



Still Serving in Korea



Newsletter 2000-2

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

Apr-Jun 2000

Medical Care Matters

Vans for Disabled Vets

The Texas Veterans Commission published in their Jan/Feb 2000 *Texas Veterans Commission Journal* that 100% disabled veterans could purchase a van configured for their handicap for \$20,000. This would be a one-time payment and the veteran would receive a new van configured for their handicap from the Chrysler Corporation every two years thereafter for free.

As with most things that seem to be too good to be true, this one turned out to be a hoax. However, the Veterans Administration (VA) does have a program for qualified handicapped veterans to assist them in the purchase of vehicles. This program can be used for a variety of car or van conversions necessary to provide disabled veterans mobility worldwide. Each veteran who has a service-connected rating for loss of use of one or more extremity, regardless of percentage of disability assigned, is eligible for the VA transportation entitlement. Veterans can have one vehicle adapted every two years. An initial one-time entitlement of \$8000 is applicable to the vehicle purchase price inclusive of standard equipment not specifically required to accommodate the veteran's handicap (i.e., automatic transmission, power brakes, power steering, air conditioning, etc). A veteran does not need to use the \$8000 to buy a car before he can use the adaptive equip grant – for example a veteran loses a leg due to diabetes.

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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

SSI for Some Overseas Vets

The Foster Care Independence Act of 1999 authorizes a new Supplemental Security Income (SSI) benefit for certain World War II (WWII) veterans for months after September 2000 in which they reside outside the United States. Eligible applicants must (1) have been 65 or older on the date the law was enacted (Dec 14, 1999), (2) be a WWII veteran, (3) have been eligible for SSI in Dec 1999 and in the month application is made, (4) have no other benefit income totaling more than the SSI federal benefit rate and (5) reside outside the United States. The monthly rate will be \$384, minus the amount of the veteran's other benefit income for the month. Eligible persons living overseas should contact any U.S. embassy or consulate or, if in the Philippine Islands, Social Security's Division of Veterans Affairs in Manila.

The Department of Veterans Affairs (VA) is providing the Social Security Administration with a database on these veterans. However, if an eligible veteran is not in the VA database, the Social Security Administration will try to verify eligibility from the National Personnel Records Center. WWII veterans desiring more information or wishing to apply for these benefits need to contact Social Security or the Retiree Activities Office (784-1441).

Armed Forces News, Apr 14
Max Facts 14-00, Mar 14

Oregon State Tax Refund for Retirees

Oregon retirees will soon be getting a refund on the state taxes they paid on their federal or military retirement pay. The governor has signed legislation that exempts federal/military retirement income earned before Oct 1, 1999 from state taxation for 1998 and beyond. Oregon will mail refund checks after Jul 1, 2001 to those who have not previously filed for this refund and have received it. Interest will be paid. To file for the refund, it must be done before Apr 16, 2001. Additional information is available at 1-800-356-4222 or (503) 378-4988 or on the Internet at <http://www.dor.state.or.us>.

Armed Forces News, May 5

AAFES Slashes Two-party Check Cashing Limits

Every dollar lost to bad check writers results in higher prices for our customers, says the Army and Air Force Exchange Service (AAFES). Thus, to help curtail fraudulent check cashing schemes and to protect customers from falling victim to liability when cashing stolen, forged

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He would have entitlement to the \$8000, but he might be happy with the car he has so he can get adaptive equipment for the car he owns and use the \$8000 later when he buys a new or used replacement car.

There is no limit to the reimbursable cost of special adaptive equipment but the type needed must be authorized by Prosthetics. Cost of standard equipment can also be reimbursed if it is necessary because of the service-connected loss. The following special adaptive equipment are some, but not all, currently available for installation under this entitlement:

- Wheelchair lift
- Power door opener
- Wheelchair lock down device
- Power seat base to move seat fore and aft and swivel about 100 degrees
- Custom designed and built power seat back recliner for driver's seat
- Hand controls
- Adaptation of power steering for a further reduction in steering effort
- Radio remote control for the door and lift
- Secondary battery to power lift, seat, and door

Arrangements for the vehicle, its conversion and payment are the responsibility of the veteran. To initiate action on adaptive equipment, the veteran must obtain a VA Form 10-1394 from a Prosthetics Chief at a VA Medical Center and have it signed by his physician as verification of need for the equipment. To initiate action to receive the one-time \$8000 purchase entitlement, the veteran must request a VA Form 4502. The VA will then make reimbursement for authorized cost to the veteran. A veteran is free to sell the vehicle at anytime without any reimbursement to the government.

