarterly Osan AB Retiree Appreciation Day will be held at the Challenger Club starting at noon. Terry Queen will be addressing the Osan retiree community on organizing an Osan AB Retiree Council. How can you contribute? Be there!

Sep 12 – The September USFK Retiree Council meeting will be held at the Main Street (formerly Townhouse) Cafeteria starting at 0730. This meeting will be devoted to discussing the planned USFK Retiree Appreciation Day to be held at Yongsan. Non-members wishing to attend must arrange in advance with Al Chellis at DSN 723-6193.

Sep 12 – The Mobile RAO will be at Yongsan ACS, Room 118, from 0900-1200 to provide assistance to retirees and widows living in the Seoul area. Contact Jack Terwiel at DSN 784-1441 for information or appointment.

Sep 30 – Annual membership meeting of the U.S. Military Retirees Association Korea (see below).

Korea Schedule for Commissary Case Lot Sale

Sep 2-3: Camps Carroll and Walker

Sep 16-17: Chinhae Naval Base, Camp Humphreys, Kunsan and Osan ABs

Sep 30-Oct 1: Camps Casey, Red Cloud and Stanley, Hannam Village and Yongsan

http://www.commissaries.com/case_lot_sale_0906.cfm

RAO Vacation

The Retiree Activities Office will be closed for vacation Sep 20-29. Please note this on your calendar as Jack Terwiel will be out of touch during this time.

Osan AB Retiree Activities Office

AAFES Still Serving Weekend

AAFES will hold it's annual **Still Serving** show of appreciation for military retirees and their families during the weekend of Sep 29-Oct 1. For retirees who have ordered from the AAFES catalog or AAFES on-line, a booklet of coupons will be mailed by AAFES. For other retirees, we are hoping that AAFES will come through with some additional booklets that can be handed out to retirees during that weekend by retiree volunteers at your local AAFES main store.

Osan AB Retiree Activities Office

USMRAK Annual Membership Meeting

The United States Military Retirees Association Korea annual membership meeting and election of officers will be held on Sep 30 at the Army Community Services (Bldg 4106, Yongsan South Post) starting at 1000.

Osan AB Retiree Activities Office

Federal Employee Tax Compliance

Department of Defense (DoD) federal employees have the highest incidence of non-compliance with tax laws of all federal employees. All DoD federal employees are encouraged to read this **Memorandum from Deputy Under Secretary, Civilian Personnel Policy, Office of the Under Secretary of Defense**, dated Jul 14, 2006.

Area II CPAC, KORCPOC

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Medical Care Matters

TRICARE Meeting With Asst. Secretary Dr. Winkenwerder

On August 8, MG Matz and legislative director Rick Jones attended the quarterly meeting of the TRICARE Management Activity (TMA). Dr. William Winkenwerder Jr., assistant secretary of defense for Health Affairs, Dr. Stephen Jones, deputy assistant secretary, and MG Elder Granger, TMA deputy director, called the meeting to update and advise associations on military healthcare issues.

According to Dr. Winkenwerder, military health care centers around four areas of the concern-business, force, infrastructure and benefits.

The assistant secretary said the business focus looks to improve safety, efficiency and quality. He said the development of the military electronic medical record, ALHTA, and growth in the development of joint medical facilities were examples.

In the area of personnel, Winkenwerder said he would partner more with the private sector and work to attract, recruit, and

retain a quality medical force. In infrastructure, he would follow consolidation of operations as at Walter Reed and Bethesda and at Wilford Hall and Brooke Army Medical Center in San Antonio.

And then he got to the centerpiece of the meeting-benefits. In the area of benefits, Winkenwerder focused on "the crisis facing military health care in 2008, 2009, and beyond." He said the health care system presently faces enormous funding shortfalls. In 2008, the shortfall is projected to be as high as \$2 billion. At present, he said that the services are currently making escrow payments to cover the expense of healthcare services.

Rising costs, he said, must be met with new approaches. Efforts are underway, for example, to clarify that TRICARE retail pharmacy is covered by the federal pricing limit and purchases are subject to the same discounts as received under the mail order program and at military hospitals. Discounts at retail would save as much as \$450 million yearly.

