

## Issue 2006-10 — October, 2006

### Notices

#### **Korea Retirees' Schedule of Events**

**Oct 10** – The October USFK Retiree Council meeting will be held at the Main Street (formerly Townhouse) Cafeteria starting at 0730. This meeting will be devoted to discussing final details of the planned Korea Retiree Appreciation Day (see next item). Non-members wishing to attend must arrange in advance with Al Chellis at DSN 723-6193.

**Oct 14** – The first Korea-wide Retiree Appreciation Day will be held at Yongsan Army Garrison, Seoul. Go to the **retiree web site** for a pop-up to access the schedule and to register.

**Nov 10** – Area IV will hold a Military Retirees Appreciation Day at Camp Henry in Taegu. Details and schedule will be forthcoming, so watch for it.

#### **Army Retirement Services Office**

Jack Terwiel assumed the position of Retirement Services Officer (RSO) for Eighth US Army at Yongsan Army Garrison effective Oct 1. His permanent office will be located in the Personnel Processing Center across the parking lot from the front of the Dragon Hill Lodge on South Post. However, the permanent office is not ready yet and a temporary location is being found. For the time being, you can contact him at 017-477-1441. When a more permanent temporary solution is found, it will be posted first in Quick Tips on the home page of **the retiree web site** and when Jack moves into his permanent location, that also will be advertised widely.

#### ***Retirement Services Office***

#### **Songtan Retiree and Widow Assistance Office**

Under the banner of the US Military Retirees Association Korea, Jack Terwiel has opened an off-base office to provide continuing local assistance to retirees and widows in the vicinity of Osan AB. The office will be (wo)manned by Jack's wife while he is working as RSO, and Jack will be available on most Saturdays if not otherwise occupied by RSO duties such as the Korea Retiree Appreciation Day on Oct 14. The office phone number is 663-0319 (within Gyeonggi-do), 031-663-0319 (within Korea), or 011-82-31-663-0319 (from outside Korea). he can also be contacted by e-mail at **jack@rao-osan.com**. For a map and photo trip from the Osan AB main gate to Jack's office, go **here** (PPT, 1.5MB).

#### ***Jack Terwiel***

#### **It's Not Too Late**

Have you registered to vote? The House and Senate races on Nov 7 are forecasted to be close in regard to which party will control the House of Representatives and the Senate. If you need to register, or change your address to receive an absentee ballot, or request an absentee ballot, go to **<http://www.fvap.gov>**. Check out the Integrated Voting Alternative Site (IVAS) link to see if your state allows on-line requests.

#### ***Allen Chellis, Chairman, USFK Retiree Council***

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## **Medical Care Matters**

### **Contracts Awarded for Dental-Vision Insurance Program**

The Office of Personnel Management (OPM) has awarded contracts to providers for the upcoming Federal **Dental and Vision Insurance Program**, or FEDVIP [for civil service employees], which will act as a separate program to the Federal Employee Health Benefits (FEHB) Program's generally limited offerings in those areas. Aetna Life Insurance Company, Government Employees Hospital Association, Inc., MetLife Inc., United Concordia Companies, Inc., Group Health, Inc., CompBenefits, and Triple-S, Inc. will offer dental benefits and BlueCross BlueShield Association, Spectera, Inc., and Vision Service Plan will offer vision benefits. The list of carriers didn't change from those chosen earlier, despite a reconsideration of the process over the last several months. An informational campaign is planned for the upcoming months, and eligible employees, retirees and certain family members will be allowed to enroll during an open season that will run concurrent with the FEHB open season November 13-December 11. The two types of coverage will be separate, and an individual will be allowed to enroll in one, both or neither. *FEDWeek Weekly Issue, Sep 6*

