

Issue 2008-12 — December, 2008

Notices

Korea Retirees' Schedule of Events

Dec 2-3 – USAG-Daegu RSO office will be open Tues 0800-1600 and Wed 0800-1200

Dec 10-11 – USAG Humphreys RSO office will be open 0900-1500

Dec 11 – There will be a free luncheon for retirees at USAG Humphreys (see **this flyer** for details).

Dec 13 – Osan AB quarterly Retiree Appreciation Day for December has been postponed until January due to holiday events. See Notices item below for discussion.

Dec 22-Jan 3 – the Military Retiree Assistance Office will be closed for vacation over the Christmas and New Year holidays. Please limit your calls to truly urgent matters.

Dec 23-24 – USAG Yongsan RSO office will be open 0900-1500

Dec 30-31 – USAG Yongsan RSO office will be open 0900-1500

U.S. Military Retirees Association Annual Meeting Cancelled

Due to declining attendance (two retirees showed up last year) and TDY of the President, Al Chellis, there will be no annual meeting this year. It appears that the activation of retiree councils, together with the appointment of two Army Retirement Services Officers have replaced the USMRAK as the go-to organization for retirees. The USMRAK will go into hibernation until the need for a private organization to serve Korea retirees returns.

Military Retiree Assistance Office

Rescheduling the Challenger Club Retiree Appreciation Day

The Challenger Club Manager notified me by e-mail that the club is unable to support the December Retiree Appreciation Day due to conflict with scheduled holiday events. The RAD will be held in January. It has become harder to schedule retiree events in December and it might be time to think about changing from the third month of each quarter to the first month of each quarter starting in 2009. That would make Jan, Apr, Jul and Oct the RAD months. We'll discuss it at the January RAD.

Military Retiree Assistance Office

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Medical Care Matters

DoD, VA Share Records to Benefit Wounded Warriors, Veterans

The Departments of Defense and Veterans Affairs are making good progress in sharing information to the benefit of wounded warriors and veterans, a senior DoD official has said.

One of the chief goals of DoD-VA interoperability efforts is to supply computerized health data so providers in both departments "will have the necessary health information background to be able to provide better-quality care," Dr. Steven L. Jones, principal deputy assistant secretary of defense for health affairs, said.

For example, DoD's medical information on 4.5 million military patients now has been shared with VA, Jones said. "Of course, that continues to grow every day," he said, adding that about 68,000 inquiries for medical information are conducted weekly between the DoD and VA.

As the DoD and VA continue their efforts to share more information, care is taken to preserve the security of patients' medical records, Jones said.

The DoD and VA have worked to improve administrative procedures related to assisting wounded troops and veterans, Jones said. He also cited improvements in providing medical information from DoD health care providers to VA case workers who assist disabled veterans. The Military Health System, which encompasses all of the armed services, also strives to make life easier for wounded warriors and their families, Jones said. One recent initiative, he said, features teleconferences between pre-discharged military patients and families and caregivers at destination VA medical facilities.

The DoD and VA also have established an interagency program office that will assist both agencies to share even more information and to work together to meet common goals, Jones said.

The Military Health System invests millions of dollars each year to upgrade its information technology capabilities so as to provide service members and families the best medical care available, Jones said. "We want to provide world-class treatment," he said. [By Gerry J. Gilmore, American Forces Press Service]

News of the Force (Page 2), Nov 6

Hearing Disability Researched

Hearing loss and tinnitus are the 1st and 2nd most common veterans' disabilities in the U.S. Almost 850,000 veterans receive service connected disability compensation for hearing disabilities. During our present wars in Iraq and Afghanistan, tinnitus (persistent ringing in the ears) is the number one diagnosed service-connected health condition with approximately 70,000 cases. Defected hearing is number 3 with almost 60,000 cases.

