



Still Serving in Korea



Newsletter 98-2

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

Apr-Jun 1998

Medical Care Matters

To Your Health

The emphasis in health care has shifted in recent years from treatment after you get sick to prevention of illness and injury, with an emphasis on staying healthy. Along with that shift in focus is an increase in the individual's participation through self-care activities. The primary role the individual takes in self-care is adopting a healthier lifestyle. Smoking, drinking, lack of exercise – ranging from sedentary to lethargic – and generally poor habits lead to problems which plague retirees, reducing both quality and length of life. When asked why they don't change, many retirees reply, "It's too late to do any good." Actually, it's almost never too late. Below are some the ways to wellness.

Health and Wellness Center

Are you one of those retirees with a C-3 (tourist) visa, who has to leave every 90 days? Have you spent a lot of time sitting in the Air Mobility Command Passenger Terminal at Osan Air Base waiting to see if you can get a Space Available seat? Did you know that the Health and Wellness Center (HAWC) is within relatively easy walking distance of the Passenger Terminal?

The HAWC is located in Building 655 (phone 784-9201), and provides the following services:

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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

Correction

In our *Newsletter 98-1*, page 3, second column, the Dependency and Indemnity Compensation (DIC) was shown as \$790. This did not reflect the most recent cost of living increase, and DIC is now \$833 per month.

Social Security Offset

Newsletter 98-1 also contained an article on calculating social security retirement benefits. What was left out of the discussion of social security concerned the impact on military retired pay. When you start drawing social security, you will continue to draw your full military retired pay. There is no offset. However, for widow(er)s drawing the Survivor Benefit Plan (SBP) annuity, there is a social security offset when the widow reaches age 62. At this age, when the widow(er) becomes eligible for social security, the SBP benefit is reduced by the amount of the social security benefit. If the widow(er) is a non-resident alien and not eligible for social security, the social security offset still kicks in. Then the widow(er) must apply for social security benefits. When the rejection is received, this is provided to Defense Finance and Accounting Service (DFAS) and the social security offset is removed.

For those who are eligible to receive social security benefits, there is a two-tiered system:

1. If under age 62, you receive 55 percent of the SBP annuity base amount.
2. If age 62 or older, the SBP annuity is recomputed as follows:
 - a. If member was eligible to retire before October 2, 1985, you receive the more favorable amount of 55 percent of the SBP annuity base amount less the offset, or 35 percent of the SBP annuity base amount.
 - b. If the member was eligible to retire on or after October 2, 1985, the annuity is 35 percent of the SBP annuity base amount.

Choosing Your Social Security Retirement Date

If you plan to start your retirement benefits after age 62, it is a good idea to contact Social Security in advance to see which month is best to claim benefits. In some cases, your choice of a retirement month could mean additional benefits for you and your family.

It may be to your advantage to have your Social Security

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- Tobacco cessation classes
- Nutrition awareness
- Physical fitness assessment
- Cardiovascular disease prevention
- Stress management
- Alcohol and drug abuse prevention
- Medical self-care instruction

The following additional programs are provided:

- Video lending library
- Cycle ergometry testing
- Aerobic equipment

Take Care of Yourself

As part of the emphasis on the individual's role in health care, the Osan Hospital is distributing copies of *Take Care of Yourself*, a book emphasizing healthy living, and illustrating self-treatment for minor problems. You can get your own copy by asking at any one of the clinics. Please limit your request to one book per family so there are enough to go around. The book is also available from the HAWC.

Immunizations

All adults should receive a tetanus toxoid vaccine every 10 years. Tetanus, or lockjaw, is a serious illness transmitted through exposure to bacterial spores that can enter the body through minor cuts.

The influenza and pneumonia vaccines are recommended for adults age 65 and older, and for those who are at high risk due to certain other illnesses.

If you are planning to travel to certain areas, additional vaccines – Hepatitis A and B, polio, typhoid, cholera and yellow fever – may be appropriate. Check with the immunization clinic a month or so before your planned departure.