### **Court of Veterans Appeals Overturns Agent Orange Rule**

At the end of August, the Court of Veterans Appeals overturned the VA rule requiring a Vietnam veteran to have set his or her foot in Vietnam to qualify for the legal presumption that they were exposed to Agent Orange and that that exposure contributed to him or her developing a listed disease. (These include Type II diabetes, Hodgkin's disease, prostate cancer and many others. A full list may be found at: <http://www.vba.va.gov/bln/21/benefits/herbicide/#bm04>). They found that the rule had not been properly established since the VA had not complied with the notice and public comment rules required by the Administrative Procedures Act. What does this mean to you? If you or someone you know is a "Blue Water" sea service veteran, received a Vietnam Service Medal and developed one of the listed diseases you should be found service connected. However, you should not wait to apply or to reapply (if you had been previously denied service connection due to this rule) because the decision was based on HOW the VA had instituted the rule and they may very well sit down and promulgate the rule correctly this time. It is also likely that they will appeal the decision. Therefore, if you think you may be covered by this situation TREA suggests that you go to your Veteran Service Officer as soon as possible and see if you should file a claim. Don't delay.

*TREA Legislative Update, Sep 8*

*(On the same subject, the following is added from another source)*

This decision opens Agent Orange presumptive conditions to all personnel who were recipients of the Vietnam Service Medal and includes those personnel aboard ships and vessels who were off the coast and did not actually set foot "in-country."

The Veterans Benefits Administration (VBA) is currently working with the Department of Justice to perfect their appeal of this decision. They claim that if this decision is allowed to stand then VBA will have to hire an additional 230 full time employees to review approximately 500,000 cases. They also stated that they would expect approximately 86,000 new applications for the benefits and 14,000 DIC claims. It would also cost in excess of \$3 billion, as many of the claims would be retroactive which would be very costly.

The VBA will accept and acknowledge any new claims based upon the "Haas" decision with letters stating that they have received the claim but any decision on that particular issue will be delayed pending further instructions from VA Headquarters. They would work on any new claims made that are from other medical issues.

*NAUS Weekly Update, Sep 8*

### **Funding for the Defense and Veterans Brain Injury Center – Good News**

Last week at TREA's National Convention the membership passed a resolution calling for the Senate to plus up the funding for medical research on brain injuries (through the Defense and Veterans Brain Injury Center) Last year the very fine program was funded at \$14 million; this year \$7 million. On Tuesday Senator George Allen (R-VA) submitted an Amendment 4883 to the NDAA07 (HR 5631) to provide \$19 million for the program. On the Democratic side Senator Richard Durbin (D-IL) submitted a similar amendment. The \$19 million figure was obtained from a House of Representative paper. So it seems very likely that this mistake will be corrected in the very near future.

*TREA Legislative Update, Sep 8*

### **TRICARE Cautions Beneficiaries**

TRICARE has asked us to help get the word out that you should never give your personal or financial information to anyone who calls you or comes to your home uninvited, claiming they are collecting fees or other funds on behalf of TRICARE or selling TRICARE-related products. Keep your personal information safe. Only give personal information when you have made the contact--for example calling one of the TRICARE toll-free customer service numbers or visiting a TRICARE Web site. TRICARE won't contact you to persuade you to enroll in a program or ask for your financial information. TRICARE will ONLY request this information when you initiate the call and ONLY when appropriate. If you receive a call of this nature from someone identifying themselves as a TRICARE representative, please let TRICARE know by writing to: TRICARE Management Activity, ATTN: Privacy Office, 5111 Leesburg Pike, Suite 810, Fall Church, VA 22041. For TRICARE contact information, visit:

<http://tricare.osd.mil/contactus/>.