The National Center for Rehabilitative Auditory Research Center (NCRAR) in Portland Oregon is conducting cutting edge medical research in this very important area. It is one of the VA's 14 Centers of Excellence and can be found at the VA's web page: www.va.gov. The center has 30 ongoing research projects concerning hearing loss and tinnitus as well as a project to develop a portable ototoxicity that could be used in the field to detect hearing loss and make early treatment possible. This center could be a valuable resource for many of you.

TREA Washington Update, Nov 7

Military PTSD Requirements Relaxed

The Department of Veterans Affairs (VA) is amending its adjudication regulations regarding service connection for post-traumatic stress disorder (PTSD). The amendment will eliminate the requirement of evidence that corroborates the occurrence of in-service stressor in which PTSD is diagnosed in the service. This is necessary to facilitate the proof of service connection in such claims. By this amendment, the VA intends to reduce claim-processing time for such claims. This interim final rule was effective Oct. 29.

In the absence of clear and convincing evidence to the contrary, and provided that the claimed stressor is consistent with the circumstances, conditions, or hardships of the veteran's service, the veteran's lay testimony alone may establish the occurrence of the claimed in-service stressor. The VA believes that this change will contribute to faster processing of PTSD claims by eliminating the need for VA to develop evidence of occurrence of the in-service stressor in claims in which the veteran's PTSD was diagnosed during service.

NAUS Weekly Update, Nov 7

TRICARE Implements New Fee Schedule in the Philippines

A new TRICARE provider fee schedule for medical services and procedures is in effect in the Philippine Islands. TRICARE officials expect the new fee schedule to better reflect actual medical costs. There are no changes in payments for laboratory, radiology, pathology services and procedures.

TRICARE beneficiaries and providers in the Philippines who filed TRICARE claims during the past two years are receiving letters from TRICARE Management Activity (TMA) notifying them of the fee schedule change, which went into effect November 1, 2008.

The new allowable charges and inpatient per diem rates are available on the TRICARE Web site at <http://www.tricare.mil/CMAC>.

TRICARE Standard deductibles and cost-shares will not change for beneficiaries in the Philippines under the new fee schedule. Annual out-of-pocket caps for active duty family member costs will continue at \$1,000 and \$3,000 for retirees and their eligible family members.

TRICARE beneficiaries living in, or traveling to, the Philippines should be aware that they must use TRICARE certified providers to receive claims reimbursement. A list of certified providers for the Philippines is available on the Pacific Area Office page in the TMA portal at <http://www.tricare.mil>.

TRICARE News Release No. 08-111, Nov 13 via NAUS Weekly Update, Nov 14

If you think health care is expensive now, wait until you see what it costs when it's free! — P.J. O'Rourke

Hearing Aids

RACHAP/RHAPP

Advances in technology now make hearing aids into high-tech medical devices. The best hearing aids ever made are now in production.

Military retirees from active duty, Guard, and Reserve units who have hearing loss and/or tinnitus are eligible to participate in the Retiree At Cost Hearing Aid Purchase Program (RACHAPP)/Retiree Hearing Aid Purchase Program (RHAPP). Retired Commissioned Officers of the US Public Health Service are also eligible for this program.

Dependents of military retirees are ineligible to participate in this program throughout the US. Overseas travel is required. See our list of participating sites.

Retirees can obtain hearing aids at significant savings by using our program. Two hearing aids can usually be purchased for less than \$2,000. Exact costs are variable and subject to change at any time without notice. Contact your nearest audiology clinic for further details.

Note: Your closest clinic could be located hundreds of miles away from your home. The costs to travel for this program need to be considered versus the availability of an audiologist in your local community to assist you with repairs, warranty repairs, re-programming, etc.

Not every medical facility is able to provide this program. Care of active duty members takes precedent at all MTFs. It is recommended that you contact the appropriate facility before incurring significant travel expenses. Facilities may discontinue this program for any reason without notice to us.

Retirees can use any facility which will accept them; you don't need to return to your service affiliation to participate in this program.