Projected out, Dr. Winkenwerder said, TRICARE would have to adjust to secure its financial footing. He said that without "contingency approaches" to constrain costs, the current system is unsustainable. He asked all the associations to work with him in finding ways to help DoD achieve a solid financing base.

While NAUS wants to do all it can to protect TRICARE, it is clear that DoD believes it already has the answer-fee increases. Dr. Steven Jones drove home the point when at the close of the meeting he said, "To get to where we want to be, there has to be a greater cost share from beneficiaries." The battle continues.

NAUS Weekly Update, Aug 11

Proposed Cut in National Defense Appropriations Committee for Department of Defense Brain Research

When going through the hundreds of pages of the Senate's and House's National Defense Appropriations Act for 2007, there was a surprising section cutting the funding for the Defense and Veterans Brain Injury Center by 50%. If implemented as now proposed the funding will drop from \$14 million this year to \$7 million next year. The Center's mission is to treat and understand war-related brain injuries. Every year of this war the center has received in creased funding up to last year's \$14 million. The Senate staff says that the cut is due to the tight budget. Brain injuries are of growing concern during this war. The improved body armor often protects the service members' bodies but not their brains. If you are concerned about this proposal please contact your members of Congress.

TREA Legislative Update, Aug 18

DoD Updates Deployment Health Requirements Policy

By Gerry J. Gilmore

Department of Defense (DoD) civilians and contractors who are deployed overseas will be included in military health protection measures for the first time as part of an upcoming new policy, senior DoD officials said here today.

The new policy, DoD Instruction 6490.03, titled, "Deployment Health," leverages technological advances like electronic medical recordkeeping in the quest to improve the quality of military healthcare, Dr. William J. Winkenwerder Jr., assistant secretary of defense for health affairs, told Pentagon reporters during a telephonic news briefing.

"No military in history has done more to reach out to its servicemembers with respect to their physical and mental health," Winkerwerder said.

"We will keep working to improve our system," he said. "It's important that we do it right, because of the great people that we are serving."

Use of pre- and post-deployment health assessments and the implementation of globally transmittable electronic health care records are making a major impact on preventing, identifying and treating health care problems for deployed servicemembers, Winkenwerder said.

The new policy specifies mandatory post-deployment health reassessments across the services and updates health care policies for overseas deployments. It also improves the capability of computerized records to keep track of localized health trends among deployed servicemembers, defense civilians and contractors.

"What is more robust today, and more granular and detailed and documented, is both the medical information, as well as the

environmental and location information," Winkenwerder said.

Because defense civilians and contractors are being sent overseas along with military members in support of the global war on terrorism, officials decided they should be part of the military's deployment health system, Winkenwerder said.

National Guard and reserve members also are included in the new deployment health policy, said Ellen P. Embrey, deputy assistant secretary of defense for force health protection and readiness.

The new policy seeks to obtain and document deployed reserve-component members' health care information while they're on active duty, Embrey said. After departing active-duty status, reserve-component members can work with the Department of Veterans Affairs to address post-deployment health care concerns, she said.

The VA provides health care for veterans of combat operations for up to two years following their deployment, Embrey said.

"That, in combination with a series of new programs offered to reserve-component members here in the department, provides a wide array of opportunities to seek care for their health issues, both physical and mental," she said. [Web Version:

<http://www.defenselink.mil/News/NewsArticle.aspx?ID=545>]

American Forces Press Service. Aug 24

Pharmacy Phacts

Did you know that the maximum daily dose of Tylenol (acetaminophen) is 4 grams (4,000mg) per day? Acetaminophen is found in several prescription and over-the-counter (OTC) medications. Examples include the following:

- Lortab/Vicodin has 500mg per tablet
- Darvocet has 650mg per tablet
- Percocet has 325mg per tablet
- Various cough/cold medicines (check the label)
- OTC sleeping medications (e.g., Tylenol PM has 500mg per tablet)

It is not uncommon for patients to be taking several medications containing acetaminophen and not even knowing it. Once the 4 grams is exceeded, there is an increased risk of acetaminophen toxicity, which can ultimately lead to liver failure. The risk of toxicity is increased with alcohol use.