Numbers You Can Use

High-Density Lipoprotein (HDL) cholesterol is an important value relative to total cholesterol. If your HDL cholesterol is 35 or more, you're HDL level is acceptable. The higher the number the better, especially for women, and keep in mind that you can increase your HDL cholesterol by increasing cardiovascular exercise.

- A popular ideal weight guideline is 106 pounds for the first 60 inches and 6 pounds for every inch above 60.
- A repeated blood pressure reading of 140/90 is considered to be high, or hypertension.
- Some population groups are more likely to get high blood pressure than others. Some examples of the incidence of hypertension per 100 people: white men, 19; white women, 16; African-American men, 28, African-American women, 29. Stop by the HAWC to find out your blood pressure reading.

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Herbal Remedies

Oriental cultures believe strongly in the value of herbal remedies to cure a wide range of ills. If you're married to a Korean, you probably know this very well. Many herbs are sources of potent drugs. For example, sassafras contains safrole, a potent carcinogen (cancer-causing agent). Mandrake, which contains a strong hallucinogen, may be packaged for sale as ginseng. Some important points to remember:

- Do not assume that herbal remedies are safe simply because they are natural. Remember, arsenic is a poison, and yet is *all natural*.
- Do not give herbs to infants or children.
- Do not take large quantities of any herbal preparation.
- If you are taking medications, do not use medicinal herbs without checking with your doctor.

The Dry Drunk

When an alcoholic stops drinking, it's cause for rejoicing. Unfortunately, sobriety is not guaranteed to last. It takes hard work and commitment, and a keen eye for dangers.

One danger to the non-drinking alcoholic is the dry drunk, a set of habits and attitudes that take the joy out of life for the alcoholic and those around him or her. Those habits often precede a relapse into drinking, even if the alcoholic has been sober for years.

A dry drunk can be successfully treated, and there are signs to help recognize the condition.

- Acting self-important, either by "having all the answers," or playing "poor me."
- Making harsh judgments of oneself and others.
- Being impatient or pursuing whims.
- Being dishonest, usually beginning with little things.
- Impulsive behavior which ignores what's best for self and others.
- Inability to make decisions.
- Mood swings, trouble with expressing emotions, feeling unsatisfied.
- Detachment, self-absorption, boredom, distraction, or disorganization.
- Nostalgia for the drinking life.
- Less participation in a 12-step program, or dropping out altogether.

If you'd like more information on this, the HAWC has a detailed handout from which the above information was obtained.

Get Fit with Microfit

The Microfit is a computer assisted fitness assessment program that assesses an individual's resting heart rate, blood pressure, body weight, body fat percentage, flexibility, muscular strength and endurance and cardiovascular fitness. After the assessment the exercise

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benefits start in January, even if you don't plan to retire until later in the year. Depending on your earnings and your benefit amount, it may be possible for you to start collecting benefits even though you continue to work. Under current rules, many people can receive the most benefits possible with an application that is effective in January.

Benefits for a Divorced Spouse

A divorced spouse can get benefits on a former husband's or wife's Social Security record if the marriage lasted at least 10 years. The divorced spouse must be 62 or older and unmarried. If the spouse has been divorced at least two years, he or she can get benefits, even if the worker is not retired. However, the worker must have enough credits to qualify for benefits and be age 62 or older. The amount of benefits a divorced spouse gets has no effect on the amount a current spouse can get.

From SSA Pub 05-10035, Retirement Benefits

Dealing with DFAS

Do you want to send an address change to DFAS, but can't find your old *Afterburner* (or *Army Echoes* or *Navy Shift Colors*) for the change of address form? If you have e-mail, it's quite simple. Include your full name, social security number, old address and new address and send it to jbrillian@cleveland.dfas.mil.

Do you want to confirm or change beneficiaries for your SBP or Arrears of Pay (AOP)? This must be done in writing to:

DFAS-CL
Code FRA
PO Box 99191
Cleveland OH 44199-1126

What is AOP? When a retiree dies, the retirement pay is stopped immediately. As part of the settling of accounts, DFAS sends any retired pay owed, from the first of the month until the day in the month that the retiree died, to the beneficiary designated to receive AOP.

