

## Issue 2007-12 — December, 2007

### Notices

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

- Dec 4** – For USAG-Red Cloud, your Retirement Services Officer will be at Camp Casey, Maude Hall, Room 139, from 0900-1300.
- Dec 11** – For USAG-Yongsan, your Retirement Services Officer will be at Yongsan in the Soldier Support Center, Bldg 4034, Room 140, from 0900-1300.
- Dec 18** – For USAG-Daegu, your Retirement Services Officer will be at Camp Henry's Education Center, Bldg 1820, from 1000-1300.
- Dec 22** – The annual membership meeting of the U.S. Military Retirees Association Korea will be held at the Yongsan Army Community Services, Bldg 4106, 1000-1200. All retirees are invited.
- Dec 25** – The Retirement Services Office will be closed for the Christmas holiday. There will be no visit to USAG-Yongsan this week.

#### **USAG Humphreys Non-SOFA Services Change**

Effective 10 December 2007, All Non-SOFA Passes, Non-SOFA IDs, Non-SOFA DBIDS Registration, and Non-SOFA Vehicle Registration will be conducted at the CPX Gate, building S-724. Commanders, Directors, and Activity Chief's are encouraged to disseminate this information to all concerned. The above listed services for personnel in SOFA status can be obtained at either location, CPX Gate or One Stop. In and Out processing is still located in building S-544.

*USAG Humphreys DES, Nov 15*

#### **New Retirement Services Officer Takes Over**

Mrs. Tarita Harris will assume the position of Retirement Services Officer for Korea effective Dec 10. Jack Terwiel will continue working until Dec 21, after which he will take the Christmas week off for a vacation. Jack's last day of employment is Dec 28. (See article in **RSO's Corner** for more details on changes to Jack's service to retirees and annuitants.) Tarita will continue the Tuesday travel schedule that Jack initiated to visit retirees and annuitants in the northern (Area I), capital (Area II) and southern (Area IV) areas of Korea.

*Korea Retirement Services Office*

#### **Retirement Services Office Relocation Problems**

On November 19, the Retirement Services Office relocated from the second floor of Bldg 544 (Soldier Support Center, aka 1Stop) to Bldg 543 and occupies the office previously used by the Ration Control Office. The move resulted in a major disruption of telephone service, with cell phone the only option for contacting the RSO for more than a week. In addition, access to the network and to e-mail was unavailable from November 19 through the remainder of November. If you're waiting for an e-mail response from the RSO, it will hopefully come in early December.

*Korea Retirement Services Office*

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## **Medical Care Matters**

### **TRICARE Flu Immunization**

Fall is the best time to get the flu vaccination in the United States, according to health officials. This gives the body a chance to build up immunity before the winter flu season. "TRICARE beneficiaries should check with their local military treatment facility or primary care manager to find out when and where they are offering the flu vaccine," said Army Major General Elder Granger, Deputy Director, TRICARE Management Activity (TMA). "All beneficiaries are encouraged to protect themselves against this potentially deadly virus."

Influenza kills about 36,000 Americans each year, and leads to about 200,000 hospitalizations, according to the Centers for Disease Control and Prevention. It is strongly recommended that the following people get vaccinated each year: all children aged six months to their fifth birthday; adults aged 50 years and older; persons with underlying chronic medical conditions; pregnant women; health care workers involved in direct patient care; child care and elderly care workers; and persons at high risk for severe complications from influenza. TRICARE will cover the Flu shots administered in a civilian pharmacy or drugstore.

For TRICARE for Life beneficiaries, Medicare covers flu vaccinations and TRICARE would pay as second payer, if needed. TRICARE covers two types of vaccinations; the inactivated vaccine containing a killed virus and given with a needle, and the nasal-spray flu vaccine made with live, weakened flu viruses that do not cause the flu. For more information about influenza refer to <http://www.cdc.gov/flu/>. For more information about your TRICARE benefits refer to <http://www.tricare.mil>. [Source: TMA Press Release 07-76, 25 Oct 07]