Did you know that you should avoid grapefruit juice with certain medications? There are several medications that interact with grapefruit juice, most notably Zocor, which is one of the most frequently prescribed medications. This interaction occurs because grapefruit juice and Zocor are metabolized by the same enzymes in the liver. Basically it means that the juice and the drug are competing to be metabolized. This causes the Zocor to be metabolized more slowly, leading to an increased risk of side effects. The most notable side effect is muscle pain/cramping, which should be reported to your physician because it could be a sign of a more serious condition. So can you drink grapefruit juice while on these medications? Always consult your physician first; as long as you are aware of what side effects to look out for and are being monitored routinely, the occasional grapefruit or grapefruit juice should be okay.

McConnell AFB Retiree Newsletter, Jul 2006

Pay Matters

Back Payments Set For Combat-Related Retirees

The departments of Defense and Veterans Affairs expect to be disbursing some \$500 million in back payments to as many as 120,000 military retirees who are receiving Combat-Related Special Compensation (CRSC) or Concurrent Retirement and Disability Pay (CRDP). The payments could arrive significantly earlier for some retirees than originally announced because the calculations are being computerized. Individual amounts could average between \$4,000 and \$5,000, but will vary because of differences in rank, disability amount, and the length of the retroactive period. VA is expected to fund 60 percent of the \$500 million and DoD the remaining 40 percent. Some retirees could get payments from both the VA and DFAS (which will process DoD's payments), but they should receive a letter of explanation from the VA.

Armed Forces News, Aug 11

2007 Medicare Rates

The Bush administration on Aug 8 proposed a cut of 5.1% across the board in Medicare payments for services provided by doctors to elderly and disabled patients in 2007. This is bad news for TFL retirees [in the U.S.] who will find it harder to locate physicians to provide their care if the cuts materialize. AMA says up to 45% of physicians may limit practice if Medicare cuts rates but the GAO does not believe this will happen. The administration said the cut was required because spending on doctors' services was increasing faster than expected, and faster than the annual goals set by a statutory formula. The cut proposal had previously been challenged in Congress. The increase directly affects beneficiaries because their premiums are set each year to cover about 25% of projected spending under Part B of Medicare, which pays for doctors' services and other outpatient care. Dr. Mark McClellan, administrator of the Centers for Medicare and Medicaid Services that the [Medicare Part B] **premium would probably rise to \$98.40 next year**, up \$9.90 or 11% over this year's premium. The figures do not include separate premiums paid by many beneficiaries for prescription drug coverage.

The White House, Congress and doctors have been talking for more than a year about ways to link Medicare payments to the quality of care doctors provide. To date, they have not offered any specific proposals and are still seeking ways to measure the quality of care, particularly for medical specialists. More than 42 million people are insured by Medicare. Officials estimate that the program will pay \$61.5 billion to 875,000 doctors and other health care professionals next year. Such spending has increased sharply in recent years because of increases in the number and complexity of services furnished to Medicare beneficiaries, including more frequent and intensive office visits, and rapid growth in the use of imaging techniques, laboratory services and physician-administered drugs. Budget estimates are based on the assumption that doctors' fees under Medicare will be cut in 2007 and later years, as required under the statutory formula. Congress often steps in to block or moderate such cuts, but it normally looks for some way to offset the cost of its action, often by trimming payments to other health care providers.

Dr. McClellan said it would cost the government \$13 billion over five years if it blocked the cut scheduled for 2007, without giving doctors any allowance for inflation. The costs would ripple through later years because future updates would be computed from a higher starting point. Federal officials contend that many doctors partly offset cuts in their Medicare fees by performing more services. Donald B. Marron, acting director of the Congressional Budget Office, said substantial evidence suggested that a reduction in payment rates leads physicians to increase the volume and intensity of the services they perform.' But, Marron cautioned, some are likely to respond to continuing reductions in payment rates by declining to participate in the Medicare program.