State Benefits

Are you heading back to the states soon, or even not so soon? If you have access to the Internet, you might want

to check out the Veterans of Foreign Wars (VFW) web site. You don't have to be a VFW member to access it. One area of interest describes hidden benefits. It's at www.vfw.org, and then select *Hidden Benefits* on the left side of the page. Or you can go directly there with www.vfw.org/news/stbenefit.shtml. From there, find the group of states in which your state is listed, and find out about employment and unemployment, special license plates and a host of other useful information. Also, remember that although you don't have to be a VFW member to use this site, it's a good organization and worth looking into for membership. If you served in Korea for 30 consecutive days or 60 non-consecutive days, you're eligible for VFW membership.

SBP Update

The 1998 Defense Authorization Act contains some important provisions regarding SBP. Section 641 gives retirees a one-year window to elect to discontinue SBP. The window opens on the second anniversary of the member's retirement date and closes on the third anniversary date. The election to discontinue SBP must be accompanied by written concurrence from the spouse. Participants who elect to withdraw will not be eligible for refunds of premiums. The effective date of this revision is 17 May 1998. Retirees already retired over three years on this date will be given a one-time opportunity to withdraw from SBP. This option will be provided starting May 17, 1998, with a one-year window which closes May 16, 1999. The previous issue of *Still Serving in Korea* contained an article from *Army Echoes*, the U.S. Army's retiree newsletter (Jan-Mar 1998 issue), with reasons why some people should not withdraw from SBP.

Section 642 modifies the time allowed for a retiree to change SBP coverage from a former spouse to a current spouse. Previously, the retiree had one year from the date of remarriage to make the change. A retiree will now be allowed to change coverage from a former spouse to a current spouse at any time.

TREA Legislative Update, 8 May 98

Address Correction Requested

Please take a moment to check that your address, shown on the mailing label, is correct (including your retired rank). Notify the RAO of any required corrections.

continued

Current VA Disability Rates



Dep Code	Dep Status	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
0	Veteran	95	182	279	399	569	717	905	1049	1181	1964
10	V-Spouse			313	444	626	785	984	1140	1283	2078
11	V-S-1Child			337	477	666	834	1041	1205	1356	2159
12	V-S-2C			355	501	696	870	1083	1253	1410	2219
13	V-S-3C			373	525	726	906	1125	1301	1464	2279
14	V-S-4C			391	549	756	942	1167	1349	1518	2339
	Ea addtl child			18	24	30	36	42	48	54	60
	Ea addtl schoolchild			54	72	90	108	126	144	162	180

Survivor Affairs

There are a number of issues for retirees to consider in survivor planning. This is a difficult issue to face, because it forces us to face the fact of our mortality. But it's also facing the inevitable.

Assembling Important Papers

Does your spouse know where your DD Form 214 is located? If not, she or he will have even more grief when you're gone. This and a few other items are critically important for obtaining benefits. It's your responsibility to keep your important papers together, clearly identified and easy to find.

A simple test of the most basic planning is to ask your spouse to find your DD Form 214. You can't give any other information, because the Casualty Assistance representative won't know where it might be, except maybe to suggest that it's part of your important military papers. If your spouse can't find it now, just imagine how difficult it will be when she or he is faced with how to continue living without you. (If you're not married, the same question applies to whomever would be working with the Casualty Assistance representative, such as a friend or coworker.)

Following are the "Top Ten" most important documents your spouse should have available. You should store these safely, but they should be easy to find. This list was provided by Dave Downing (SFC, USA Retired), Senior Advisor to both the USFK Retiree Council and U.S. Military Retirees Association Korea.

1. DD Form 214 (if you don't have one, contact the RAO on how to get one)
2. Copy of latest pay statement
3. Bank account information
4. Will, living will and durable power of attorney
5. Retirement orders
6. Marriage certificate and divorce decree(s)
7. Passports
8. Birth certificates
9. Other property and financial records
10. Tax records for previous three years

Wills and Powers of Attorney

Do you have a will? How long has it been since you checked it? If you don't have a will, do you know who will get your insurance and/or other benefits? The Osan Legal Office has a worksheet for those desiring to make a will. If you don't already have a will, you should pick up a worksheet and start considering how you would like your assets distributed after your death. You say you don't have assets? Get a worksheet and see.

continued

Powers of attorney can play a very important role in your survivor assistance planning, as described in the following extract from *USAA Magazine*.