## ***RAO Baguio Bulletin Update, Nov 1***

### **Pneumonia Vaccination**

The Army Medical Department is launching a concerted effort to reduce the needless suffering, death, and waste of medical resources that stem from widespread failure by older beneficiaries to get their pneumonia vaccinations. Military medical facilities are being pressed to stay on their toes about offering the shots to all their older patients. Also known as the pneumococcal shot or Pneumococcal Polysaccharide Vaccine or PPV, the pneumonia vaccine is safe and highly effective, according to medical authorities – provided it gets out of the bottle and inside somebody's body. To encourage that to happen more often, military medical leaders are stressing these facts:

- Pneumococcal disease can kill you. It is the sixth leading cause of death in the U.S. (40,000 deaths annually).
- It can make you miserably and expensively ill. There are 100,000-130,000 hospitalizations annually in the U.S.
- It can affect your lungs, blood, and brain. It usually causes fever, cough, and shortness of breath.
- Pneumococcal disease can affect people of all ages, but older adults ages 65 and over are at higher risk for complications from both the flu and pneumococcal disease. The shot can help protect you from getting a serious infection in your lungs, blood and brain.
- Getting the shot when you're age 65 or older should protect you for the rest of your life. You can get it any time of the year. The shot is safe and most people have no side effects. For maximum safety, medical officials also encourage beneficiaries to take the flu vaccine annually.

Anyone can get pneumococcal disease, but some people are at greater risk from the disease. These include people 65 and older, the very young, and people with special health problems. The pneumonia vaccine protects you from getting serious infection in your blood or brain that can cause dangerous health problems, hospitalization, and death. Pneumococcal disease can lead to serious infections of the lungs (pneumonia), the blood (bacteremia), and the covering of the brain (meningitis). About 1 out of every 20 people who get pneumococcal pneumonia dies from it, as do about two people out of 10 who get bacteremia and three people out of 10 who get meningitis. People with the special health problems are even more likely to die from the disease. Drugs such as penicillin were once effective in treating these infections; but the disease has become more resistant to these drugs, making treatment of pneumococcal infections more difficult. This makes prevention of the disease through vaccination even more important. Those who should get the pneumococcal shot are:

- All adults 65 years of age or older.
- Anyone over 2 years of age who has a long term health problem such as: heart disease, lung, disease, sickle cell disease, diabetes, alcoholism, cirrhosis, or leaks of cerebrospinal fluid.
- Anyone over 2 years of age who has a disease or condition that lowers the body's resistance to infection, such as: Hodgkin's disease, lymphoma, leukemia, kidney failure, multiple myeloma, nephrotic syndrome, HIV infection or AIDS, damaged spleen, or no spleen, organ transplant.
- Anyone over 2 years of age who is taking any drug or treatment that lowers the body's resistance to infection, such as: long-term steroids, certain cancer drugs, radiation therapy.
- Alaskan Natives and certain Native American populations.

For more info on immunizations Ask your doctor or nurse, refer to the National Immunization Program website <http://www.cdc.gov/nip/default.htm> (Department of Health And Human Services Centers for Disease Control and Prevention National Immunization Program, or go to <http://www.cdc.gov/nip/vaccine/pneumo/pneumo-pubs.htm#top>. [Source: Army News Service, Harry Noyes article, 18 Oct 07].

### ***RAO Baguio Bulletin Update, Nov 1***

A celebrity is a person who works hard all his life to become well known, then wears dark glasses to avoid being recognized. — Fred Allen

### **Legislation Affects TRICARE Supplements**

Many TRICARE beneficiaries are getting letters from their employer stating they will no longer offer TRICARE supplements as an employer sponsored medical option effective January 1, 2008. TRICARE beneficiaries should look closely at their health care options.

A provision of the John Warner National Defense Authorization Act for fiscal year 2007 prohibits employers from offering employees financial or other incentives to use TRICARE rather than the company's Group Health Plan (GHP). The legislation applies to any employer, including States and local governments with 20 or more employees, and mirrors the same prohibition that currently applies to Medicare.

Beneficiaries have earned their right to TRICARE benefits through their service and this remains unchanged. TRICARE beneficiaries should take measures to understand and look closely at all of their health care options offered by TRICARE and their current employer before deciding what is best for them and their families. Eligible beneficiaries can enroll in TRICARE on their own without taking employer incentives if desired.

