



Still Serving in Korea



Newsletter 98-4

The newsletter for U.S. military retirees in the Republic of Korea

Oct-Dec 1998

Medical Care Matters

Health Legislation for 1999

The Defense Authorization Act of 1999 includes the following provisions to improve military health care:

- Reform of the military pharmacy system. The Secretary of Defense will submit a plan to Congress by March 1 for a system-wide redesign of the military pharmacy system. The plan must incorporate private sector pharmacy "best practices" and assume that all military beneficiaries, including those eligible for Medicare, are provided with a universal, uniform pharmacy benefit.
- Health care services for military retirees. A three-year demonstration program will let Medicare-eligible retirees and their families enroll in the Federal Employees Health Benefits Program (FEHBP) starting January 1, 2000. Up to 66,000 eligible beneficiaries in six to ten areas around the country will participate in FEHBP under the same cost-sharing arrangements as other federal employees.

Another provision will test the feasibility of providing TRICARE coverage as a supplement to Medicare for eligible retirees and their families. The TRICARE senior supplement demonstration program will be similar in function to a commercial Medicare supplemental insurance

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Still Serving in Korea is published quarterly by the Osan Air Base Retiree Activities Office to inform retirees and family members on information of interest on rights, benefits and privileges, and on the status of legislative initiatives which affect military retirees and beneficiaries. Items in this newsletter do not necessarily reflect the views of the 51 FW, 7AF, PACAF, USAF, USFK, or DOD.

Pay Matters

1999 COLA

The 1999 cost of living allowance increase is 1.3%. This applies to military retired pay, as well as Social Security, Veterans Administration and other benefits to retirees and widows.

Medicare Part B Premiums Increase

Premiums for Medicare Part B for 1999 will be \$45.50. This is an increase of \$1.70 over 1998.

You may ask why military retirees living overseas should enroll in Medicare Part B when Medicare is not available overseas. My answer is that it looks like any solution to military retiree access to health care after reaching age 65 will be tied to having Medicare Part B coverage. If you don't enroll when first eligible at age 65, your monthly premium will increase by an additional 10% for each year that you delay enrollment.

VA and SBP Payments

If you have waived military retired pay in favor of Veterans Administration (VA) compensation, you can have you Survivor Benefit Plan (SBP) continue and have the SBP payments deducted from your VA compensation.

Minnesota Residents May Be Eligible for Bonus

Minnesota residents may be eligible for a Persian Gulf War bonus. The state legislature has passed a law allowing individuals who are residents of Minnesota and served on active duty from August 2, 1990, to July 31, 1991, to receive bonuses.

To determine eligibility or for more information, contact: Minnesota Department of Veterans Affairs, 20th West 12th Street, St. Paul, MN 55155.

The Minnesota Department of Veterans Affairs must receive applications by June 30, 1999.

*Air Force News Service
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Retiree Activities Office Christmas Vacation

The Retiree Activities Office will be closed from Friday, December 25 and reopen on Tuesday, January 5. The answering machine and e-mail will be checked daily, and emergencies will be handled as needed.

A very happy holiday season to all, and I look forward to continued service to you in the coming year.

Jack Terwiel

policy, and eligible beneficiaries will have to pay a modest premium to participate in it. This demonstration program will be conducted at two separate locations beginning by January 1, 2000.

- The Secretary of Defense must also put in place a redesigned pharmacy benefit for eligible people in two separate areas by October 1. Under this program, participants will have access to the entire military and TRICARE pharmacy program, including the mail-order and retail pharmacy benefits.
- Health care access standards. The Secretary of Defense must establish a system to measure the performance of military treatment facilities and TRICARE contractors in meeting the standards for timely access to care.
- Retiree dental program improvements. A provision will let the dependents of military retirees to independently enroll in the retiree dental program.

Claims processing reforms. The Secretary of Defense will require TRICARE contractors to pay all provider claims in a timely manner and then to seek recovery from third parties who may be liable.

Air Force News Service

USFHP Offers Transferability and Portability Implemented Oct. 1, 1998

Families of active duty and military retirees under 65 can now transfer from the Uniformed Services Family Health Plan (USFHP) to TRICARE Prime and vice versa, once every enrollment year without a change of residence. Therefore, those that would like to be seen by a different provider or facility can now have the choice of "transferring" their healthcare in their TRICARE Prime Region.