*AF Association Update, Sep 9*

### **TRICARE Pacific Authorizations**

Some physical therapy and mental health care require prior TRICARE authorization. For Physical Therapy, TRICARE Standard beneficiaries must receive authorizations for the 13th and subsequent Physical therapy visit. For Mental Health Care, TRICARE Standard beneficiaries must receive authorization for inpatient mental health care. Authorization is also required for outpatient mental health care for the 9th and subsequent visit (the first 8 visits do not require authorization). For information on mental health or physical therapy referrals in the Pacific, contact the TRICARE Area Office-Pacific at (81) 6117-43-2036 or by email at [tpao.csc@Oki10.med.navy.mil](mailto:tpao.csc@Oki10.med.navy.mil). [Source: TAO-P Newsletter 1 Jun 06]

*via RAO Baguio Bulletin Update, Sep 15*

### **Breakthrough on TRICARE Retail Drug Costs**

On Sep 7, the House voted to have its representatives on the fiscal 2007 defense authorization bill conference committee accept the Senate plan for TRICARE drug discounts. Under the Senate version, drug companies would be required to provide TRICARE the same retail discounts given to pharmacy systems operated by the Defense Department and the Department of Veterans Affairs.

Currently DoD pays about \$100 more per prescription for drugs distributed through its TRICARE retail pharmacies than those in the mail order system, a difference that has driven the department to seek higher co-pays in the retail system. Presumably this breakthrough, which would save DoD \$400 million a year, would eliminate its plan for increased copays and other initiatives intended to force retail pharmacy users into the mail order system.

## *Armed Forces News Issue, Sep 15*

### **VA Study Doubts There Is One Gulf War Syndrome**

On Tuesday [Sep 12], the **Institute of Medicine** issued a report that stated that there is not evidence of a single Gulf War Syndrome. The report did find, however, that both U.S and foreign veterans who served in the 1991 war have more illnesses than members of the military who did not serve in the Gulf War. It was found that approximately 30% of Gulf War Veterans report symptoms. The report found evidence of an elevated risk of the rare nerve disease amyotrophic lateral sclerosis, also called Lou Gehrig's disease and increased risks of anxiety disorders, depression and substance abuse.

The VA said they would not comment until they have an opportunity to study the report.

### **TREA Legislative Update, Sep 15**

### **Mobility System**

Eligible veterans with disabilities now have an opportunity to purchase the iBOT 4000 Mobility System, developed by Independence Technology, through medical coverage provided by the Veterans Health Administration (VHA). In 2003, Congress recommended the VHA study the system and after two consumer pilot studies placed it on the Federal Supply Schedule in 2005 under contract number V797P-3006M.

Assessments are now being conducted at hospitals in Veterans Integrated Service Networks (VISNs) across the country. VHA's Coverage criteria take into account a veteran's medical diagnoses, prognosis, functional abilities, limitations, goals, and ambitions. The VA supports the dispensation of power mobility to allow the veteran to access medical care and to accomplish necessary tasks of daily living in ordinary home and community environments such as paved surfaces and mild terrains.

The system's combination of functions allows users to go places and do things not possible with any other single mobility device. These functions include:

- **Balance:** Raises user to eye level for business or social interactions, even when they are on the move.
- **Stair:** Enables the user to safely climb up and down stairs, with or without assistance, giving accessibility to previously inaccessible places.
- **4-Wheel:** Enables the user to climb curbs as high as five inches and to travel over a variety of uneven terrain, such as sand, gravel, grass, thick carpet and other surfaces.
- **Standard:** Enables the user to operate the device in the same manner as if in a traditional power chair. While operating in the Standard Function, users are able to easily fit their system under a table or desk.
- **Remote:** Allows the user or an assistant to drive the mobility system unoccupied into a vehicle.

This is the only marketed mobility system that is a prescription product and FDA approved. However, it may not be suitable for everyone. Users must:

- weigh between 75 lbs and 250 lbs;
- have the ability to operate a hand-operated joystick;
- and complete the training program.

Federal law restricts this device to sale by, or on the order of, a licensed healthcare practitioner. Veterans who are interested in evaluating the iBOT system can obtain more information and a video of it in action at <http://www.ibotnow.com> or call 1 (866) 813-0788 to speak with an iBOT representative regarding VA coverage. This article is neither paid for nor sponsored, in whole or in part, by any element of the United States Government or commercial source. [Source: Military.com 11 Sep 06]

*via RAO Baguio Bulletin Update, Oct 1*

## **Pay Matters**

### **Substantial Increase in Medicare Part B Premiums Coming for Some in 2007**

Passed as part of the 2003 Medicare modernization law that established the Medicare Part D drug program, Congress implemented a plan to increase Part B charges for millions of senior-aged Americans. Beginning on January 1, 2007 the

government will begin means-testing for Medicare Part B premiums. This could result in substantially higher Part B premiums for many members.