A durable power of attorney is a written authorization for someone to act on your behalf, for whatever purpose you specify in the power of attorney. If you should become mentally or physically incapacitated and unable to handle your own affairs, a court may revoke your power to manage your affairs and may appoint a guardian. Normally, a power of attorney expires if you become incapacitated. A durable power of attorney is structured to take effect while you are alive, but only if you become unable to manage your own affairs.

Many experts recommend you have two durable powers of attorney: one to appoint someone to manage your financial affairs, the other to appoint someone to make healthcare decisions for you. Both can be changed or revoked at any time as long as you are still mentally competent.

A health care directive, also called a directive to physicians or living will, allows you to specify what medical procedures you want carried out if you should become too ill to speak for yourself. You can specify, for example, types of treatment that you reject or accept, such as no cardiac resuscitation but maximum pain relief. It's a good idea to discuss a living will with your doctor; once you complete it, give the doctor a copy (to place in your medical records) and keep one with your other important papers. Also, make sure your immediate family knows about your wishes and has access to a copy of the living will.

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Individual Retirement Account (IRA)

Many retirees in Korea are employees of private U.S. companies, working as technical representatives or invited contractors. If they're smart, they've taken advantage of the employer's 401k IRA when the option is available. The following information is important if you have an IRA.

Naming the beneficiary of your tax-deferred retirement accounts is an important and complex consideration. For most people, naming the spouse as beneficiary is the most obvious and most flexible choice. The spouse owes no estate tax on an inherited IRA, thanks to the marital tax exemption, and can then roll over part or all of the money into his or her own IRA. If the surviving spouse is under age 59½ and needs the money, he or she can leave it in the original IRA and make withdrawals without penalty. That penalty would apply if the spouse put the money into a new IRA under his or her name. Beneficiaries other than your spouse must either withdraw the money within five years of your death, or start periodic withdrawals in the year after your death, with payout based on the beneficiary's life expectancy.

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Community Matters

Ration Cards

New ration cards (also known as Ration Control Plates or RCPs) will be issued July 1 through September 15, 1998.

Do you know retirees who travel to Korea on vacation? They can get a temporary ration card to allow access to the commissary and the exchange (three visits each, maximum \$100 per visit), as well as up to three units (case of beer or bottle of liquor) at the Class VI. Temporary ration cards will be issued to retiree dependents only when they accompany the retired member, but they can't buy liquor, or beer in greater quantity than one six-pack per day, which counts as one unit against the three unit limit.

Orphan Flight

Orphan flight is a program that provides escorts to accompany Korean orphans to the U.S. Individuals who are selected to accompany orphans will have the responsibility of taking care of the children to their destination, where they will be united with their new adoptive parents. One escort accompanies one child.

When an applicant is selected, they are required to give the agency a \$300 "donation," which is non-refundable. For the \$300, the escort is given a round trip plane ticket from Korea, and tickets for connecting CONUS flights to the location of the adoptive parents.

Briefings are provided at the Osan Family Support Center several times a month. If you are interested, see or call Lucy Mussolino in the Family Support Center (784-5440). She has complete information sheets and contact information for the two agencies, Holt Children's Services and Eastern Child Welfare Service.

Army and Air Force Exchange Service (AAFES) POG Program

Every once in awhile, an AAFES employee goes above and beyond to help us. In these instances, a simple "Thank You" may not be enough. Well, AAFES has a POG Program to reward employees for exceptional service to customers. A POG is a token that a customer can obtain from the store manager. Present the POG to the employee, who then returns it to the store manager and earns an extra \$5.

(For those of you like me who have been out of the U.S. for quite some time, you're wondering what the meaning of POG is, right? It doesn't have a meaning in the context of AAFES rewards. It originated in Hawaii, so the story goes, by a company selling fruit juice. To promote the juice, they gave away tokens, good for a free juice. Printed on the token, which was too small for the full juice name, was the abbreviation POG, for Papaya-Orange-Guava, the juice.)

continued

Defense Commissary Agency (DECA)

Do you have access to the Internet? You might want to check out the DECA web site www.deca.mil, and look in the *Shopper's Cart*. There is a detailed list of all the sales and special promotions which DECA has scheduled for the near future, and a complete summary of sales for the year.