In addition the USFHP will offer "portability" for active duty families and under age 65 military retirees can continue Prime coverage during a temporary or permanent move to another TRICARE Prime Region. Portability from region to region offers continuity in healthcare for those enrollees in the USFHP or TRICARE Prime program when traveling and moving.

Medicare eligible military retirees over 65 and eligible family members will only be able to transfer their USFHP coverage from one USFHP facility to another USFHP. If one chooses to travel or move to an area of the country that has a USFHP, then "portability" and "transferability" only exist within the catchment areas of the USFHP.

The Seven civilian USFHP networks are:

- Johns Hopkins Medical Services Corporation in Maryland
- Martin's Point Health Care in Maine and New Hampshire

continued

- Brighton Marine Health Center in Massachusetts and Rhode Island
- Bayley Seton Hospital in New York and New Jersey
- Fairview Health System, a subsidiary of the Cleveland Clinic Foundation, in Ohio
- Sisters of Charity Health Care System in Texas
- Louisiana PacMed Clinics in Seattle, Washington

Military retirees of any age and their eligible family members have the opportunity to enroll in the USFHP during annual open enrollment seasons in the seven service areas. Eligible family members of active duty personnel may enroll at any time during the year. Enrollment information and assistance is available nationwide by calling USFHP toll-free at 1-888-25-USFHP (1-888-258-7347) or on the world wide web at www.usfhp.com.

Air Force News Service

Retirees See Medicare Subvention as Key to Readiness

Ask retired Army Reserve Lt. Col. George Smith why he's worked so hard to push the concept of Medicare subvention through Congress and you might expect him to reply, "because I was promised free health care for life."

While Smith agrees the Department of Defense's promise of lifetime access to care at military treatment facilities should be upheld, he, along with other retirees and military medical leaders, are quick to point out that Medicare subvention is also needed to help maintain military readiness.

"Military doctors need to care for patients of all age groups, including the older population, to perform procedures that they otherwise wouldn't be able to perform on the young, otherwise healthy active-duty population," Smith said. "Many of these procedures are ones the docs need to be good at to succeed in a wartime medical environment. And, a lot of the specialists need to keep up at these procedures in order to maintain their medical credentials."

Currently, Title 10 of the U.S. Code directs military treatment facility commanders to give priority for care to those enrolled in TRICARE Prime. Those who choose not to enroll or who are not eligible to enroll in Prime are treated only on a "space available" basis in military medical facilities.

"Many retirees get some of the services they need right here at the Navy hospital for free," Smith said. "But because it's only on a space available basis, they sign up for a Medicare HMO as a back-up for the services that they can't get. So, Medicare pays the corporate HMO some \$5000-plus per year to provide care that gets paid for, in part, in some cases in whole, by the Department of Defense -- that's double jeopardy on the American taxpayer!"

*Navy Lt. Rick Haupt TRICARE Southern California
via Air Force News Service*

Keep Address Current

Every year we experience retirees asking their Retiree Activities Office/Retired Services Office (RAO/RSO) why they did not receive 1099-R's to enable them to file federal and state income tax returns and report military retirement and annuity pay. This can be avoided if you notify Defense Finance and Accounting Service (DFAS) now of any move or change of address that has occurred since the receipt of your last 1099-R. You can expect the Defense Finance and Accounting Services Cleveland and Denver Centers to mail you your IRS form 1099-R, to be used when filing your 1998 returns, at the end of next January to the home address they have on file. You can notify them of your new address by calling 1-800-538-9552 or writing to DFAS-CL, PO Box 99191, Cleveland, OH 44199-1126. Provide your full name, grade, SSN, and current home address. Write "CHANGE OF ADDRESS" on the envelope. If you are on the Internet, you can e-mail them at: jbrillian@cleveland.dfas.mil.

If you believe you are okay but do not receive your form by February 15, 1999 don't wait till April to contact DFAS. Write them to confirm your mailing address and ask where it was sent. Receipt of your *Shift Colors*, *Afterburner*, or *Army Echoes* is a good indication DFAS has your correct address.