Currently, Part B premiums are set to cover 25 percent of the government's total cost per individual to provide Medicare benefits. Beneficiaries pay (\$88.50 per month, per person) and the government pays the remaining 75 percent (\$265.50). Under the law, some higher-income beneficiaries will see their Part B premiums doubled or tripled by 2009, as their premiums will be raised to cover a higher share of the government's total cost.

Those premium increases will be phased in over three years with 30 percent of the increase coming in 2007, 67 percent coming in 2008, and the full increase in 2009. MOAA remains as concerned today as we were three years ago about this plan to means-test what was enacted to be a universal health insurance plan for all older Americans.

Taking into account annual increases in Medicare Part B due to inflation, the chart details what premiums may look like over the required 3-year phase-in of the means-testing system. Those persons filing jointly should double the "Individuals" income levels.

Income		Monthly Premium per Person				
Individual	Married Couple	Beneficiary share of total Part B cost	2006	2007 (30% of the increase)	2008 (67% of the increase)	2009 (100% of the increase)
Under \$80,000	Under \$160,000	25%	\$88.50	\$98	\$108	\$118
\$80,000-\$100,000	\$160,000-\$200,000	35%	\$88.50	\$110	\$137	\$166
\$100,000-\$150,000	\$200,000-\$300,000	50%	\$88.50	\$127	\$180	\$236
\$150,000-\$200,000	\$300,000-\$400,000	65%	\$88.50	\$145	\$224	\$307
Above \$200,000	Above \$400,000	80%	\$88.50	\$163	\$267	\$378

### *MOAA News Exchange, Sep 1*

#### **Calling DFAS to Get Easier**

The Defense Finance and Accounting Service's Cleveland Center is working to upgrade the service that retirees and annuitant surviving spouses receive when you contact the Retired and Annuitant Call Center. When you call DFAS at 1-800-321-1080 or (216) 522-5955, your call will soon be answered by an automated operator. The system will ask you to either say your Social Security number (SSN) or enter it through the numbers on your touchtone phone. You will need to give your SSN so that the system can access your records. You will then be able to use the automated system to perform certain tasks - changing your correspondence or bank address or requesting a new retired pay or tax statement. (Note: These statements are not mailed until the end of the year.) DFAS plans to expand this technology to help you accomplish other account maintenance tasks or to request other documents.

*Military Report from Military.com*

#### **Retroactive Disability Payments Coming**

According to Defense Department and Department of Veterans' Affairs (VA) sources, some disabled retirees due retroactive pay could start to see their payments in mid-October if all goes as planned. A small number may see payments before that; however, VA officials caution that, if any unexpected glitches crop up, the payments will be delayed until the second half of January. That's because they'll have their hands full at the end of the year reprogramming and implementing new pay rates for 2007.

Over 100,000 retirees now drawing either Combat-Related Special Compensation (CRSC) or Concurrent Retirement and Disability Pay (CRDP) ultimately will receive back payments – and that number is growing daily with new awards. Because of the complexity of calculating who is due how much (individual circumstances vary widely, and many cases require manual review), the majority of the payments will likely be phased in from January through next summer.

Why is retroactive pay due? While the VA disability award letter usually establishes a retroactive effective date, the VA doesn't initially make retroactive payments for retirees with less than a 100% disability rating. That's because there's usually at least some offset required for retired pay already received. If the VA paid all retroactive awards immediately, it would cause major headaches for many disabled retirees, who would then have to pay back large amounts of their military retired pay.