This program is not a TRICARE benefit.

A current list of sites which provide this program is available at <http://militaryaudiology.org/site/rachaphapp-locations/>.

RALD

The Retiree Assistive Listening Device (RALD) program offers Military Service Members and their families, a unique opportunity. In an effort to help improve the quality of life for those who serve our country, Williams Sound has designed a factory direct program that provides access to assistive listening devices at a discounted price. More information about the RALD is **posted here**.

Military Audiology Association via NAUS Weekly Update, Nov 14

Camp Lejeune Guests May Face Health Risk

The Marine Corps is searching for at least 500,000 people who have visited Camp Lejeune, NC, and could be at risk for health problems due to the drinking water on base. Chemicals from a building used to wash clothes for dry cleaning and de-greasing were found in the water system. More than 80,000 people have registered, which is only a fraction of the veterans and visitors who could be affected. Those who have visited or lived on the base between 1957 and 1987 should register by visiting the **Marine Corps' Camp Lejeune Water Study website** or by calling (877) 261-9782.

NAUS Weekly Update, Nov 26

Pay Matters

DFAS 1099R Schedule for 2008 Statements

Below is the schedule for viewing your tax statement on myPay for the tax year 2008:

December 10, 2008	Retiree Account Statement
December 15, 2008	Retired 1099R
December 15, 2008	Annuitant Account Statement
December 15, 2008	Annuitant 1099R

[Source: DFAS Newsletter, 13 Nov 08]

RAO Baguio Bulletin, Nov 15

Tax Status of CRDP Retro Pay for Unemployables

The concurrent retirement and disability pay (CRDP) retro payments being paid to retirees rated with 'individual unemployability' (IU) by the VA are taxable in the year received. CRDP always has been taxable income, as it is a restoration of taxable military retired pay. According to the Internal Revenue Service (IRS), income is considered taxable in the year it is received. This is the case even though the retro payment is to make you whole from an earlier time.

Many have asked about the ability to file an amended tax return. It is not an option. Amended returns are for correcting a past mistake, or for when you paid taxes in the past that you didn't need to pay. The CRDP retro payments for IU don't apply to either of these situations because you were paid in accordance with the laws and policies at those times. The laws changed in 2008 to make things different, so the payment is considered a current year income payment.

MOAA News Exchange, Nov 20

Government is the great fiction, through which everybody endeavors to live at the expense of everybody else. — Frederic Bastiat, Economist (1801-1850)

DFAS Announces CRSC/CRDP Open Season

If a retiree is eligible for both [Concurrent Retirement Disability Pay] CRDP and [Combat-Related Special Compensation] CRSC, he/she may participate in the CRSC/CRDP Open Season. This annual election will be from January 1 through January 31, 2009 and allows the retiree to choose which payment is preferred (federal law states that you can receive CRDP or CRSC; not both).

Beginning in late December, eligible retirees will be mailed a CRDP/CRSC Open Season Election Form. The retiree needs to return the form only if making a change from CRDP to CRSC or vice versa. If the retiree prefers to keep things the way they are, then do nothing, and the payment the retiree now receives will continue uninterrupted.

To help the retiree make a more informed decision, the form will include a comparison of the CRDP and CRSC entitlement amounts as well as information about the collection actions and taxes to which each type of payment is subject.

If the retiree wants to change from CRDP to CRSC or vice versa, the form must be completed and postmarked by January 31, 2009. If the form or envelope is dated after this date, it will not be processed and the current payments will continue.

The change in the payment will be effective the first business day of February 2009. Due to a 30-day processing timeframe, the retiree may receive their first payment on the first business day of March 2009 and a retroactive adjustment for the payment that would have been paid on the first business day in February.

The retiree's election will remain in effect unless changed in a subsequent annual open season.