The employer can still offer, 'cafeteria plans' to their TRICARE eligible beneficiaries as long as the plans are offered to all of their employees, including those that are not eligible for TRICARE. The legislation does not have an impact on 'TRICARE Supplement' plans that are not offered by the employer but are sold by beneficiary associations or commercial insurers.

A cafeteria plan is defined as a fringe-benefit plan under which employees may choose among various benefits that best fit their needs, up to a specified dollar value.

The legislation was initiated after evidence showed many employers were consciously working to shift their health care costs to TRICARE by offering financial incentives urging eligible employees to use TRICARE rather than the employer's GHP.

For more information about TRICARE supplements visit <http://www.tricare.mil/mybenefit/home/Medical/OHI/SupplementalInsurance>.  
*NAUS Weekly Update, Nov 8*

### **Social Security Improves Service to Wounded Veterans**

Social Security officials recently announced a series of initiatives the department has undertaken to improve service and expand outreach to wounded veterans and their families. This includes expedited processing of disability claims for service members become disabled while on active duty on, or after October 1, 2001. The preferential claims process is applicable regardless of where the disability occurs, and applies to survivor claims as well.

Other improvements include an agreement with the Department of Veterans Affairs (VA) to electronically provide Social Security with the medical records of veterans applying for disability benefits, assigning liaisons throughout the country to work closely with VA's Transition Patient Advocates, providing more training for disability examiners on veterans disabilities, and placement of Social Security staff at key Military Treatment Facilities.

The department has created an easy-to-use website that provides information about Social Security and military service. It is located at <http://www.socialsecurity.gov/woundedwarriors> and includes a link to apply for disability benefits online.  
*NAUS Weekly Update, Nov 21*

### **Medicare Update**

Are you confused about Medicare? The Centers for Medicare and Medicaid Services have put out a new booklet for 2008 describing Medicare. You can check out "Medicare & You 2008" at <http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>.  
*Retirement Services Office*

## **Pay Matters**

### **VA COLA Set**

The president has signed the annual Veterans Compensation Cost-of-living Adjustment (COLA) bill into law. Effective Dec 1, 2007, the amounts of disability compensation, clothing allowance and Dependents Indemnity Compensation for surviving spouses and children will be raised to match the annual Social Security index rate, which should be 2.3 percent. [Increases will be seen in payments received in January.]

*Armed Forces News Issue, Nov 16*

### **DFAS Announces 2008 Retired, Annuitant Pay Adjustments**

Based on the increase in the U.S. Consumer Price Index, there will be a cost-of-living adjustment (COLA) increase for retired pay and Survivor Benefit Plan annuities effective Dec 1, according to Defense Finance and Accounting Service officials.

Retirees being paid on an account where the retiree first became a member of the uniformed services before Sept. 8, 1980 and retired before July 1, 2007 will receive a full COLA increase of 2.3 percent.

The COLA increase for retirees being paid on an account where the retiree first became a member of the uniformed services on or after Sept. 8, 1980 will be as follows:

- 2.3 percent for those retiring before Jan. 1, 2007
- 2.3 percent for those retiring in the first quarter calendar 2007
- 2.3 percent for those retiring in the second quarter calendar 2007
- 0.2 percent for those retiring in the third quarter calendar 2007
- No increase for those retiring in the fourth quarter calendar 2007

Retirees being paid on an account where the retiree first became a member of the uniformed services on or after Aug. 1, 1986 and retired on or before Jan. 1, 2007 but elected to receive a Career Status Bonus at 15 years of active service, will receive a COLA increase of 1.3 percent.

Retirees being paid on an account where the retiree first became a member of the uniformed services on or after Aug. 1, 1986, retired on or after Jan. 1, 2007, and elected to receive a Career Status Bonus at 15 years of active service will receive COLA as follows:

- 1.3 percent for those retiring before Jan. 1, 2007
- 1.3 percent for those retiring in the first quarter calendar 2007
- 1.3 percent for those retiring in the second quarter calendar 2007
- No increase for those retiring in the third or fourth quarter calendar 2007

The COLA increase will be reflected in the Jan. 2 payment.