Only if and when a disabled retiree is awarded CRDP or CRSC can the VA find out whether back disability pay is due - but it needs a ton of data from the Defense Department to figure out how much. On the other hand, retirees who experience changes in their disability awards may also be due retroactive CRSC/CRDP payments from the Defense Department.

The bottom line is that the new and complicated CRSC and CRDP programs have created major administrative and budgetary headaches for Pentagon and VA administrators. Their first priority has been to get the pays started while minimizing confusion or aggravation for disabled retirees. Now, they've invested months of combined effort to change their policies, systems, and budgets to finish the hard part – figuring out who is due how much in retroactive payments.

Defense Finance and Accounting Service (DFAS) sources say the affected retirees will receive specific details at the time their retroactive payment is made. DFAS expects to publish a detailed news release later this month.

*MOAA News Exchange, Sep 13*

### **COLA Countdown**

The Bureau of Labor Statistics says the Consumer Price Index (CPI) rose another .2% in August, yielding a cumulative 3.6% increase so far this fiscal year. That's a little less than the 3.8% CPI growth through August of last year.

Last year, the COLA ended up at 4.1%, but that's only because of a huge inflation surge in September as energy prices skyrocketed after Hurricane Katrina. We're unlikely to see that again this September, when energy prices are actually declining.

Given that the annual COLA increase is based on the three-month average CPI from July through September - and that the September CPI may be flat or even decline - our guess at this point is that the COLA is likely to be in the 3.4% to 3.6% range.

*MOAA Legislative Update, Sep 15*

### **FEHB Rates to Rise 1.8 Percent on Average**

Average premiums in the Federal Employees Health Benefits (FEHB) [Program] will increase by 1.8 percent in the calendar 2007 plan year, the smallest increase in 10 years, the Office of Personnel Management (OPM) has announced. The annual hikes have been lessening in recent years since a peak of a 12.7 percent increase for the 2002 plan year; the actual average for the 2006 year was 6.6 percent. The 2007 increase translates into an average additional \$1.45 per pay period for self-only coverage and \$3.13 more for self and family coverage. Within the average is variation, however, with some plans including the large Blue Cross standard option decreasing slightly. The number of available plans will increase by a net of five to 284, after new entries and the dropout of ten small plans that together have about 4,500 enrollees. In addition, some continuing plans are adding new options or expanding coverage areas. The open season for joining FEHB or changing coverage will run November 13-December 11. That open season also will be the first opportunity to enroll in the new dental and vision insurance program, and also will be the period during which employees will be able to sign up for flexible spending accounts (FSA) for the 2007 plan year; unlike FEHB, FSA enrollment does not carry over automatically from one year to the next unless changed, but instead must be renewed annually.

*FEDWeek Weekly Issue, Sep 20*

## **Community Matters**

### **AFRH Gulfport Update**

The date has been set for the end of an era in Gulfport. On Nov 3, the last 18 employees of the Armed Forces Retirement Home (AFRH) will officially stop working. Shortly after the closing, Robert Locke, acting director of the AFRH and AFRH Gulfport spokeswoman Mary Kay Gominger said the tower probably will be destroyed and the grounds prepared for a new version of the place hundreds of veterans had called home for nearly 40 years. The reconstruction of the home has been turned over to the General Services Administration, the procurement, real estate-management and administrative arm of the federal government. A

spokesman for the GSA did not respond to a request for comment in time for this report. A total of \$221 million has been provided since Hurricane Katrina through appropriations by the federal government for the complete reconstruction of the facility. Though no official word has been released on the destruction of the tower, the language of the appropriations package includes money to destroy the Coast landmark. It says 'to replace existing facilities'. The remaining crew have been preparing for that for over a year, with the help of the Seabees. It is now about 95% cleared out. Most of the residents' rooms still have old, outdated furniture. Though Locke said he was skeptical of the GSA's timetable of reopening the home in three to five years, he felt grateful for what the federal government did after Hurricane Katrina for much of the crew by giving their staff the opportunity to continue to work. Former residents continue to stay involved in the AFRH, despite being scattered to 25 states as well as the AFRH in Washington. The home continues to receive phone calls, notes, and email from them for which most responses are related to rumor control. [Source: Gulfport SunHerald.com article 3 Sep 06]