Retiree Home Page

With the invaluable assistance of MSgt Pat McGee of the Osan Family Support Center, the Retiree Activities Office home page went on-line April 17. If you have Internet access, you can check it out at:
www.osan.af.mil/51sptg/51mss/familysup/retireeaffairs/r_index.htm

If for no other reason, you can see what the U.S. Military Retirees Association Korea emblem looks like in color.

Defense Enrollment Eligibility Reporting System (DEERS)

Speaking of the Internet, you no longer have to go to the nearest military personnel office to make address changes in DEERS – if you have e-mail. You can send address changes, including those for geographically separated family members to addrinfo@osd.pentagon.mil. They recommend you use all lower case for the e-mail address. Your request should include the following: (1) Sponsor's name and social security number; (2) the address change you want to make (old address and new address); (3) names of other family members affected by the change; (4) effective date of the change; and (5) telephone number and area code (and country code, for overseas requesters). You can also include addresses and address changes for geographically separated family members. If you don't have access to e-mail and still don't want to go to the personnel office, you can mail address changes to DEERS Support Office, ATTN: COA, 400 Gigling Road, Seaside CA 93955-6771.

From Seoul Word, 13 Mar 98

Getting the Word Out to Retirees

Copies of *Newsletter 98-1* were sent to all Public Affairs Offices (PAO) in Korea, with a cover letter requesting that they publicize the activation of the Osan Retiree Activities Office (RAO) and availability of *Still Serving in Korea*. Based on the phone calls and e-mails received asking to be added to the mailing list, it's obvious that many of you got the word. Please take the time to provide feedback to your PAO that you use the retiree-related news they publish. Let them know that they're doing a good job and you appreciate it.

Internet Information on Korea

The Osan RAO occasionally receives inquiries from retirees in the U.S. who are planning to relocate to Korea or vacation in Korea. This newsletter goes to other retiree activities offices in the U.S. and other countries, and this

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Qualified Domestic Trust

To QDT or Not (Part 1 of 2)

by Robert H. Dunn, President,
United States Military Retirees Association Korea

(Editor's note: For those not familiar with Korean customs and traditions, the use of "Miss Han" in the following article is based on the direct translation from Korean. Women in Korea retain their family name when they marry, and it's not uncommon for married women to be referred to in English with the title of "Miss.")

Johnny Applepie has been happily married to Miss Han for quite some time now. They have two beautiful children. When Johnny retired from the military, he and Miss Han moved back to Korea from Texas and Johnny now works for a contractor. Miss Han is still a Republic of Korea (ROK) citizen. Johnny had converted his Serviceman's Group Life Insurance (SGLI) (maximum) to Veteran's Group Life Insurance (VGLI) and he opted for the Survivor Benefit Plan (SBP). He also has a commercial life insurance policy on himself with Miss Han as the beneficiary.

The Applepies own a small house back in Texas, which Johnny made sure was in both names, and Johnny has some stocks and bonds from several years ago and some money in Individual Retirement Accounts (IRAs) as well as the company's 401(k) plan where he works. Being a conscientious husband and father, Johnny has done some work putting his estate affairs in order. He has written a will and has made a list of where all his assets are. It's not a lot, but he is sure that Miss Han will be well enough off after he dies. After all, he knows that his entire estate can pass to his spouse, tax-free, when he dies. And, of course, he told Miss Han this just the other day.

She therefore thinks she can count on the insurance to get her through some rough times, and the SBP and Social Security to live on. She may be planning to move back to Texas and live in their house and get the kids into school there, or remain in Korea and rent the house, using the rent received to supplement her income.

Boy, is Miss Han in for a surprise! Under the current law, Miss Han will be lucky to see half of Johnny's estate.

Johnny, like most people, had not looked into the effect of his wife's lack of U.S. citizenship on his estate. It makes a big difference.