[Source: VA Regional Office St. Paul MN, May 5]

RAO Baguio, Apr 3 and Apr 30

Air Force Study Strengthens Link Between Agent Orange, Diabetes

The latest results of an Air Force study on Agent Orange give further evidence that herbicide exposure is associated with diabetes and some of its known complications.

"This report includes the strongest evidence to date that exposure to Agent Orange is associated with adult-onset diabetes," said Dr. Joel Michalek, the health study's senior investigator, at a March 29 Pentagon press briefing. Links between dioxin, the active ingredient in Agent Orange, and diabetes were reported in previous studies

The report summarizes the results of the 1997 physical examination of Vietnam veterans participating in the ongoing Ranch Hand Study. The study, named for the operation responsible for spraying herbicides to deny cover and destroy crops of the Viet Cong, examined 2,300

veterans exposed to Agent Orange from 1962 to 1971.

"The 1997 results suggest that as the dioxin levels increase, not only are the presence and severity of adult-onset diabetes increased, but the time of onset for the disease is decreased," he said. According to the report, a 47 percent increase in diabetes was seen in those with the highest levels of dioxin. Dioxin is the component of Agent Orange linked to many health effects in laboratory animals. In other findings, cardiovascular results of the study were mixed. As a group, Ranch Hands involved in the study experienced a 26 percent increase in heart disease. But disease risk was not increased in Ranch Hands with high dioxin levels.

However, within the Ranch Hand group, two specific measures of heart disease – the presence of high blood pressure and the percentage of veterans with evidence of prior heart attacks – tended to increase with dioxin levels.

The report cited two major limitations to the study. First, the results cannot be generalized to other groups (such as all Vietnam veterans or Vietnamese civilians) who may have been exposed in different ways and to different levels of herbicide.

Second, the size of the study makes it difficult to detect increases in rare diseases. For example, liver cancer is very rare and even a 10-fold increase may not be detected.

Since the first Ranch Hand examination in 1982, the Air Force has tried to determine whether long-term health effects exist in the Ranch Hand flyers and ground crews, and if they can be attributed to the herbicides used in Vietnam.

"We are dedicated to leaving no stone unturned when it comes to determining the health risks involved with Agent Orange," Michalek said.

For more information or copies of the report, contact the Air Force Surgeon General's Office at (202) 767-4797. The executive summary of the report may be accessed at www.brooks.af.mil/AFRL/HED/hedb/afhs/afhs.shtml.

USAF News, Mar 30

VFW Wants VA Action on Diabetes

Based on an Air Force report that provides strong evidence that exposure during the Vietnam War to the dioxin used in Agent Orange is associated with diabetes, the Veterans of Foreign Wars (VFW) has urged the Secretary of Veterans Affairs (VA) to establish a presumption of service connection for the disease. This would pave the way for afflicted veterans to establish a VA claim. The Air Force study is based on examinations of 2,300 Vietnam veterans exposed to Agent Orange, which showed a 47 percent increase in diabetes by those with the highest level of dioxin.

Armed Forces News, Apr 14

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or insufficient fund checks, AAFES has reduced its two-party check-cashing limit from \$300 to \$100. The new limit will not apply to certain "safe checks" such as those issued by the U.S. Treasury and State Governments, said AAFES officials.

Armed Forces News, May 5

Information on 'Dead' Savings Bonds

Many retired military personnel established allotments for savings bonds during their careers. Some did it voluntarily such as for a child's education. Others did it because of pressure to participate in bond drives, etc. As result, many retirees have accumulated sizable savings in the form of U.S. Savings Bonds. The following information is extracted from *The Retired Officer Magazine*, April 2000 issue, in an article under the title "Which Bonds Should You Save?"