If a retiree has a portion of the retired pay sent to a former spouse as a division of property, the current year's accumulated amount is subtracted from the retiree's annual taxable income as reported on the 1099-R since 1992. The former spouse is provided a separate 1099-R and is responsible for updating his/her changes of address as necessary.

RAO Baguio

1999 Postage Increase

The US Postal Service announced that, effective January 10, the cost of First Class letter mail will increase from 32 cents to 33 cents. Until a new 33-cent stamp is generally available, the Postal Service will sell an "H Stamp" valued at 33 cents, and an "H Rate Make-up Stamp" worth 1 cent, that can be used with the current 32-cent stamps. The Postal Service anticipates having an adequate supply of the "H Stamp" and the "H Rate Make-up Stamp." Both stamps will be available at ship and shore post offices. Normally alphabetical stamps (H stamps for this increase) are only in existence for a short period of time before the new postage stamps are made available at all post offices.

Navy Wire Service via RAO Baguio

Dual Compensation and Civil Service Reform Act

The new dual compensation figures, which became effective December 1, 1998, are:

- For those who first became members before August 1, 1986, \$10,450.77
- For those who first became members on or after August 1, 1986, \$9,298.94

continued

The Civil Service Reform Act pay cap is \$110,700.

Army PERSCOM

Service Chiefs Push Pay, Retirement Fixes

The overwhelming vote for the Defense Authorization Act of 1999 belied rising concerns in both the House and Senate that it doesn't provide enough resources for the Services to maintain readiness. In a special hearing before the Senate Armed Services Committee, the Joint Chiefs of Staff reinforced the perception the Services will need another \$20 billion a year in FY2000 and beyond to maintain needed readiness levels.

GEN Henry H. Shelton, USA, Chairman of the Joint Chiefs of Staff, testified that meeting the national objective of carrying on two simultaneous regional conflicts would entail "high" risk. That assessment means the job would get done, he said, but it would take longer and entail higher casualties.

All Service Chiefs and the Chairman testified that their greatest concern is declining retention of quality personnel. "Our forces are showing increasing signs of serious wear," said Shelton, and several Chiefs told senators that without substantial defense budget increases in the coming years, the services will face a return to the "hollow force" of the 1970s. The Joint Chiefs attributed the personnel problems to oppressively high mission deployment rates, an "over-reformed" retirement system that offers current servicemembers an inadequate career incentive, and a long succession of pay raise caps that have left military pay nearly 14 percent behind private sector pay growth.

The Chiefs' first priority to redress the growing readiness problem is repealing the 1986 Military Retirement Reform Act (MRRRA), which cut the retired pay formula and capped future retired pay COLAs for members first entering service after July 31, 1986. Under MRRRA, a 20-year retiree receives 40 percent (vice 50 percent) of high-three-year-average basic pay and will have COLAs capped one percentage point below inflation.

The Joint Chiefs' second priority is a series of higher pay raises aimed at redressing the current pay gap. Finally, the Chiefs unanimously agreed that billions more per year would be required for modernization and other needs that have been neglected for the past decade or more.

The Retired Officers Association Legislative Update

Grading the Leadership

For those of you who may have missed this news, college freshmen were asked to grade the leaders of the following institutions. They graded them as:

	A	B	C	D	F
Military	25	46	19	5	3
Religious	18	44	24	7	4
Press/Media	5	23	39	21	12

Max Facts 45-98

Survivor Matters

How to Cut Probate Costs

A will is a necessity for each person, but a will can be an expensive way to transfer your property to your loved ones at your death. The Probate Court will usually take at least six months and may take more than a year to transfer your property to your heirs. The Probate Court must assure your debtors are satisfied before distribution of your estate. A Probate Court process has two costs – money and time. A person may transfer property instantly and at no cost if they identify a beneficiary.