***DFAS News Release, Nov 21***

### **NAUS Calls on Congress to Act on War-Funding**

After a two-week Thanksgiving Day vacation, its 70th vacation day of the year, Congress returns to work next week facing a decision on funding our men and women in harm's way.

Prior to the vacation, Members of Congress passed the base Defense, which the President signed, but took no action on war funding. War funding expired Nov. 15, and according to congressional leaders, it may not be considered again until next year.

What this means is that the Department of Defense has begun pulling from its base budget to pay for ongoing operations in Iraq and Afghanistan. Without approval of wartime funding, there is no other choice. It also means that robbing one defense account to pay for another will have a dramatic negative affect. Delay in war funding will likely force the closure of facilities, the suspension of civilian jobs and the stoppage of current contracts.

According to Deputy SecDef Gordon England, without positive action from Congress, the Army's operation and maintenance account will be completely exhausted in mid-to-late January. And within a few weeks, DoD will be required by law to issue notices of termination to civilian employees and deferral of contract activity.

Four months into the surge with 175,000 troops in Iraq right now, the Department of Defense needs the money to avoid undermining our troops and ensure our military men and women are fully equipped.

[The National Association of Uniformed Services] NAUS calls on Congress to give priority consideration to this emergency matter. Stop withholding funds for operations and pass legislation that supports and sustains our troops in the field.

## NAUS Weekly Update, Nov 30

### Community Matters

#### Exchange Gift Cards Now Reciprocal

Customers at Navy Exchanges, Marine Corps Exchanges and Army and Air Force Exchange Service (AAFES) stores can now redeem their exchange gift cards at any of the three military exchange systems, according to a joint announcement by the three exchange services Nov. 1. Shoppers can buy the gift cards in amounts up to \$500 at exchange stores worldwide. They also can purchase gift cards from AAFES and Navy Exchanges online at <http://www.aafes.com> and <http://www.navy-nex.com>, respectively. (The Marine Corps does not sell exchange gift cards online.)

*Armed Forces News Issue, Nov 9*

I could tell that my parents hated me. My bath toys were a toaster and a radio. — Rodney Dangerfield

#### Korea Retiree Mortuary Services Clarified

[To Skip Munger, Editor] The first item on page 2 of the 12 November issue of *News of the Force* covered mortuary services for retirees in Korea. At the USFK Retiree Council in Seoul today, Mr. McFarland clarified the issue of mortuary services for retirees. The issue applies only to non-SOFA (Status of Forces Agreement) retirees. When a non-SOFA retiree dies, the family cannot request mortuary services directly to Mr. McFarland's office. They must submit the request to the U.S. Embassy in Seoul. If the embassy concurs, a letter will be prepared to Mr. McFarland requesting mortuary services be provided for the deceased retiree.

As your item states, Mr. McFarland's duties have greatly expanded. However, he will, to the best of his and his staff's abilities, provide mortuary services to non-SOFA retirees and their family members, but each request must be submitted through and approved by the U.S. Embassy.

I will work with Mr. McFarland to provide a more detailed description of the change together with instructions on what the family needs to do to contact the embassy and submit their request. This information will be provided in the next issue of *Still Serving in Korea* and will also be added to the "Korea Casualty" information at <http://www.rao-osan.com>. (*RSO Note: Mr. McFarland and I were unable to meet due to conflicting schedules. Information will be provided later.*)

Thank you very much for keeping up with the news from Korea, and thank you and your staff very much for putting out the most comprehensive collection of daily news available and of interest to military subscribers. — Jack Terwiel, Korea Retirement Services Officer.

*News of the Force (Page 2), Nov 13*

#### AAFES Launches Revamped 'Mission, News & More' Page

Who owns AAFES? What is the PX's return policy? Where does the exchange's 'profit' go? A couple of clicks through the 'blogosphere' are all it takes to find a wealth of questions regarding the 112-year-old military command troops and their families know as the Army & Air Force Exchange Service (AAFES).

"When I see some of the concerns and misinformation posted online or sent through our comment program, I worry that the military community isn't getting the information it needs to know what AAFES is and why it is a critical part of military families benefits," said AAFES' Chief of Corporate Communications Lt. Col. Dean Thurmond. "Seeing the same questions repeatedly made it clear that the organization had to do a better job of making information concerning benefits, structure and mission easier to find and understand."