"Bond analyst Daniel J. Pederson offers a list of 'dead' issues – those that no longer earn interest:

- Any bond issued between 1941 and Nov 1959
- Any E bond or savings note issued between Dec 1965 and Nov 1969
- Any H bond over 30 years old
- The first HH bonds

"(Note: EE bonds have not stopped paying interest because they were introduced in 1980 and will keep paying interest for 30 years.)

"In addition to bonds that are no longer earning interest, other bonds are earning 4 percent or less interest. For example, in Oct 1986, bonds that were earning a hefty 7.5 percent (bought in Oct 1986) were reset down to 4 percent. There are other bonds also earning this low rate."

Korea retirees should keep in mind that savings bonds can only be redeemed in Korea at the Community Bank on base. If your savings are in U.S. savings bonds and you die, your spouse will not be eligible to use the Community Bank. She will have to return the bonds to the U.S. in order to cash them, which could be an expensive option.

Osan AB Retiree Activities Office

Divorce Impact on Credit/Debts

Most people believe that a divorce decree absolves them of the obligation to pay debts they incurred when they were married. Especially if the decree specifically says so. Unfortunately, this is not true. When a divorce judge orders your ex-spouse to pay a specific bill, you're still legally responsible for it. Particularly if it's a joint account and your ex-spouse fails to pay it off. What's more, the credit grantor has a legal obligation to report negative information about you to a credit bureau if your ex-spouse pays late on a joint account. If your ex-spouse doesn't pay at all, the credit grantor can come after you. If you refuse or can't pay, the credit grantor can take legal action against

you. In order to avoid this kind of a situation you should take the following action before the divorce or separation:

- Contact each of your creditors and ask them how to transfer your joint debt to the name of the person who will be responsible. Usually, both of you must sign an agreement with the credit grantor to release one of you from liability. Your creditors don't have to agree, but most will cooperate with you. This will also help to protect you from new liability and re-establish credit as an individual.
- If possible, close all your joint accounts and open new accounts in your individual names. If your joint accounts have balances, you can get individual consolidation loans. Use the proceeds to pay off your joint accounts and then close them. If the new accounts charge lower interest rates than the consolidation loan you may be able to transfer the old balances to the new accounts.

Civility may be short lived in a divorce and what often starts out as an amicable divorce can escalate to open warfare. Additional information on credit can be found on the TRW web site <http://www.trw.com> under consumer credit "Credit Crossroads."

[Source: Navy Times, Jul 19, 1999]

RAO Baguio, Apr 8

Court-Ordered Payments

Some retirees living overseas believe that they are beyond the reach of U.S. State courts. With this belief, they stop (or never start) making court-ordered payments for child support, alimony, division of retired pay, etc. Retirees should be aware that ex-spouses can have a court order executed to direct the Defense Finance and Accounting Service (DFAS) to make payments directly from the retired pay. The only limitation placed on this automatic withholding is that it cannot exceed 65% of the retiree's pay. Also, retirees who try to avoid these payments by claiming disability and converting military retired pay to Veterans Administration (VA) disability pay could find that the VA pay might also be subject to garnishment if it can be shown that the retiree made the change to avoid making payments.

In the case of child support, the overseas retiree could be even more vulnerable. If the child support debt reaches \$5,000, the State Department has the option to cancel the delinquent individual's passport and issue a travel document allowing the individual to travel only the U.S., where he or she will face court action. Many nations, including Korea and the Philippines, are signatories to the international child support agreement.

And finally, it is possible that a divorce obtained in a Korean Court may be honored by a state court in the retiree's home of record if the Korean Court directed that child support or other payments be made to the child(ren) and/or former spouse. ☐

Osan AB Retiree Activities Office

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VVA Petitions for "In-country" Presumptive Disabilities

The Vietnam Veterans of America (VVA) wants the Department of Veterans Affairs (VA) to issue presumptive administrative rules for direct assistance to Vietnam veterans who suffer from multiple health conditions (an "in-country effect") resulting from service in Southeast Asia. VVA president George Duggins has objected to the VA requiring veterans to prove evidence for each individual condition, such as cancer, myocardial problems, Hepatitis C, and diabetes mellitus. Under the concept of in-country effect, if a Vietnam era veteran has a disease that is listed as one that could have been contracted in Southeast Asia, then the veteran automatically would be tested, treated and compensated, he said.