The Bush administration also announced that it would require hospitals to provide the government with information on their investment and compensation relationships with physicians.' Hospitals that specialize in cardiac, orthopedic or surgical care will have to inform patients if any staff doctors have an investment interest' in the hospital. Hospitals look to doctors as a source of referrals. But Medicare officials said doctors could be violating federal law if they received financial returns out of proportion to their investments. For example, if a doctor held 2% of the stock in a specialty hospital but received 8% of the profits it would be out of proportion. Hospitals that do not comply with the new disclosure requirements will face civil fines up to \$10,000 a day. [Source: NY Times, Robert Pear article, 9 Aug 06]

RAO Baguio Bulletin Update, Aug 15

Guard Against Hitting TSP Dollar Cap

This time of year is a good point for higher-paid Federal Employees Retirement System (FERS) employees to check to make sure they won't lose government contributions due to hitting the annual investment dollar cap too early. The annual Thrift Savings Plan (TSP) investment dollar cap in 2006 is \$15,000. Since the lifting of the old percentage limits on investing, some employees have chosen to invest at high rates early in the year in order to get their money in the TSP sooner and take advantage of potential tax-advantaged growth for longer periods. FERS employees who have been doing so might want to examine their situation around now.

FERS employees should take care to structure their investments so that they can continue investing at least 5 percent of salary – the amount that produces the maximum government contribution – through every pay period of this year.

What Happens When Cap is Hit

If FERS investors hit the dollar cap before the last pay period of the year, their contributions will shut off until 2007 and so will government matching contributions (although the automatic 1 percent of salary government contribution for FERS employees would continue). Once lost, matching contributions can't be recouped. There is no similar consideration for CSRS investors, who get no government contributions in any event.

No Word on 2007 Limits Yet

Although some investors have begun asking about the 2007 investment limits already, that figure won't be known until late October. For the last several years, the annual limits have been set by a tax reform law that boosted the allowable amounts over a schedule outlined in that law. However, 2006 is the last year of the schedule under that law and starting in 2007 and beyond, the policy will revert to the former practice of being adjusted by the IRS according to an economic measure. The maximum "catch-up" contributions allowed for investors age 50 and older – currently \$5,000 – which also was determined in recent years by a pre-set schedule, will be similarly adjusted moving forward.

FEDWeek Weekly, Aug 16

COLA Watch

In mid-August, the Bureau of Labor Statistics announced the July 2006 monthly Consumer Price Index (CPI), which is used to calculate the annual cost-of-living adjustment (COLA) for military retired pay, VA disability compensation, survivor annuities, and Social Security.

The CPI continued its upward trend, rising another 0.3% in July – for a cumulative increase of 3.4% so far this fiscal year. Once again, a large share of the increase was due to a jump in energy prices.

Last year, the CPI had risen 3.2% through the month of July and ended up the year at 4.1%. With inflation running slightly ahead of last year's pace so far, it would seem likely that we'll end this year in the same ballpark. We can still hope that inflation in the last two months of this year may not match last year's experience, when Hurricane Katrina sent energy prices soaring.

MOAA Legislative Update, Aug 18

Big Buck Refunds for Insurance Policyholders

More than 70,000 service members and former service members are due some \$70 million in refunds or policy upgrades based on a settlement between American Amicable Insurance Co. on one side and the Justice Department, insurance commissioners from 42 states, Washington, D.C., and Guam, and the Securities and Exchange Commission on the other. American Amicable does not have to admit to or deny allegations that it improperly marketed and sold insurance to junior ranking service members.

However, American Amicable may not do business on U.S. military bases for five years. In addition, the company is barred from: using allotment or MyPay forms for insurance premium funding; accepting applications from soldiers in pay grades E-1 through E-3 without proof they have been counseled according to Army regulations; and offering gifts worth more than \$5 to those with direct authority over service members in pay grades E-1 through E-4. Visit www.gainsurance.org.

Armed Forces News, Aug 18

DFAS to Upgrade Voice-Enabled Technology

The Defense Finance and Accounting Service (DFAS) plans to field a significant upgrade of its voice-enabled technology for customer service this fall. The technology will offer an automated agent around the clock, seven days a week. Retirees and annuitants will have the option to speak to a live service representative during normal work hours. The service will begin with limited functionality such as mailing address changes, bank address changes and automated 1099R requests. In another customer service improvement, customer service representatives will have enhanced account information to help them provide better service to customers who choose to speak to a live agent. Customers will require a myPay Personal Identification Number (PIN) to utilize these features. New users or customers who need a new myPay PIN can request one by calling (800) 321-1080.