TREA Washington Update, Nov 21

CPI Announced

With a 5.8% [cost-of-living adjustment] COLA in the bank for 2009, the Consumer Price Index (CPI) promptly tanked to start the new fiscal year. The October CPI dropped 1.3 percent compared to the September number – the biggest October decline in 61 years.

And because the September number, in turn, was lower than the July-to-September average that's the starting point for the 2010 COLA, we start the first month of the COLA year in a 1.5% hole.

That's even lower than the countdown began in FY 2007, when we ended the year with a 2.3% COLA. Compare the **year-to-year starts** on MOAA's Web site.

MOAA Legislative Update, Nov 21

Foreign aid might be defined as a transfer of money from poor people in rich countries to rich people in poor countries. — Douglas Casey, Classmate of Bill Clinton at Georgetown University

Travel Reimbursement Increases for Veterans

The U.S. Department of Veterans Affairs (VA) announced this week that eligible veterans will see an increase in the mileage reimbursement they receive for travel to VA facilities for medical care. Secretary of Veterans Affairs Dr. James B. Peake said that he will use his authority to raise the mileage reimbursement from the 28.5 cents per mile to 41.5 cents per mile.

Congress, which mandates such increases, recently provided funding to VA to increase the reimbursement rate, which goes into effect on November 17, 2008. Service connected veterans, veterans receiving VA pensions, and veterans with low incomes are eligible for the reimbursement.

While increasing the payment, the current deductible amounts applied to certain mileage reimbursements will remain frozen at \$7.77 for a one way trip, \$15.54 for a round trip, and capped at a maximum of \$46.62 per calendar month. On January 9, 2009, these deductibles will decrease to \$3 for a one way trip, \$6 for a round trip, with a maximum of \$18 per calendar month. Deductibles can be waived if they cause a financial hardship to the veteran.

Military Handbooks November Newsletter, Nov 26

Legislation Matters

Will You Save Money Under New Military Preventive Care Laws?

[The Military Officers Association of America] MOAA was very pleased when Congress heeded our urgings and included initiatives in the FY2009 Defense Authorization Act to exempt beneficiaries from having to pay copays and deductibles for certain preventive care.

The list included annual physicals, colonoscopies, cervical and prostate screenings, mammograms, immunizations, and smoking cessation programs.

Other initiatives in the Act proposed additional cash and non-cash incentives for beneficiaries to pursue healthy lifestyles.

When a technical budget glitch restricted the Armed Services committees in extending the programs to Medicare-eligibles, they found an alternate way to cover them by authorizing TRICARE to reimburse older beneficiaries instead of exempting them from the payments.

Our initial hope was that these programs would take effect when the defense bill was signed into law on October 14.

But legislative language requiring the Secretary of Defense to publish implementing regulations means they won't take effect until the regulations are published.

Unfortunately, past experience has been that TRICARE can take up to a year – sometimes longer – to get new programs off the ground.

And a closer reading of the provision is more discouraging for Medicare-eligibles.

The law leaves it up to the Secretary of Defense to decide whether to reimburse Medicare-eligibles, but current defense leaders already complain about the cost of TRICARE For Life, so they may not be inclined to do that.

The law specifies that the reimbursement option for Medicare-eligibles is only for FY2009, so if it would take a long time to implement, the amount of benefit could be dubious, anyway.

If implemented, the reimbursement for Medicare-eligibles would only cover copays, not deductibles, so it wouldn't address the biggest sore spot for this group: the \$150 TRICARE deductible that most TFL beneficiaries never encounter except for the shingles vaccine. MOAA will be working next year to put more teeth in the preventive care provisions.

MOAA Legislative Update, Nov 7

Democracy must be something more than two wolves and a sheep voting on what to have for dinner. — James Bovard, Civil Libertarian (1994)

Community Matters

Postal Service Sets Holiday Mailing Guidelines

As the holidays approach and people start thinking about what they are going to send loved ones and friends serving overseas, there are a few dates to keep in mind.