*via RAO Baguio Bulletin Update, Sep 15*

### **VA ID Cards Being Updated**

The Department of Veterans Affairs introduced a new Veterans Identification Card (VIC) in March 2004, which converted confidential personal information such as Social Security Number and date of birth to code. Although some 2.4 million enrolled veterans have received the new VICs, the VA estimates that between 3 and 4 million others have not yet been issued the updated card. The VA hopes to have the remaining cards replaced within the next 12 months. Veterans enrolled in the VA medical system who have the older cards can obtain more information from their VA medical center's Eligibility and Enrollment Office or can visit the VA's Eligibility Web site at <http://www.va.gov/healtheligibility>.

*Armed Forces News, Sep 22*

### **Stolen Valor Act Stalls**

In a major legislative reprieve for posers who claim to rate combat decorations they didn't earn, the House Judiciary Committee failed to take action on a Senate-approved bill outlawing medals fraud during the committee's last meeting before Congress adjourns on Oct. 1. The Stolen Valor Act, introduced in the House in the summer of 2005 by Rep. John Salazar, D-Colo., closes a loophole in current law that allows phony combat veterans to escape prosecution as long as they don't physically wear the awards they brag about.

Currently, medals fakers and con artists can put awards like the Silver Star, Navy Cross and Medal of Honor on their resumes and license plates without violating the law.

Legislation introduced in the House and Senate prescribes hefty fines and up to a year in jail for posers who try to pass themselves off as war heroes.

A version of the bill introduced in the Senate by Sen. Kent Conrad, D-N.D., was passed unanimously by that chamber Sep 7. But the bill has been stalled in the House Judiciary Committee since then, despite having more than 100 co-sponsors – including five judiciary committee members.

"As a co-sponsor of the Stolen Valor Act and a member of the House Judiciary Committee, I am disappointed that the committee did not take action on this legislation prior to the committee's adjournment," said Rep. Adam Schiff, D-Calif.

Rep. Bob Beauprez, R-Colo., who personally called the committee's leaders to push the Stolen Valor Act out of committee, called the bill's failure to reach the floor "enormously frustrating."

Decorated war veterans also support the effort.

*extract from longer story at News of the Force (page 1) Sep 30*

## **Laughing Matters**

### **Important Things**

A Scout Master was teaching his boy scouts about survival in the desert. "What are the three most important things you should bring with you in case you get lost in the desert?" he asked.

Several hands went up, and many important things were suggested such as food, matches, etc. Then one little boy in the back eagerly raised his hand.

"Yes Timmy, what are the three most important things you would bring with you?" asked the Scout Master.

Timmy replied: "A compass, a canteen of water, and a deck of cards."

"Why's that, Timmy?"

"Well," answered Timmy, "the compass is to find the right direction, the water is to prevent dehydration..."

"And what about the deck of cards?" asked the Scout Master impatiently.

"Well, sir, as soon as you start playing Solitaire, someone is bound to come up behind you and say, 'Put that red nine on top of that black ten!'"

*www.mikeysfunnies.com via "Christian Voices"*

### **One Man's Wealth**

There once was a rich man who was near death. He was very grieved because he had worked so hard for his money and he wanted to be able to take it with him to heaven. So he began to pray that he might be able to take some of his wealth with him.

An angel hears his plea and appears to him, "Sorry, but you can't take your wealth with you."

The man implores the angel to speak to God to see if He might bend the rules.

The man continues to pray that his wealth could follow him. The angel reappears and informs the man that God has decided to allow him to take one suitcase with him. Overjoyed, the man gathers his largest suitcase and fills it with pure gold bars and places it beside his bed.

Soon afterward the man dies and shows up at the Gates of Heaven to greet St. Peter. Seeing the suitcase Peter says, "Hold on, you can't bring that in here!"