Armed Forces News, Aug 18

DFAS Reminds Customers to Update Pay Account Status

The Defense Accounting and Finance Service (DFAS) reminds all military retirees and annuitants to review their retirement or annuitant pay account status to ensure all information is up-to-date.

DFAS relies on current personal information to provide the highest level of customer service. Officials emphasize that it's imperative that retirees notify the agency as soon as possible about any change in marital or family status, beneficiaries, mailing address and bank account information.

This ensures that the individual's retirement pay is processed correctly and on time. If beneficiary information needs to be updated, customers can access the new Designation of Beneficiary form online at <http://www.dod.mil/dfas/retiredpay/beneficiarycard.html>.

Changes to much of a retiree's pay account can be made via myPay or by calling the Retired/Annuitant Pay Customer Service

Center at 1-800-321-1080. Retirees may also send an e-mail via myPay or by regular mail to:

DFAS

U. S. Military Retirement Pay

P. O. Box 7130

London, KY 40742-7130

Using myPay is the most convenient and timely way to self-service a retiree's account.

Any account changes must be completed and submitted by the end of November 2006 in order to be effective for the end-of-year processing (1099R's, RAS's, etc.). This includes both retired and annuitant pay accounts.

AF Retiree News, Aug 19

Another [Federal Employee] Raise Recommendation Could Be on Way

The White House has another opportunity coming to stake out its position on the January 2007 federal pay raise, since under federal pay law the President may recommend by the end of August an "alternative" pay raise. The administration might use its opportunity to once again advocate the 2.2 percent increase it recommended in its budget proposal earlier this year, rather than the 2.7 percent amount being considered in Congress. That would be one more factor at play in the appropriations process as Congress works after reconvening following Labor Day on spending bills for the budget year that starts October 1.

Process Has Many Twists and Turns

The "alternative" raise figure is important mainly only if Congress fails to enact a figure before the raise is due to be paid. In that scenario, which has happened in several recent years, the alternative figure would kick in by default if Congress doesn't enact – and the President doesn't sign – legislation containing a different figure by the end of the calendar year. However, that is rare; in most cases, the alternative figure is overridden by a final action on the raise agreed to by Congress and the White House by the end of the year. It appears increasingly likely that Congress will have to return for a lame-duck session after the November elections, when final action on spending bills is expected to take place.

FEDWeek Weekly, Aug 23

Survivor Matters

Casualty Assistance Officers

Each branch of service has officers who serve as Casualty Assistance representatives. Although they go by different titles – Casualty Assistance Officer (Army), Casualty Assistance Representative (Air Force), Casualty Assistance Calls Officer (Navy, Marines, and Coast Guard) – their jobs are the same. Casualty Assistance Officers are responsible for notifying family members when a service member has died.

A CAO will provide as much information as available regarding the circumstances of the member's death and will answer any questions. The CAO will also ensure that the survivors' immediate needs are being met during this difficult time. The CAO will immediately begin the process of providing any assistance available in making funeral or memorial arrangements as appropriate.

The CAO will assist beneficiaries in the preparation and submission of claims to various government agencies for benefits to which you may be entitled. In addition, the Personnel Command will provide the CAO with a Casualty Assistance Call Package for the next of kin. This package will contain various benefit forms. CAO will provide assistance all claims are filed and settled or until any issues regarding those benefits are resolved. The next of kin may choose to release the CAO at any time that he or she feels that their assistance is no longer needed or desired.

NAUS Weekly Update, Aug 4

Update on SBP Equitability

The Senate's version of the fiscal 2007 defense authorization bill would accelerate the paid-up premium threshold for military retirees at age 70 to Oct 1, 2006, from Oct 1, 2008. It also would eliminate the reduction of Survivors Benefit Plan (SBP) payments incurred by military spouses who receive Dependency and Indemnity Compensation (DIC). The House version makes no reference to these issues. Additionally, the two bodies have not produced a joint budget resolution. Consequently the Senate plan includes offsets for the SBP fixes while the House plan does not. Resolution of the SBP issues will depend upon a joint House-Senate conference this fall. The key players for the issue probably will be the chairmen and ranking members of the House and

Senate Armed Forces Committees, Sen. John Warner, R, Va.; Sen. Carl Levin, D-Mich.; Rep. Duncan Hunter, R-Calif.; and Rep. Ike Skelton, D-Mo.