"The earliest deadline is for troops that are serving in the Iraq [and] Afghanistan area," said Al DeSarro, spokesman for the western region of the U.S. Postal Service. "You want to send all your holiday mail and packages [to those areas] by Dec. 4."

Holiday mail, including packages and cards, going to military bases in other parts of the world should be shipped by Dec. 11, he said.

"We do encourage people to closely follow these deadlines," Mr. DeSarro said. "Of course, we make every attempt, even if you miss the deadline, to deliver the mail to our troops."

People who cannot beat those dates have another option to get holiday goodies to their destinations in time: Express Mail. But it will cost a bit more and it is not available for military members serving in Iraq and Afghanistan.

Priority mail flat-rate boxes are the best value when shipping to military members serving at home or anywhere overseas, Mr. DeSarro said. The largest flat-rate box costs \$10.95 to ship to an APO or FPO address. That is a \$2 discount, and the boxes are free.

The flat-rate boxes come with another bonus. If it will fit in the box, and weighs 70 pounds or less, it ships at the established rate.

"We also offer a special military package kit, ... and this applies even if you want to send to our troops here in the U.S.," Mr. DeSarro said. "If you call ... 1-800-610-8734, they'll send you a free kit of packaging materials – priority mail boxes, tape, labels and stuff that can make your holiday packing much easier."

When shipping any holiday package, there are some basic guidelines to take into consideration, he added. If a USPS-provided box is not being used, senders should make sure the box they're using is sturdy. Don't use wrapping paper or string on the outside, and print both the shipping and return addresses clearly. Contents should be packaged securely and in leak-proof containers, and consider the customs of the country to ensure the items are appropriate and acceptable.

USPS officials also suggests including the mailing address, return address and the contents of the box on a slip of paper with the other contents, just in case something out of the ordinary should happen.

Following not only the shipping date guidelines, but also the general packing guidelines can help the USPS get packages where they are going during their busiest time of the year.

Mr. DeSarro urges people to mail as much as they want and as early as they can, adding that officials expect 20 million pounds of mail will be sent to U.S. troops this holiday season. [By Samantha L. Quigley, American Forces Press Service]

Air Force Retiree Service, Nov 3

NPRC Scam

The below email was received by myself and a number of other vets who are asking if it is legitimate. A review of the website provided in the message revealed that it contains a number of veteran related informational items but does not provide any information on who the owner/sponsors of this site are or any background that would attest to the legitimacy of the site. Since this web site ends in dot.com vice dot.gov it is not a government site and could possibly be a scam to get personal information. Readers are advised to exercise caution before providing any personal information or records.

"HOUSTON , TX (October 21, 2008) In order to alleviate the strain on the National Personnel Records Commission (NPRC), and Veterans Affairs (VA), U.S. Veteran Compensation Programs introduced today

that veterans can permanently store their service medical records (SMR), legal records, or military records in their new, user-friendly, Records Archive Division (RAD). <http://www.veteranprograms.com>"

[Source: CA DVBE Advocate Ted Puntillo msg, 3 Nov 08]

RAO Baguio Bulletin, Nov 15

A government which robs Peter to pay Paul can always depend on the support of Paul. — George Bernard Shaw

U.S. Military to Buy Electric Cars

Aiming to save fuel and advance alternative-energy plans, the Army, Navy and Air Force intend to buy thousands of battery-powered, 35-mile-an-hour electric cars and light trucks to provide on-base transport, senior Army officials said.

"The Neighborhood Electric Vehicle [NEV] will be at Fort Belvoir, Va., before Dec. 15. Our goal is to have the secretary [of the Army, Pete Geren] there to drive in one of the first ones," said Paul Bollinger, deputy assistant Army secretary for energy and partnerships. "We are having bumper stickers put on and decals on the doors which say 'Army Green, Army Strong.'"