You see, there is no 'unlimited marital deduction' for a non-U.S. citizen spouse! Without the right planning, Johnny's entire estate (including life insurance policies he owns, the estimated future SBP annuity for Miss Han, the stocks and bonds, the money in the IRAs and retirement

plan, and the entire value of the house - not just 50%), will be taxed by the federal government at the 37% to 50% rate instead of passing tax-free to Miss Han.

Actually, Miss Han could become eligible for the 'unlimited marital deduction' if she becomes a U.S. citizen before the estate tax return is due (usually within nine months after Johnny's death). That's the first possible solution for the Applepies - get Miss Han her U.S. citizenship. Now is better than later!

The second way to avoid the estate tax is to have a lawyer who does estate planning draft up a Qualified Domestic Trust (QDT or QDOT) for Johnny's estate before the estate tax return is due, but preferably before Johnny dies.

That's what I will discuss in the next issue - what is a QDT? How do I set one up? What are the pluses and minuses?

In the meantime, you can think about how comfortable you are with your estate planning and let us know what questions you might have. No one in the Association or the RAO is an expert in estate planning (yet), but we ask hard questions and do our research and are finding out some surprising details. You may call me at 782-5143 or the RAO at 784-1441 or you may e-mail us at dunnb@kunsan.af.mil or retact@osan.af.mil, or you may write to the newsletter return address. Also, we would like to hear from anyone who has successfully arranged such a trust. And stay tuned for Part 2 in the next issue.

More News on Pay Matters

Direct Deposit

As noted in the Director's Corner on page 7, mandatory direct deposit will begin January 1, 1999. Although it will not affect overseas retirees at the current time, those returning to the U.S. must remember to implement direct deposit. Without it, or an *approved* exemption from direct deposit, DFAS will hold their check.

VA Plans New Billing Policy for Those With Debt

The Department of Veterans Affairs (VA) has announced that May 1, 1998 will be the start of a new billing policy for those veterans with outstanding bills payable to the VA. Veterans who owe the VA an amount greater than \$25 that is 90 or more days overdue can expect to be contacted by the VA. At that time, they will be informed that they amount will be automatically deducted from the VA Compensation checks unless they come to some other agreement with the VA.

This generally will affect those veterans who fail to pay the pharmacy co-payment.

Medical Care Matters

Medical Care Matters - continued from page 2

physiologist or personal trainer will help develop an individualized exercise prescription. To gauge how effective your training program is, you should reevaluate every 3-4 months. The Microfit assessments are performed at the HAWC and the Fitness Center on an appointment basis.

Getting Younger

The effects generally considered signs of aging are identical to the signs of inactivity. Therefore, exercise can help slow and even reverse the normal aging process.

*American College of Sports Medicine, 1998,
Health and Fitness Journal, Vol 2, No. 2, pg S25
Surgeon General's Report on Physical Activity, 1996*

New View on Smoking

Air Force Instruction 40-102, *Tobacco Use in the Air Force*, has been significantly changed effective April 1, 1998. Changes include equal breaks for non-smokers, separate air handling units for buildings which have smoking areas, and no smoking in doorways and entry ways to buildings. Perhaps most noteworthy, tobacco use of any kind is authorized only in those areas specifically designated as tobacco use areas, i.e., a sign is posted. The exceptions to this restriction are dormitories and family living quarters.

Laughing Matters

Ain't It The Truth?

- A man will pay two dollars for a one-dollar item he wants. A woman will pay one dollar for a two-dollar item she doesn't need.
- A woman will always cherish the memory of the man who wanted to marry her; a man, of the woman who didn't.
- A woman worries about the future until she gets a husband; a man never worries about the future until he gets a wife.
- Men marry because they are tired. Women marry because they are curious. Both are disappointed.
- There are two times when a man doesn't understand a woman – before marriage and after marriage.
- A successful man is one who makes more money than his wife can spend. A successful woman is one who can find such a man.
- To be happy with a man you must understand him a lot and love him a little. To be happy with a woman you must love her a lot and not try to understand her at all.
- Any married man should forget his mistakes – there's no use in two people remembering the same thing.
- A woman marries a man expecting that he will change, but he doesn't. A man marries a woman expecting that she won't change, but she does.
- Men wake up as good-looking as they went to bed. Women somehow deteriorate during the night.
- Only two things are necessary to keep one's wife happy. One is to let her think she is having her own way, and the other is to let her have it.
- A woman has the last word in any argument. Anything a man says after that is the beginning of a new argument.