Armed Forces News, Aug 11

Community Matters

Airline Ticket Comparisons

There are many sites that will help you book airline tickets. They all purport to have the best rates. Normally, when you access travel sites online they will search a handful of other sites to pull up the best fare. That's good but even the best fare you find may be too much. To see if you should check further try FareCompare at www.farecompare.com. It will show you historical ticket prices to your destination. So that \$400 ticket to Miami may seem like a pretty good deal. That is, until you find that the average for the past year has been \$208. Given that, maybe you'll want to continue to look further before purchasing. Also, some airlines like NorthWest will match any lower fare you find plus throw in a bonus. [Source: Tips n' Topics, 22 Jul 06]

RAO Baguio Bulletin Update, Aug 15

AMC Enforces Airline Security Rules

The Department of Homeland Security increased airport and air travel security measures in response to a foiled plot by extremists to blow up aircraft bound from the United Kingdom to the United States. The same measures apply to people traveling on any Air Mobility Command-chartered aircraft, a command spokesman at Scott Air Force Base, Ill., said. AMC follows Transportation Security Agency guidelines, the spokesman said. As part of the new measures, passengers are not allowed to carry aboard any kinds of liquids or gels, including beverages, hand and suntan lotions, toothpaste, hair gels, creams or similar items. Passengers can carry medications, but must have a prescription with a name that matches the name on the airline ticket. They also can carry insulin and other essential non-prescription medicines. And parents can bring aboard baby formula, breast milk or juice.

Armed Forces News, Aug 18

Afterburner, the Air Force Retiree Newsletter

As noted in the Autumn 2005 issue of the Afterburner, the Office of the Deputy Chief of Staff for Personnel agreed to fund the cost of printing of the Afterburner for two more years. That solved one problem, but finding the money to mail the publication is another problem and a more costly one.

A shortage in funds this fiscal year to operate the Air Force Personnel Center, which funds the postal costs, resulted in the delay from the expected April 2006 until now. Currently, it costs approximately \$53,000 to print each issue and another \$190,000 to mail it.

The situation is not expected to get any better and readers should note that while we all are working to ensure its continued publication, the Afterburner must compete for funds with mission essential equipment and services.

With another postal increase looming, this could very well be the last issue of the Afterburner distributed through the U.S. Postal System.

We would, however, continue with an electronic edition, plus disseminate the individual articles via the Air Force Retiree News Service (AFRNS).

Those of you who have computers and have not done so are encouraged to subscribe to the AFRNS by sending an email to lyris@afpclist.afpc.randolph.af.mil with Subscribe AFRNS in the subject line.

NAUS Note: We are passing this on as many of our retired Air Force members have been asking if we know anything about the Afterburner. Their last issue before this was in the autumn of 2005. The Afterburner is now on line and for those who receive it via mail it should be delivered by mid September. If you know anyone who wants to receive the latest in legislative, active duty, veterans and retiree news tell them about the NAUS Weekly Update. We welcome anyone who wants to receive it. [Afterburner Article]

NAUS Weekly Update, Aug 25

Laughing Matters

The Dalmatian's Job

A nursery school teacher was delivering a minivan full of kids home one day when a fire truck zoomed past. Sitting in the front seat of the fire truck was a Dalmatian dog. The children fell to discussing the dog's duties.

"They use him to keep crowds back," said one youngster.

"No," said another, "he's just for good luck."

A third child brought the argument to a close. "They use the dogs," she said firmly, "to find the fire hydrant."

Mikey's Funnies - Mike Atkinson (<http://www.uneekNet.com>) by way of "Christian Voices", Aug 4

Express Lane

It was a Saturday afternoon, and Ray had rushed down to the local supermarket to hurriedly pick up some hamburger rolls, chips and a few condiments. The big college game was going to be on, so he was having a few friends over to watch it.