The Army plans to order the street-legal NEVs from E-Z-Go, Native American Biofuels International and other electric-car makers. E-Z-Go, which is a subsidiary of defense giant Textron, makes golf carts that are listed online at about \$1,300 each.

We're excited about this," said James Cooke, CEO of Native American Bio-fuels International of Arlington, Va. We've been working on alternative energy for about three-and-a-half years. We've innovated with Native American tribes all over the country."

Next year, 800 cars will be delivered and 4,000 over the next three years. Ultimately, "we should be able to go to at least 10,000 vehicles overall," Bollinger said.

The Army's plan has persuaded its sister services to jump on board. "The good news is that the Air Force and Navy have come to us and said that they want to piggy-back on the order. Previously, the Air Force was looking at low-speed vehicles, which are actually still gasoline vehicles. We've skipped that and we are going straight to electric. We are eliminating the fuel issue, period," Bollinger said.

An Air Force official confirmed his service's involvement in the electric car purchase, but could not immediately provide details.

The Army is moving quickly; the purchase plans were unveiled last month as part of the service's ambitious new energy strategy, which also calls for the construction of solar and geothermal facilities.

Bollinger said each electric car would use an average of about \$400 in electricity per year, compared to the roughly \$2,400 in fuel needed to run a gas-powered car, citing General Services Administration (GSA) figures. Moreover, the 4,000 electric cars will save 11.5 million gallons of fuel per year, he said.

Daniel Goure, vice president of the Lexington Institute, a Virginia-based think tank, noted that the price of fuel is nearly half of its record high earlier this year. "In a few months, the savings that they could have expected has dropped by half," he said.

The first batch of vehicles will likely be leased per year from Native American Biofuels International, Bollinger said. The Army expects to continue to lease the electric cars on a yearly basis and possibly buy them down the road. "We will not be paying any more for the NEV than for a standard gasoline-powered vehicle," Bollinger said.

The NEVs, now powered by lead-acid batteries, may one day be operated by lithium batteries, which are able to store and dispense larger amounts of energy at a lighter weight compared with lead-acid batteries.

The Army hopes to inspire a broader market for electric cars and has been telling automakers about the plans. "Chevy is looking at making the Volt, a street vehicle that will go highway speeds. We don't need that because the speed limit on our installation is 30 mph. We don't need something that big or expensive, but we might need something that powerful. So in the future, if they are able to make it, that's great," Bollinger said.

News of the Force (Page 1), Nov 26

If you don't read the newspaper you are uninformed, if you do read the newspaper you are misinformed. — Mark Twain

Laughing Matters

What It Means

Five year old Becky answered the door when the census taker came by. She told the census taker that her daddy was a doctor and wasn't home, because he was performing an appendectomy.

"My," said the census taker, "that sure is a big word for such a little girl. Do you know what it means?"

"Sure! Fifteen hundred bucks, and that doesn't even include the anesthesiologist!"

Laugh & Lift by way of Cup O'Cheer via Christian Voices

Cheap Uncle Fred

Fred was well known for his cheapness and his "eye for a bargain." One day he was looking for a cheap wedding present for his niece, so he went into a thrift shop.

As he was walking around, he noticed what was previously an expensive glass crystal vase lying in the corner. It was in three pieces. After some haggling with the owner, Fred bought the broken vase for \$5. He then filled in the congratulations card, wrote out his niece's name and address and gave the owner another \$5 so that the broken vase could be gift wrapped and mailed. Fred then left the shop feeling quite pleased with himself. He expected his niece to think the vase had been broken in the mail.

A few days later, he called his niece to see if the present had arrived. "Yes, Uncle Fred, but unfortunately it was in 3 pieces when it was delivered."

"What terrible luck!" said Fred. "The Post Office is getting worse all the time!"

"It is a shame," she replied, "and it was so beautifully wrapped, too ... each piece separately."