For example, you and your spouse have a joint checking account, with the right of a survivorship. If one of you dies, the checking account becomes the property of the survivor. If you both die, the money goes into your estate and no one can use it until the Probate Court gives permission. You and your spouse can change that by asking the bank to add a “Payable on Death (POD) Beneficiary” clause. With the POD clause, your checking account does not go through the Probate Court. The bank normally makes no charge when adding a POD clause to your account. Your beneficiary has control of your money, not the Probate Court after your death. (*Ed Note: DFAS may place a hold on the direct deposit account until money paid after annuitant's death is recovered.*)

Someone may sell your home when you and your spouse are gone. The Probate Court then holds the money from your home until they pay all debts. The Probate Court charges your estate for the service of paying your debts. You can bypass the Probate Court by changing the title on your home to read you and your spouse as joint owners with the right of survivorship with a “Payable on Death (POD) Beneficiary” clause. That means you must pay certain title fees and tax stamp costs because you are getting a new title to your property. You must compare these costs with the Probate Court costs to decide whether this change saves you money and is one you want to make.

More than half of the states have now passed the Uniform Transfer on Death (TOD) Security Registration Act which allows stocks, bonds, mutual funds, and brokerage accounts to be registered with a TOD beneficiary. Normally, there is no cost involved. The brokerage company will require certain forms to be completed and signed. There is no change in what you can do with the account.

The big advantage to the beneficiary is they receive a stepped-up tax basis adjusted to the value of the property at the time of death. The beneficiary pays a lower capital gains tax when they sell the property. For example, if the stock was bought for \$20 and is worth \$100 at your death and is later sold by a beneficiary for \$120, the beneficiary then pays capital gains tax on \$20 not \$100. Another

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example, you paid \$100,000 for your home and it is worth \$200,000 at your death and the beneficiary sells it at \$200,000. The beneficiary pays no capital gain taxes instead of capital gains tax on \$100,000. If a beneficiary is placed on the title as joint owner, two things happen. First the beneficiary has become an owner and is subject to capital gains taxes of the same amount as the original owner. Next the Internal Revenue Service (IRS) may say a gift was made and charge the giver a gift tax. The use of a Payable on Death Beneficiary will avoid these two problems.

Each person needs a will. If your estate will be more than \$650,000 (in 1999), consider the POD or TOD features. For more details, read the Uniform Transfer on Death (TOD) Security Registration Act that is effective in your state.

Scott AFB Retiree Newsletter, Fall 1998

Qualified Domestic Trust, Part 3

In the previous newsletters, we had a two-part article on Qualified Domestic Trust (QDT). The discussion caused a fair amount of debate and some concern. The debate led to further digging for information. The result was the following two items.

Gift Taxes and Estate Taxes

There are two different types of taxes about which we need to be concerned, Gift taxes and Estate taxes. As a U.S. citizen, I can give to my non-U.S. citizen spouse gifts up to \$650,000 (in 1999) at the time of my death, provided I have not previously used any of my lifetime gift tax credit. This gift tax credit is scheduled to rise between now and 2006, so that if I die in the year listed below I can give the amount shown without imposition of tax. I can utilize this credit during my lifetime or it can be used when settling my estate.

	Tax Free Amount
1997	\$600,000
1998	\$625,000
1999	\$650,000
2000-2001	\$675,000
2002-2003	\$700,000
2004	\$850,000
2005	\$950,000
2006	\$1,000,000

Each year every Donor may make tax free gifts totaling \$10,000 per recipient. This rule applies to U.S. citizens, residents, and non-residents who make US gifts. Gifts in excess of this "tax free" \$10,000 amount are "taxable gifts" which begin to consume the Donor's tax-free \$650,000 lifetime/deathtime exemption.

This topic normally becomes an issue at time of death and estate settlement because the marital deduction and gift tax credit are utilized to figure actual estate taxes due,

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Veterans' Matters

VFW Participates in Repatriation of Remains from the Korean War

(Ed: Members of the Veterans of Foreign Wars participated in the repatriation of remains from the Korean War on October 9th and November 6th. The following article describes the events during the October repatriation ceremony.)

The first bus arrived at Commisskey's Club on Yongsan Army Garrison in Seoul at 8:45am on October 9th. We drove north enroute to the truce village of Panmunjom, enjoying the beautiful autumn weather. We arrived at the Monastery, the Officers' Club at Camp Bonifas. There, we were joined by the second bus with members of VFW Posts 8180, 9985, 10215, 10216 and 10317 – a total of 21 VFW members. At the Monastery, we received a briefing and conducted a short practice for the 1100 repatriation ceremony. We then proceeded to the truce village of Panmunjom.