The store was loaded with shoppers and as he headed for the six item express lane, the only one that didn't have a long line, a woman completely ignoring the overhead sign slipped into the check-out line just in front of him pushing a cart piled high with groceries.

Ray was quietly fuming at the anticipated delay. But the elderly cashier beckoned the woman to come forward, looked into the cart and asked ever so sweetly, "So Dearie, which six items would you like to buy?"

Wit and Wisdom by way of Doc's Daily Chuckle (pkaine@woh.rr.com) and "Christian Voices" (ChristianVoices@wmconnect.com), Aug 10

Director's Corner

Where's Jack?

In mid-August, I received a call asking if I would be interested in filling a new contractor position as the Retirement Services Officer for Eighth Army at Yongsan Army Garrison, Seoul. After a meeting with the manager and after discussing the situation with my wife, I agreed to take the job, which officially starts on Oct 1. As explained in the Notices above, I'll be on vacation Sep 20-29 and unavailable. Keep that in mind.

So how does the new job affect military retirees in Korea?

For Osan area retirees, the news is not so good because they won't have the freedom to drop by to see Jack most any time, any day of the week. For all other retirees, the news is better because part of the new job will be to travel around all four Army areas to meet, brief and assist retirees. I hope also to be able to directly support the widows in each of the areas, and my wife has graciously offered to accompany me on those trips to provide the primary interface with the Korean wives and widows.

In the new position, I will be doing much the same as I've been doing for nearly nine years as the Director of the Osan AB Retiree Activities Office. There will be a couple of differences besides getting a paycheck. In addition to SOFA status, I will as the RSO be able to directly access DFAS military pay accounts and make retiree-directed changes for those retirees who don't or won't use myPay. I've been doing this via e-mail up to now, but the new capability will be faster and more secure.

One of my first marching orders is to resuscitate the Area Retiree Councils. I think Area I still has a nascent council, so all I need to do is bring some oxygen to revive it. Area III will need to be rebuilt, and Area II, where I'll be working, will be directly under my thumb, so that should be easier than the previous effort tried with KORO support but with little else. If we can get even half the enthusiastic support that Area IV enjoys, it will be a really good start. Will Plumley and the retirees making up the Area IV Retiree Council are to be congratulated on their dynamic council, and they couldn't have done it this well without the unstinting support of the Area IV military leadership.

Otherwise, don't expect massive changes. The web site and e-mail newsletter will continue as they currently exist. Based on the feedback on both of these, there's no reason to mess with success, so I'll just work to make them better.

I'm looking forward to this new challenge and I'm looking forward to meeting many more of the retirees as I am being given the

opportunity to travel around Korea on someone else's dime. And when I go to my third RSO Workshop in 2007, this time as a full-fledged RSO, I'm going to have to listen even more attentively ☺ .

Jack Terwiel

An Appeal to Osan Retirees

As noted in the schedule at the beginning of this newsletter, discussions at the quarterly Osan Retiree Appreciation Day on Sep 9 will be devoted to trying to organize an Osan Retiree Council. I sincerely hope Terry Queen is successful in getting the council organized, because my transfer to Yongsan as the new Retirement Services Officer will leave a gap at Osan.

The council members will have to assume responsibility for interfacing with the military community, attending the monthly Base Advisory Council, the quarterly Health Care Advisory Council and other meetings. In addition, I'm hopeful that at least one Osan retiree will stand up and volunteer to keep the Retiree Activities Office open and active. I will continue to support Osan retirees, but we need (as the Army says) "boots on the ground" to keep up the support to the retirees and widows at Osan. Assistance with vehicle registration/renewal, ration card applications and ID cards are important parts of the RAO's daily tasks.

I'm working on a means to provide some limited support at Osan, but it will be primarily directed to the widows and will mostly be handled by my wife. Retirees will have to start participating, and the best way to start is to man the RAO. If we lose it, it would be difficult to regain a private office and that is imperative to ensuring the privacy of discussions that necessarily occur in the RAO. Retirees helping retirees should be the motivation to get involved and be an active part of the Osan retiree community.

Jack Terwiel