To ensure authorized shoppers, and the American public, are up-to-date with policies and information concerning the Department of Defense's oldest and largest exchange service, AAFES has unveiled a revamped 'Mission, News & More' page at <http://www.aafes.com>.

Content rich and easy to navigate, the updated page contains the latest news, recalls and facts pertinent to AAFES, as well as a history overview, leadership bios, contact information, video clips and more.

"We gathered all of these tools and put them in front of the firewall to ensure anyone who wants to know more about the

exchange can find it with just a few clicks of the mouse," said Thurmond. "Now, one stop is all it takes for current and future vendors, shoppers and associates to find accurate, up-to-date information concerning AAFES."

Anyone can access the new and improved 'Mission, News & More' page by clicking the red box on the top right hand side of the AAFES homepage at <http://www.aafes.com>.

*AAFES News Release, Nov 14*

### **DAV Refutes ABC Report**

In the wake of an ABC News report, "Failing to Serve America's Heroes on the Home Front," Arthur H. Wilson, national adjutant of the Disabled American Veterans (DAV), has posted a rebuttal on the VA's Web site. He wrote that, "As a non-profit organization, the DAV relies upon strict ethical standards to ensure that the maximum amount of the funds contributed by a generous American public are used to directly support disabled veterans and their families." He added that the DAV feels the ABC News report "contains incomplete and misleading information about the DAV's fundraising efforts." He said he was pleased that the DAV meets all the "stringent standards" of the Better Business Bureau's Wise Giving Alliance. For the alliance's evaluation, the DAV's annual reports and other financial information, visit <http://www.dav.org/>.

*Armed Forces News Issue, Nov 30*

## **Federal Service Matters**

### **No Open Season for FEGLI, FLTCIP**

For this open season, OPM has changed the way it presents benefits information, shifting the focus away from just [Federal Employees Health Benefits Program] FEHB[P] to include information on other benefit programs, as well. However, there are two benefit programs that are not having open seasons, the federal employees group life insurance (FEGLI) program and the federal long-term care insurance program (FLTCIP). FEGLI has occasional open seasons, typically tied to changes in policies or changes in claims records that trigger a change in the premium structure; the most recent one was in 2004. FLTCIP has not had an open season since the program began in 2002. During a FEGLI open season, eligible persons can enroll or increase levels of coverage without having to meet certain requirements that otherwise apply to such changes. During the initial FLTCIP open season, eligible employees were subject only to a shortened form of underwriting.

*FEDweek Weekly Issue, Nov 7*

### **Differing Approaches [to NSPS] Under Consideration**

Both the House and Senate earlier this year voted as part of the DoD authorization bill to place restrictions on [National Security Personnel System] NSPS, with both acting to end the special labor relations provisions that allow DoD to limit the allowable scope of bargaining and certain other union rights. The House version goes farther by blocking any changes in adverse action and appeal rights and making certain changes in pay procedures negotiable for union-represented employees; the Senate version meanwhile would bar applying any NSPS provisions to wage grade employees.

Federal unions and certain members of Congress have been urging conferees to adopt the most restrictive of all the provisions, even though the Bush administration threatened a veto over the House language. DoD has not carried out the labor relations, disciplinary or appeal rights provisions of NSPS pending action by Congress and a potential appeal of a court ruling in its favor on those issues. Unions have until early January to file an appeal with the U.S. Supreme Court in that case.

*FEDweek Weekly Issue, Nov 14*

### **Funding Issues Arise**

Most of the government is operating under a stopgap funding measure that will expire December 14, and under which agencies generally are restricted to spending at fiscal 2007 rates. Those that are taking on increased responsibilities are starting to warn that continued funding at those levels is insufficient – in particular, the Defense Department, which has said that without receiving a war funding supplement soon, it will have to start furloughing about 100,000 civilian employees and cut off funding for a similar number of contractor jobs in the February timeframe.

The Pentagon has authorized the Army, the potentially hardest-hit military component, to issue furlough notices in December, which would be required because of the lag time specified under furlough policy. The supplemental measure has been hung up over disagreements over Iraq war policy, and some in Congress argue that the furlough threat is being used as a bargaining chip and that the Pentagon could avoid such an action by reprogramming existing funds. DoD says that reprogramming will not solve the problem.