Armed Forces News, May 5

Prostate Cancer and Vietnam Service

Per Department of Veterans Affairs (VA) decision, if a military member served anywhere in Vietnam, all prostate cancer is considered service connected. If the service member dies from prostate cancer, the spouse is entitled to Dependency and Indemnity Compensation (DIC) from the VA. If you have or had prostate cancer and served in Vietnam, you are entitled to a service connected disability. *(Korea retirees should contact the Retiree Activities Office to initiate a claim or to request an increase to an existing VA disability rating.)*

March ARB Retiree Newsletter, Spring 2000

Medical Experts Face Epidemic of Missing Records

Military medical experts are facing a new kind of epidemic, one that doesn't involve a disease but can affect patients' health nonetheless – missing medical records.

"We have a very different culture in the military as far as the custody and control of medical records goes," said Army Col. Susan McMarlin, director of program analysis with the TRICARE Management Activity here. "I don't know how it all got started, but we've really gotten ourselves into an extremely relaxed atmosphere as far as maintaining the records.

"It has become the rule rather than the exception in some places for patients to maintain their records," she said. "In the civilian sector, such a situation, where a patient maintains a legal medical document, is not even comprehensible."

McMarlin said that individuals are welcome to make copies of any documents in their medical records. The records themselves are federal property, however, and it's the servicing medical treatment facility's responsibility to maintain them. Besides the fact that's the law, she said, there are several reasons it's important for medical treatment facilities to maintain patients' records.

The most basic reason is that having medical records on hand helps physicians assure the quality and continuity of care they give patients, said Army Lt. Col. Michael Montgomery, TRICARE's senior health program analyst for patient administration. An example: "If you had an accident and came into the emergency room, it might matter what medications you're taking or if you have any drug allergies," he said.

Another reason is accreditation. "There are standards for all hospitals to be accredited," Montgomery said. "One of those standards is keeping good records." The General Accounting Office and Department of Defense inspector general (DoD IG) also review records to verify facilities' workloads. "If we say we have a certain workload but we can't document it through medical records, we can't truly substantiate our patient load," he explained.

There are also financial reasons for facilities to maintain good records. The military is required to bill third-party insurance companies for care their patients received in military medical treatment facilities. Medical records are important to substantiate those bills, Montgomery said.

It's no secret that medical records belong to the government and members aren't supposed to hold them. The rules about returning them, however, aren't uniformly enforced across the services or even medical treatment facilities, he said.

Montgomery said DoD needs to get closer to the civilian sector's way of doing things. "Private-sector physicians are a lot more restrictive of their records. The patient never touches the records," he said. This isn't true in the military, where people move often and receive care at more than one facility, Montgomery acknowledged. "But we need to get away from the attitude that it's okay for the patient to keep the record," he said.

McMarlin said the problem really came to prominent focus during a recent DoD IG inspection during which the facilities were given a preselected list of Social Security numbers of people who had recently received care. Some facilities were only able to come up with 25 percent of the requested records, she said.

The situation definitely has officials' attention. The assistant secretary of defense for health affairs, Dr. Sue Bailey, advised the services' surgeons general in a January memo that she would "appreciate [their] assistance in assuring our MTFs implement improved custody and control procedures for outpatient medical records."

Even though DoD is upgrading to a computerized patient record system that should be completed within three years, the department will still be responsible for maintaining these records. McMarlin said DoD is required to maintain active-duty members' medical records for 50 years. ■

American Forces Press Service, Apr 25

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Retirement Matters

Travel and Transportation Incident to Retirement

Retired military personnel are authorized travel allowances from their last duty station to a home location of his or her selection provided the member had eight or more years of continuous (with no single break of more than 90 days) active duty immediately preceding retirement. Such travel must be completed within one year after termination of active service. The home of selection does not have to be the same as the home of record.

Exceptions to the one-year limitation are:

1. If the member is hospitalized on date of termination of active service, or;
2. If the member is enrolled in a training or educational program designed to qualify for acceptable civilian employment or begins such a program within the one year period following termination of active service.

If hospitalized, the retiree must perform the travel within one year following discharge. If enrolled in a training or educational program, the retiree must complete travel within one year after completion of the program or within two years after termination of active service, whichever is earlier.