From the Internet

The Director's Corner

It is useless for sheep to pass resolutions in favor of vegetarianism while wolves remain of a different opinion.

(William R. Dye, D.D.)

That's a fancy way of saying, "If you don't have the power, you don't make the rules." We as retirees often find ourselves in a similar fix as the sheep – the wolves are nipping away at our benefits and we feel powerless to stop them. So how do we get the power? We do it by focusing our collective strength on issues of importance to us. And we attack these issues as a group, selecting and prioritizing the issues in order of importance, then attacking each one in turn. As the solution appears for one problem, we move on to the next problem.

For issues of a general nature, affecting all retirees, we can join with other organizations such as AFSA, VFW, TREA and TROA that are enlisting the aid of retirees to join their fight. For issues of a more local nature, affecting retirees living overseas, we work through organizations such as the U.S. Military Retirees Association Korea (USMRAK). And we try to enlist the participation of other overseas retirees. In case you didn't know, as a retiree living in Korea you are automatically a member of the USMRAK, whether you participate or not.

The USMRAK is currently working on two issues that should be of importance to retirees living overseas, and particularly those retirees who are married to non-U.S. citizens. The first issue has to do with the Spousal Exemption for widow(er)s. Currently, the spousal exemption is \$600,000, but if the widow(er) is not a U.S. citizen, the Spousal Exemption is \$100,000. Education on this issue is the first step, so read the article on page 6 by Bob Dunn, USMRAK President, if this applies to you.

The second issue has to do with the mandatory implementation of direct deposit on January 1, 1999. All recipients of federal benefits must be able to accept direct deposit, which requires a bank account with a bank able to receive electronic fund transfer. To establish the bank account requires a social security number (SSN), but non-U.S. citizens living outside the U.S. cannot obtain a SSN. These people can obtain an Individual Taxpayer Identification Number (ITIN) from the Internal Revenue Service using Form W-7. Although implementation of mandatory direct deposit will not be implemented in Korea on January 1, 1999, it will come eventually. The USMRAK believes that widow(er)s who are receiving benefits by check should try to convert to direct deposit sooner rather than later, and USMRAK personnel are trying to establish a program to assist them in obtaining the ITIN and setting up an account at the local military credit union.

Jack Terwiel

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

ADDRESS CORRECTION REQUESTED

Community Matters – continued from page 5

information is primarily for them. Several sites, in addition to our home page described above, that provide news and other useful information on Korea, are:

www.metro.seoul.kr/eng/index.html
www.koreatimes.co.kr
www.koreaherald.co.kr

For Navy Personnel

The Bureau of Naval Personnel is presently going through a transition period that will end when the majority of its personnel are relocated to Millington, TN.

Shift Colors, half the Public Affairs Office and the Retired Activities Office are all scheduled to relocate during the month of June, 1998. To accommodate this move, our next issue (of *Shift Colors*) will be released in May, and the following issue in September. Until the move is complete, the mailing address, telephone numbers, etc., will remain the same.

No other interruption in service is anticipated and we look forward to offering you even better service from our new location.

Shift Colors, Winter 1998

continued

Stay in Touch With Retiree Activities

Are you relocating to the CONUS or another overseas location? The RAO has a list of retiree activities offices for Army, Navy and Marines, in addition to Air Force. Just contact the RAO for further information (784-1441, or e-mail RETACT@osan.af.mil).

Another Travel Document

Do you do a lot of traveling on a passport? You might want to consider taping a copy of your DD Form 214 inside the back cover of your passport. You never know when something might happen – an unexpected illness, a fatal accident– when you're far from home and where your status as a military retiree must be validated for you to receive retiree benefits. Having a DD Form 214 could save a lot of time and money.