### *FEDweek Weekly Issue, Nov 28*

#### **TSP Acts against Market Timers**

The [Thrift Savings Program] TSP's governing board has decided to place new limits on the number of interfund transfers – movements of money among the program's investment funds – in response to especially frequent trading activity by a minority of investors that is raising overhead costs for all investors. Starting in the spring, investors will be allowed only two interfund transfer orders a month, with a third allowable if a mistake was made.

Until bringing a new computer system online in 2003, the TSP allowed only one interfund transfer a month; since then, interfund transfers can be made every business day, and several thousand investors have been highly active – especially, lately, with trading in the international stock fund, whose transaction costs are the highest of the TSP funds. Officials said that until the computer system can be changed to accommodate the new policy, those investors will be asked to cut back their activity under threat of being allowed to request transfers only through the mail. They note that many mutual funds impose restrictions on transaction frequency, for example by charging fees for selling an investment that had been held for less than a certain period of time.

### *FEDweek Weekly Issue, Nov 28*

#### **Veterans Grow as Percentage of Federal Workforce**

The Office of Personnel Management (OPM) issued an annual report on the state of veterans' employment with the federal government and the efforts that federal departments and agencies have made to promote the Disabled Veterans Affirmative Action Program. From October 1, 2005 to September 30, 2006 veterans represented almost 458,000, or 25.4 percent, of the non-postal federal workforce – up from about 25.2 percent in FY 2005. The number of those who were disabled veterans rose by more than 4,600 to about 90,470, the report said. For more information please go to <http://www.opm.gov>.

### *TREA Washington Update, Nov 30*

## Laughing Matters

#### **Almost Got It Right**

Little Johnny's father was a pastor in a small church. One day, his father told Little Johnny that a very important bishop was coming and that he would be staying with them. Little Johnny became very excited and asked his father if he would get to meet him. His father thought about this and decided that he would let Little Johnny bring the bishop tea in the morning and wake him up. Little Johnny agreed to do this and was very excited.

His father gave him instructions: first, knock on the door of the bishop's room and then say to him "It's the boy, my Lord; it's time to get up."

Little Johnny was very excited and rehearsed his lines repeating them over and over. Finally the day came and Little Johnny had learned all his lines. He went to the door and knocked. He was so excited and nervous though that his lines got mixed up and the boy said, "It's the Lord, my boy, and your time is up!"

### *Christian Voices, Oct 4*

#### **It's All in How You Look At It**

Scene: A court room in Oklahoma where a person is on trial for murder. There is strong evidence indicating guilt; however, there is no corpse.

In the defense's closing statement the lawyer, knowing that his client is guilty and that it looks like he'll probably be convicted, resorts to a clever trick.

"Ladies and gentlemen of the jury, I have a surprise for you all," the lawyer says as he looks at his watch. 'Within 1 minute, the person presumed dead in this case will walk into this court room,' he says and he looks toward the courtroom door. The jury, somewhat stunned, all look on eagerly. A minute passes. Nothing happens.

Finally the lawyer says: "Actually, I made up the previous statement. But you all looked on with anticipation. I, therefore, put it to you that there is reasonable doubt in this case as to whether anyone was killed and insist that you return a verdict of not guilty."

The jury, clearly confused, retires to deliberate.

A very few minutes later, the jury returns and a representative pronounces a verdict of guilty.

"But how?" inquires the lawyer. "You must have had some doubt; I saw all of you stare at the door."

Answers the jury foreman: "Oh, we did look. But your client didn't."

*Christian Voices, Nov 6*

### **Division of Labor**

Two men went bear hunting. While one stayed in the cabin, the other went out looking for a bear. He soon found a huge bear, shot at it but only wounded it. The enraged bear charged toward him, he dropped his rifle and started running for the cabin as fast as he could.

He ran pretty fast but the bear was just a little faster and gained on him with every step. Just as he reached the open cabin door, he tripped and fell flat. Too close behind to stop, the bear tripped over him and went rolling into the cabin.

The man jumped up, closed the cabin door and yelled to his friend inside, "You skin this one while I go and get another!"