In addition, as the result of a Comptroller General decision, retired members who were entitled to a home of selection move after July 31, 1976 may request an extension of the one year time limit for travel and transportation entitlements for other than medical or educational reasons. Service secretaries are now able to grant extensions in other deserving cases where an unexpected event beyond the control of the member had occurred that prevented the retiree from moving to the home of selection in the one-year period and provided that any extensions are given in terms of limited period of time.

Examples of such exceptions are:

1. A situation where a member is prevented from selecting a home within the one year period because of a spouse's terminal illness.
2. A situation where there has been a death in the immediate family near the time of the planned move.
3. Instances where construction of a retirement home has been delayed because of labor strikes.

Requests for extension must be submitted prior to the expiration of the one-year period, for specified periods of time and show that the circumstances were beyond the control of the member. Procedures for requesting extensions and additional information may be obtained from any transportation office.

*Reprinted with permission from
1999 Retired Military Almanac*

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Retirement Outside the CONUS

Travel to a home of selection outside the Continental United States (CONUS) is authorized, but requires the issuance of travel orders in addition to retirement orders. Requests for such travel must be submitted in advance from the transportation officer of the member's service. It is important that travel arrangements be discussed with the transportation officer. A certificate of non-availability is required when a U.S. flag carrier is not available or not used.

*Reprinted with permission from
1999 Retired Military Almanac*

*The preceding two articles on transportation entitlements associated with military retirement are examples of the valuable information contained in the **Retired Military Almanac**, which is updated annually. In addition to military benefits, the almanac contains information on Social Security, Veterans Administration benefits, federal and state income tax, and other important retirement considerations. The **2000 Retired Military Almanac** is currently available and may be obtained by sending a check for \$6.95 plus \$2.00 for postage to USA, Inc, PO Box 4144, Falls Church VA 22044, or order from their web site at <http://www.militaryalmanac.com>.*

SBP Termination - Window of Opportunity

Members are reminded that the one-year clock for terminating SBP coverage is set by the date of retirement. For example, a member who retired Jun 1, 1997 can take action only between Jun 1, 1999 and May 31, 2000. Even though the first pay was not received until Jul 1, 1997, Jul 1 does not start the clock for this purpose. The confusion may be rooted in the language of the law, which refers to "commencement" of retired pay. The intent was interpreted by all (DOD, DFAS, Army, etc.) to be when first "entitled" to retired pay (i.e., date of retirement). ■

Department of the Army Personnel Command

Memorial Day

It's the soldier, not the reporter,
Who gave us our freedom of the press.
It's the soldier, not the poet,
Who gave us our freedom of speech.
It's the soldier, not the campus organizer,
Who gave us our freedom to demonstrate.
It's the soldier
Who salutes the flag,
Who serves other with respect for the flag,
And whose coffin is draped by the flag,
Who allows the protester to burn the flag.

Father Denis Edward O'Brien, USMC

*from the Niagara Falls IAP ARS Retiree Activities Letter
May-July 2000*

Community Matters

More Web Sites of Interest

VA Insurance Dividends –

<http://insurance.va.gov/index.htm> to see if you are due any dividends

Arlington Cemetery – <http://www.arlingtoncemetery.org> to obtain information on burial, procedures, etc.

Military Funeral Honors –

<http://www.militaryfuneralhonors.osd.mil> for details
Max Facts 22-00, 10 May

Military Hotel Web Sites in the Pacific

Dragon Hill Lodge (Seoul) –

<http://www.dragonhilllodge.com>

New Sanno Hotel (Tokyo) –

<http://www.thenewsanno.com>

Hale Koa Hotel (Honolulu) – <http://www.halekoa.com>
Osan AB Retiree Activities Office

2000 SECNAV Retiree Council

The Secretary of the Navy (SECNAV) Retiree Council met at the Washington Navy Yard in Washington, DC the week of Apr 4. The Asia representative was Capt Jack McDonald, USN Retired, of the Retired Activities Office (RAO), Subic Bay, Philippines. The recommendations listed below directly affect overseas retirees and their dependents. A complete discussion of all items will appear shortly in *Shift Colors* and *Semper Fidelis*.