Good Clean Fun by way of Christian Voices

And That's The Truth

A preacher finished the service one morning by saying, "Next Sunday, I am going to preach on the subject of liars. As a preparation for my sermon, I would like you all to read Mark 17."

On the following Sunday, the preacher rose to begin. Looking out at the congregation he said, "Last week I asked you all to read Mark 17. If you have read the chapter, please raise your hand."

Nearly every hand in the congregation went up.

Smiling, the preacher said, "You are the very people I want to talk to. Mark has only 16 chapters."

ChapNotes by way of Christian Voices

Kitchen Encounter

Two confirmed bachelors were sitting and talking. Their conversation drifted from politics to cooking.

"I got a cookbook once," said the first, "but I could never do anything with it."

"Too much fancy cooking in it, eh?" asked the second.

"You said it. Every one of the recipes began the same way..."Take a clean dish and..."

Mikeys Funnies by way of Christian Voices

Count on It

While a friend and I were visiting Annapolis, we noticed several students on their hands and knees assessing the courtyard with pencils and clipboards in hand. "What are they doing?" I asked our tour guide.

"Each year," he replied with a grin, "The upperclassmen ask the freshmen how many bricks it took to finish paving this courtyard."

"So what's the answer?" my friend asked him when we were out of earshot of the freshmen.

The guide replied, "One."

I don't make jokes. I just watch the government and report the facts. — Will Rogers

Flour Power

While attending a marriage seminar on communication, Tom and his wife Peg listened to the instructor declare, "It is essential that husbands and wives know the things that are important to each other."

He looked at Tom and asked, "Can you describe your wife's favorite flower?"

Tom leaned over, touched his wife's arm gently and whispered, "Pillsbury All-Purpose, isn't it?"

The rest of the story is not pleasant.

Mikeys Funnies by way of Christian Voices

Director's Corner

WE Have a Problem

An Osan-area retiree recently died. When the USAG Yongsan Mortuary began making preparations, Mr. McFarland discovered that the retiree had never gotten a replacement visa when he retired from his civil service job.

This is not the first time this has happened and it's not good news for the Korea retiree community. Failure to have a valid passport and valid visa is a violation of Korean Law. The Korean Immigration Office was very unhappy with this case and contacted the U.S. Embassy and the U.S. Embassy contacted United States Forces Korea.

Why is this not good news for the Korea retiree community? It is because we have been granted certain benefits by the Korean Government via the Status of Forces Agreement. Although retirees may not fall under the SOFA, certain benefits – such as tax-exempt access to the Commissary and Exchange – is granted only because we have received those privileges through the SOFA negotiations. If violations of Immigration Law continue, the Korean Government may decide to make it unpleasant for retirees to live in Korea by punishing us as a group for the mistakes of a few.

If you know someone who is in violation of Korean Law, please convince them to get straight with Korean Immigration. Enforcement is coming and one of the options either being considered or already enacted is to make passport and visa verification part of the process to obtain a ration card. Without a valid passport and valid visa appropriate for your category (working, retired, visiting), you and your dependents will lose these privileges.

I had considered making the passport and visa check part of the December Retiree Appreciation Day at the Challenger Club. Because it's Christmas, I've relented and will brief on the situation instead. But, I may have someone doing it at a future RAD if the problem is not corrected quickly.

Jack Terwiel

Christmas Wishes and Dreams Come True

When I left the Retirement Services Officer job in December 2007, I used the above title and said this in the December newsletter:

"... 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."

Nothing has happened to change that. The dreams have come true and it continues to be of great satisfaction to us to be able to continue serving the retirees, their families and survivors throughout Korea. Although I don't go around the country 'visiting you where you live' as I phrased it, we still stay in contact via phone and visits to the MRAO office, especially by those daring enough to travel here from afar. The words above continue to ring true and as another Christmas season is upon us, the New Year will ring in many changes. We hope that they will be beneficial to all of us.

Jack & Punee Terwiel