At 10:55am, the Liaison Officers (LNOs), followed by 11 veterans (3 Americans, 3 Belgians and 5 Canadians), marched into position on the west side of Building T-2. The veterans of different nationalities intermixed and lined up behind the LNOs. I was privileged to be first in the veterans' line and found myself standing next to a North Korean participant, who was on the other side of the Military Demarcation Line.

The United Nations Command Military Armistice Commission (UNCMAC) Team marched into position on the east side of Building T-1. Colonel Kropp, the UNCMAC Secretary, and his party met briefly with the Korean Peoples Army (KPA) representatives, and then placed themselves in front of the UNCMAC Team.

A five-man team from the UNC Honor Guard – American, Korean and Thai servicemembers led by a Sergeant – moved into position. The North Korean soldiers then moved in with the first transfer case. When the case was in the arms of the UNC Honor Guard, a hand salute was rendered until the remains were out from between the buildings. The transfer case was taken to the street and placed on a pre-positioned casket stand. This ceremony was repeated four more times. After the five transfer cases had been received, Colonel Kropp exchanged a few words with the KPA team and the UNC party moved out to the street. The UNCMAC Team members were centered on the transfer cases, and the LNOs and veterans stood to one side.

The UNC Honor Guard NCOIC then ordered the cases draped with the United Nations flag, under which these

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men had fought and died. A chaplain rendered a prayer, and then one by one, the five cases were moved to a hospital bus for movement to Yongsan Army Garrison. As each case was moved, a hand salute was rendered – five salutes for the five servicemen who had made the supreme sacrifice.

We were transported back to Camp Bonifas, where the buses awaited us for the return to Yongsan. We returned to Commisskey's at 1:30pm, and all who participated felt they had been part of something very special. We were moved by the simple but very important ceremony. It was a ceremony that took about 30 minutes on a very pleasant autumn day in Panmunjom, at the Demilitarized Zone between South and North Korea. But these were 30 very moving and meaningful minutes.

*MSG Michael R. Jugan (USA Retired)
Junior Past Department Commander*

Veterans Preference Bill Passes

Senate Bill 1021 (S. 1021) opens most non-appointive federal jobs to veterans preference, including positions in the legislative and judicial branches. It also creates a new appeals option for preference-eligible veterans dissatisfied with agency hiring or layoff actions and allows financial damages for veterans who prevail in a claim that a federal agency violated their veterans preference rights. (Preference-eligible retirees are those who are disabled or who served on active duty during specific military campaigns – Korea Vietnam, Persian Gulf conflicts, etc.)

The new system establishes a "one-stop shopping" mechanism under the Labor Department. Labor will have to set up a process to handle the new claims uniformly and authorize appeals to the Merit Protection Board and federal district court. S. 1021 also prevents federal agencies from doing business with contractors who fail to comply with veterans' employment reporting requirements.

S. 1021 was sponsored by Sen. Chuck Hagel (R-Neb.), a Vietnam veteran. The earlier House-passed version (H.R. 240) was championed by Rep. John Mica (R-Fl.). The legislation was sent to the President on Oct 20, and signed into law shortly thereafter as Public Law 105-339.

The Retired Officer Association Legislative Update

Military Funeral Honors

The Defense Authorization Act of 1999 includes the following provision for military funerals.

The Secretary of a military department shall, upon request, provide an honor guard detail for the funeral of any veteran that occurs after December 31, 1999. The honor guard will consist of not less than three persons (unless a bugler is part of the detail) and the capability to play a recorded version of Taps. An honor guard may consist of members of the armed forces or members of veterans organizations or organizations approved by the Secretary of Defense.

The Retired Enlisted Association Legislative Update

Community Matters

Defense Legislation on Commissary

Section 361 - Prohibits the Secretary of Defense from transferring the responsibility to manage and fund the services and supplies provided by the Defense Commissary Agency (DeCA) absent any provision of law to do so.

Section 362 - Increases from 12 to 24, the number of days that a Reservist may shop in commissaries in any calendar year.

Section 364 - Authorizes the Secretary of Defense to impose a charge for the collection of a check accepted in a commissary store that is not honored by the financial institution. The cost may be deducted from any amount that may be payable to that person by the government. ***This would include retired pay.*** (Emphasis mine - ed.)