*Christian Voices, Nov 15*

### **With Baited Breath**

It was a cold winter day. An old man walked out onto a frozen lake, cut a hole in the ice and dropped in his fishing line. He was there for almost an hour, without even a nibble, when a young boy walked out onto the ice, cut a hole in the ice not far from him. The young boy dropped his fishing line and minutes later he hooked a Largemouth Bass.

The old man couldn't believe his eyes but chalked it up to plain luck. But, shortly thereafter, the young boy pulled in another large catch.

The young boy kept catching fish after fish. Finally, the old man couldn't take it any longer. "Son, I've been here for over an hour without even a nibble. You've been here only a few minutes and have caught a half dozen fish! How do you do it?"

The boy responded, "Roo raf roo reep ra rums rram."

"What was that?" the old man asked.

Again the boy responded, "Roo raf roo reep ra rums rram."

"Look," said the old man, "I can't understand a word you're saying."

The boy spit the contents of his mouth into his hand and said, "You have to keep the worms warm!"

*Christian Voices, Nov 21*

### **It's Clear in the Telling**

An amateur genealogical researcher discovered that his great-great uncle, Remus Starr, a fellow lacking in character, was hanged for horse stealing and train robbery in Montana in 1889. The only known photograph of Remus shows him standing on the gallows. On the back of the picture is this inscription:

*"Remus Starr; horse thief; sent to Montana Territorial Prison 1885, escaped 1887; robbed the Montana Flyer six times. Caught by Pinkerton detectives. Convicted and hanged 1889."*

In a Family History subsequently written by the researcher, Remus's picture is cropped so that all that's seen is a head shot. The accompanying biographical sketch is as follows:

*"Remus Starr was a famous cowboy in the Montana Territory. His business empire grew to include acquisition of valuable*

*equestrian assets and intimate dealings with the Montana railroad. Beginning in 1885, he devoted several years of his life to service at a government facility, finally taking leave to resume his dealings with the railroad. In 1887, he was a key player in a vital investigation run by the renowned Pinkerton Detective Agency. In 1889, Remus passed away during an important civic function held in his honor when the platform upon which he was standing collapsed."*

*Christian Voices, Nov 29*

## Director's Corner

### RSO Changes

As many of you know, Jack Terwiel is stepping down as Retirement Services Officer and will return to volunteer service to retirees and annuitants starting in January. Jack and his wife, Puneer, have renovated and expanded the Songtan office outside Osan AB, and that's where Jack and Puneer will continue to provide services that are otherwise unavailable in, or difficult to access from, Korea. The office is called the Military Retiree Assistance Office and it provides volunteer services to military retirees, their families and survivors, as well as to former spouses of military members.

Mrs. Tarita Harris, the new Retirement Services Officer, will be doing more of the typical RSO duties, a number of which Jack tried to avoid — some successfully, some not. We're hoping that with a full-time RSO doing RSO-type stuff, combined with Jack doing the "personal services" that are not available here, we'll find a satisfactory balance and you'll find even more timely and better support to the retirees and annuitants in Korea.

Tarita will carry on the Tuesday travel schedule starting with the Dec 18 visit to Daegu. The only traveling Jack has plans to do, other than the U.S. Military Retirees Association Korea annual membership meeting on Dec 22, will be to take some time off to travel with Puneer. It's something we've been promising each other for years. For example, 2008 may be the year that we take the oft-postponed first visit to Jeju-do.

So what changes should you expect and what will be unchanged? Tarita should be receiving formal training to allow her to access (but not change) retired pay accounts to help you to resolve problems with the Defense Finance and Accounting Service (DFAS) and she will deal with DFAS issues, although Jack will continue supporting the Osan retirees with pay assistance. She will also initiate a quarterly print newsletter for retirees, something that's been lacking and is needed particularly by those retirees who lack computer access. Jack will continue to produce the monthly e-mail newsletter that is sent to about 500 retirees worldwide. That's far short of the 1,800 or so retirees currently living in Korea.

Tarita will also take over the planning and conduct of the annual Korea Retiree Appreciation Day (RAD) at Yongsan. The 2008 RAD should be significantly better than the 2007 RAD because Tarita will have more time to devote exclusively to planning and preparation. Jack tried to continue supporting the retirees and annuitants with personal services while concurrently planning the RAD. Neither of those tasks was carried out very well, in my own opinion. Separating the tasks should allow both to be improved.