But the man explains to him that he has permission and asks him to verify his story with the Lord. Sure enough, Peter checks and comes back saying, "You're right. You are allowed one carry-on bag, but I'm supposed to check its contents before letting it through."

Peter opens the suitcase to inspect the worldly items that the man found too precious to leave behind and exclaims, "You brought pavement?!?!"

*www.mikeysfunnies.com*

## **Director's Corner**

### **It's Time to Get Involved**

In nearly nine years serving as the full-time volunteer Director of the Osan AB Retiree Activities Office, I operated pretty much independently of military direction. If I saw a problem, I took action to correct it. If I saw a task that was not being done, or not being done easily, I took it on. One such case was a task that I inherited from my predecessor, David Downing. Mr. Downing served retirees and widows throughout Korea for more than 20 years until his death on Jul 4, 1998. Fortunately for you, I had been tutored under Mr. Downing for six months prior to his death. As a result, I was able to pick up one very large task of the many that he had created. That task was to assist retirees and widows in preparing, submitting and monitoring the status of Social Security claims. This task grew even larger in 2001 when the US-Korea Totalization Agreement extended US social security benefits to non-resident alien Korean citizens.

Now that I have become the Retirement Services Officer, I have picked up additional, mandatory duties such as pre-retirement briefings for active duty personnel and overall planning responsibility for the newly-created Korea Retiree Appreciation Day. The job will involve considerable travel to satisfy my first assignment, which is to get Area Retiree Councils activated in Areas I, II and III to add to the very active Area IV Retiree Council. I will also be participating in their council meetings and Retiree Appreciation Days, meaning a fair amount of time will be spent on the road.

All the above is to warn that I will have to reduce or stop providing some of the extra services that I was performing in the RAO. You, the retirees of Korea, will have to start picking up the services that you want continued. This means also picking up the services that I've been providing to the widows throughout Korea. The best way to do this is through a local Retiree Council. This is a formal organization that serves as a conduit to the local military leadership. And to the Osan AB and Kunsan AB retirees, I offer the same level of support if you wish to join the team. Simply organize a local Retiree Council and we'll work together.

If you are willing to get involved, you will find, as I did, that you've entered into an activity that provides constant challenges and rewards. The most important of these are the ones that you perform in direct service to you fellow retirees and their widows. Through participation in your local Retiree Council, you're assured the best level of support that I can provide because it's what I'm being paid to do. In return, I intend to provide training so that you will learn the lessons I've gathered in my years of voluntary service. (The last item below is entitled, "On Denominationalism." The same point of that story can be said about volunteerism – it's the results that count.)

If you'd like to get a better understanding of where I want to go with this, please attend the Korea Retiree Appreciation Day luncheon, where I will be the guest speaker.

***Jack Terwiel***

### **USMRAK Annual Membership Meeting Election Results**

The US Military Retirees Association Korea held its annual membership meeting on Sep 30 at the ACS Building on Yongsan South Post. For details of the meeting, go [here](#). The election of officers results are as follows:

- Al Chellis - President (re-elected)
- Dan Melton - Vice President (replacing Richard Boyce)
- Bob Henault - Secretary (replacing Jack Terwiel)

***Jack Terwiel***

### **On Denominationalism**

The story is told of five men sitting around a potbellied stove, arguing about which is the "right" religion -- which offers the greatest assurance of salvation. It was a fruitless discussion because no one could agree.

Finally they turned to a wise old fellow who had been sitting in the corner, listening.

"Gentlemen," he said, "when the cotton is picked, there are several ways to get it to the gin. We can take the northern route -- it's longer but the road is better. Or we can take the southern route, which is shorter but filled with chuckholes. Or we can go over the mountain, even though it's more perilous.

"When we reach the gin, though, the man doesn't ask which way we came."

***Dale Turner by way of The Sermon Fodder (<http://www.sermonfodder.com>)  
via "Christian Voices" (<http://www.christianvoices.org>)***