Section 365 - Authorizes the Secretary of Defense to restrict access and purchases in overseas commissaries and exchanges if the Secretary determines that such restrictions are necessary to prevent the resale of such merchandise in violation of treaty obligations of the US and the host nation.

Section 369 - Requires the Secretary of Defense to contract with a commercial survey firm to conduct a survey of commissary patrons to determine their satisfaction in commissary products, prices, assortment and other matters deemed appropriate.

Max Facts 40-98

Liability on Two Party Checks

Many customers fail to realize that the debt and fees created by fraudulent two-party checks become the legal responsibility of the individual cashing the check, not the check writer. Additionally, under AAFES' policy, the individual cashing the bad check, and his or her family, face suspension of check cashing and credit privileges at exchange facilities.

Although two-party check fraud is not a new problem, an upward trend has been cited to demonstrate the need for increased customer and exchange service attention to this potential financial pitfall.

Air Force News Service

Keep Your DEERS Data Current

The Department of Defense (DOD) reports continuing significant problems with maintaining accurate and current addresses in the Defense Enrollment Eligibility Reporting System (DEERS) database, particularly for retired members and their families and survivors.

Unfortunately, this has a direct impact on delivery of many important services such as health care. In particular,

the Defense Support Personnel Center in Philadelphia reports that some members are being denied participation in DoD's mail order pharmacy benefit because they do not have a current address in DEERS.

The DOD Health Affairs staff has asked us to help spread the word that one important step members can take to help ensure smooth delivery of their earned benefits is to keep their addresses in DEERS up-to-date.

Members with electronic mail capability can keep their address data current by e-mailing updates directly to the DEERS management office (addrinfo@osd.pentagon.mil). E-mail updates should contain the following information: sponsor's name and social security number; address change; names of other family members affected by the address change; effective date of the new address information; your telephone number and area code.

Alternatively, members can update DEERS address data by calling 1-800-538-9552, except for California, Hawaii and Alaska. The number for California is 800-334-4162. For Alaska and Hawaii, it's 800-527-5602.

The Retired Officers Association Legislative Update

Some Widows Dropped from DEERS

A widow in Korea recently was unable to renew her ID card as she no longer was carried in the DEERS database. Checking my list of 125 widows in Korea with the Army ID Card Section at Yongsan Army Garrison revealed seven more widows whose records had been deleted. The records were deleted during a DEERS software update. Original or certified copies of the marriage license and members' DD Form 1300 (Death Certificate) (and the DD Form 214 in some cases) are needed to restore the records.

Baltimore Air Terminal Establishes DSN Phone Service

Defense Switch Network (DSN) phone service has been established for the Air Mobility Command (AMC) commercial passenger operations center at Baltimore-Washington International Airport in Maryland.

The following DSN numbers may be used to contact the AMC passenger gateway:

- Call 243-6900 for flight information, data records and baggage service.
- The fax number is 243-6932.
- Administration can be reached at 243-6902.
- The administration fax number is 243-6903.

For commercial calls, the area code is 410 and the prefix is 918, followed by the last four numbers listed above.

The passenger counter is open 8 a.m. to 4 p.m. Monday through Friday and during all flight operations. Passengers may sign up for space-available travel at the AMC counter located in the international terminal. (Courtesy of AMC News Service)

Air Force News Service

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if any. Since the government normally considers married partners to be one economic unit, there is an unlimited marital deduction for estate taxes. (If the surviving spouse is not a U.S. citizen, there is no unlimited marital deduction). In addition to the marital deduction, you can give to anyone, regardless of his or her citizenship, up to \$650,000 (in 1999) tax free utilizing your lifetime gift tax credit. And lastly, you can give tax-exempt gifts in chunks of \$10,000 per person per year without having to utilize your lifetime gift tax credit.

*Summarized by CDR Dave Monkowski (USN Retired)
from information at www.ww.com,
the website of Weissman and Weiss*

Additional Clarification from the IRS

There is a unified gift and estate tax system in the U.S. That means that a person can make gifts during his lifetime and bequests after he dies totaling \$650,000 without any tax liability. How you characterize it doesn't really matter. Once the \$650,000 limit is used up, tax is due. There is no restriction on the citizenship of the person who gets the gift or inheritance. You can give money to anyone you want subject to the overall limit. Once you hit the limit you start to owe tax.