Jack will continue to maintain the [rao-osan.com](http://rao-osan.com) web site. The future of [rso-korea.com](http://rso-korea.com) is uncertain at this time. Jack may continue supporting it, or the Army may decide to move it onto an Army server.

Personal services that Jack will continue to provide include Social Security claims preparation, monitoring and problem resolution. He will also continue to provide assistance in resolving problems with the Internal Revenue Service. This is primarily done by helping those Korean widows whose husbands left them with tax problems. And speaking of the widows, Jack and Puneer will continue to produce the Korean-language quarterly widow printed newsletter.

Tarita will assume support to the installation (area) retiree councils around Korea and hopefully do a better job than Jack did in convincing Humphreys and Area III retirees to activate a retiree council for Area III.

Jack will probably continue as a member/advisor of the USFK Retiree Council, attending the bimonthly meetings and he will revert to duties closer to what he did as the Osan AB Retiree Activities Office director. The main difference in contacting Jack is that the office will be off-base and will lack DSN access. The commercial number is 031-663-0319, the fax number is 031-665-5553 and the cell phone number is 017-477-1441. You can e-mail [mrao@rao-osan.com](mailto:mrao@rao-osan.com). The office will be operated Mon-Fri 0900-1500 and there will be no weekend services available.

More information will be provided as the new structure settles down.

## ***Jack Terwiel, Outgoing Retirement Services Officer***

### **Greetings from Your New RSO**

I am Tarita Yvette Byas-Harris, your new Retirement Services Officer. I'd like to get acquainted by telling you a bit about me and my background. First, I'm not a retiree. I call Ohio home, but I was born in Detroit, Michigan. I graduated in the Summer of 1990 with a Bachelor's Degree in Psychology, and in the Spring of 1992 with a Master's Degree in Counseling Student Development, both from Tuskegee University, Tuskegee, Alabama.

My accumulated experiences include working within the Mental Health realm. I've worked with spouses and children abused by spouses/parents and by other family members. Other experiences include working with the Child and Family Services of Honolulu, Hawaii; the Cumberland County Department of Social Services in Fayetteville, North Carolina; and Army Community Services in both Hawaii and Korea.

As you can see from my experiences, I've traveled quite a bit. That's because I've been married for 18 years to an Army Major and we have five children.

As Jack has mentioned, I will not change a wheel when the Retirement Services "bus" is running so well. I will keep the established schedule of area visits, and, like Jack, I look forward to meeting the retirees, their family members and surviving annuitants and I am thrilled at the opportunity to meet all of you who are "Still Serving."

Please feel free to contact me with your retirement problems and concerns. I can be reached at DSN 753-3872, Commercial 0505-753-3872; or by e-mail at [Tarita.Harris@korea.army.mil](mailto:Tarita.Harris@korea.army.mil) or [rso@korea.army.mil](mailto:rso@korea.army.mil). I look forward to meeting and serving you in the coming months.

### ***Tarita Byas-Harris, Incoming Retirement Services Officer***

### **Christmas Wishes and Dreams Come True**

As another year draws to a close, another transition approaches. Last year it was the move of the Retirement Services Office from Yongsan to Camp Humphreys. The intervening year since that time has brought many changes to the Terwiel family. Mostly, we've been a lot busier trying to carry the services initiated in the Retiree Activities Office and the added tasks that the Retirement Services Office brought.

Most of the time it was manageable. That was until the Retiree Appreciation Day jumped up. It was that task – taking up all of my time for two months – that made me realize that my greatest satisfaction derives not from a paycheck but from helping people to solve their problems. And that led to the decision to return to volunteer services, working side-by-side with my wife.

With 2008, that will happen. We look forward to going back to full time voluntary services, helping you to solve your problems with you. This is our Christmas gift that keeps on giving to the Korea retiree community, including the retirees and their families, their survivors and the former spouses who remain part of the military retiree community here. We wish you a happy, healthy and safe holiday season, enjoying it with family and friends.

### ***Jack & Punee Terwiel***