The issue of the marital deduction not being available to nonresident alien spouses is a whole separate issue. It means that you have to be more careful when you have a large estate and nonresident alien spouse, or if you are a nonresident alien with substantial U.S. assets.

IRS Office, Tokyo

Laughing Matters

Retiree's Morning Prayer

Dear Lord,

So far today, God, I've done all right. I haven't gossiped, haven't lost my temper, haven't been greedy, grumpy, nasty, selfish, or over-indulgent. I'm really glad about that.

But in a few minutes, God, I'm going to get out of bed, and from then on I'm probably going to need a lot of help.

Thank you in Jesus' name,

Amen.

*Thanks to MSgt Jim Price (USAF Retired),
our own Osan AB Tuskegee Airman*

Retiree Home Page Address Changes

The Universal Resource Locator (URL) address for the retiree home page has been improved by shortening it to a more reasonable size. The new retiree home page URL is www.osan.af.mil/familysup, then select "Retiree Activities Office." If you previously saved the URL, delete the old one, or you will not be able to access recent updates to information posted to the home page.

Jack Terwiel

The Director's Corner

As 1998 draws to a close, it's time to reflect on tasks done and tasks undone. It's been a busy year, with much of the time spent learning. For the first half of the year, I was able to tap the vast storehouse of wisdom Dave Downing accumulated in his two decades of helping retirees and widows. After Dave's death in July came the hard part – helping the widows.

In that role, I learned a lot. One observation I can pass on is that each retiree with dependents needs to seriously consider and understand what benefits his survivors are eligible to receive when he dies. Some retirees leave their widows in good shape, with adequate insurance to cover the short-term expenses, and income from several sources to cover them for the long-term. Other retirees, suffering from an assumption of immortality, or ignoring the inevitable, don't seem to preplan at all to ensure their survivors will survive when the retired pay stops.

If you pay rent based on receiving a housing allowance as part of your employment, will your widow be able to continue making the monthly rent payments when your salary and retired pay stop? Will she be able to buy groceries if the joint checking account is frozen by DFAS? That could happen because you had direct deposit of your retired pay to that account. They put a hold on the account until retired pay is recovered.

It takes four to six months for benefits to start. It takes time for insurance claims to be paid. That new car you always wanted – is she now stuck with payments on a car she can't afford to register on the economy?

It's time for folks to make New Year resolutions, and that should include preparing for the inevitable.

Included with this newsletter to Korea retirees is a data collection sheet. I'm asking everyone to fill it out completely, as the information will help me to better support you and your dependents, particularly in times of crisis. See the article on page 8 for details.

Jack Terwiel

**RETIREE ACTIVITIES OFFICE
51 MSS/CVR
UNIT 2097
APO AP 96278-2097**

ADDRESS CORRECTION REQUESTED

Retiree Data Base

The Retiree Activities Office currently maintains what is mainly a mailing list of just over 1300 retirees living in the Republic of Korea. For most, the information consists of name, rank and mailing address. For a few, there are phone numbers and e-mail addresses.

From time to time I get requests for information on the retiree population in Korea. I also get requests from the Red Cross for contact information, which I don't usually have. And I get questions from retirees about benefits.

I maintain a more extensive database on widows, collected primarily by Dave Downing. Based on the services I can provide to widows with the more extensive information, I'm asking Korea retirees to fill out a data collection sheet being sent with their newsletters.

As described in the Privacy Act statement contained on the form, the information will be protected on a password-controlled computer (under Windows NT 4.0) and accessible only to the RAO. The information will be used to assess retiree demographics (age, dependents, etc.) to see where improvement can be made to provide better support to you. Thanks for your cooperation.

Jack Terwiel

US Military Retirees Association Korea

The annual membership meeting of the US Military Retirees Association Korea was held at the Moyer Community Center, Yongsan Army Garrison, in Seoul, on Saturday, December 5. New officers are: Bill Horvath, President; Jack Terwiel, Vice-President; and Al Chellis, Secretary. Newsletter 99-1 will report on meeting details.