Over the past several years many of the Council's recommendations have been directed to the Secretary because they required legislation. This Council made a conscious effort to restore items to Service rather than Department of Defense (DoD) level cognizance.

To SECNAV:

- Support comprehensive, worldwide medical care.
- Seek legislative and DoD regulation changes to provide the same level of medical and dental health care benefits to those retirees residing overseas (as for those living in CONUS).
- Reconsider the position taken in responding to the Council's 1999 report on decreasing the TRICARE Standard catastrophic cap in certain instances. (The 1999 recommendation to reduce the cap to \$3,000 for TRICARE Standard was not concurred in since the lower cap is an incentive for enrollment in TRICARE Prime. However, the Council believes that the lower cap should be made available to those for whom TRICARE Prime is not available.)
- Support the establishment of a program under which long term care insurance may be obtained by federal employees and annuitants, which includes military personnel and retirees.
- Support pending legislation to increase the

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benefits provided to Survivor Benefit Plan (SBP) participants. Request DoD review the current and projected actuarial assumptions to determine how much of an SBP increase can be accommodated without increasing current rates by restoring the government subsidy to proportions originally envisioned.

To Chief of Naval Operations (CNO) and Commandant of the Marine Corps:

- Task DFAS to establish procedures to notify retirees and Survivor Benefit Plan annuitants prior to any reduction or termination of their monthly pay.
- Provide overseas RAOs with "read-only" access to the Defense Eligibility Enrollment Reporting System (DEERS) database, or establish a point of contact to respond promptly to queries.
- Liaise with DFAS to establish a non-800, non-automated telephone line (for use by personnel calling from overseas).

To CNO:

- Establish administrative procedures and funding to support assist visits by PERS-622 to overseas RAOs/IRAOs once every 18-24 months.

RAO Subic Bay, May 4

Telephone Prefixes Change in Korea

The government of the Republic of Korea and the Korean Telephone Company have greatly simplified the telephone prefixes in Korea, and the new prefixes will go into effect at 0001 Korea Time, on July 2, 2000. City prefixes currently in effect remain the same. Under the new system, Each Province (Do) will have a single prefix for all telephones within the province, except for those provincial cities having their own prefix. The new codes are as follows:

Kyonggi-do	031
Kangwon-do	033
Chungchong Nam-do	041
Chungchong Buk-do	043
Kyongsang Puk-do	054
Kyongsang Nam-do	055
Cholla Puk-do	063
Cholla Nam-do	061

Retirees living in Korea are encouraged to notify family, friends, employers, banks, mail order companies, and others with whom they do business in the U.S. of the change before it happens.

As a reminder, the Retiree Activities Office commercial phone access as of July 2, 2000 will become:

Within Korea – 031-661-1441

Outside Korea – 82-31-661-1441 ☐

Osan AB Retiree Activities Office

Your Money Matters

Military Retirees Urged to Read Pension Ads Carefully

Retired military members should be aware that there are companies that will offer a large, lump sum of cash in exchange for retirement pension checks. Retirees Beware! The following article was provided by the Naval Personnel Command Retired Activities Branch: "Would you ever consider paying more than 50% in interest on a loan? That's right, 50%! Like most people, probably not. You should be aware that there are companies that will offer to give you a large, lump sum of cash in exchange for your retirement pension checks. These companies require you to purchase life insurance from them as well. In an actual offer, the gross retired pay of an O-4 was \$2,557 per month. He was offered \$75,237 lump sum and would have to agree to pay back \$191,258 over an eight year period! You do the math. These companies appear to be operating legally and comply with federal and state laws. But that doesn't mean it is a good deal! Beware and be careful." ■

Buckley ANGB RAO Newsletter, Spring 2000

"When you're through changing, you're through."

Bruce Barton

"If you do not find peace in yourself, you will never find it anywhere else."

Paula A. Bendry

Laughing Matters

Great Truths About Life That Adults Have Learned

Raising teenagers is like nailing Jello to a tree.

There is always a lot to be thankful for if you take the time to look. For example, I'm sitting here thinking how nice it is that wrinkles don't hurt.

Car sickness is the feeling you get when the monthly payment is due.

Families are like fudge . . . mostly sweet, with a few nuts.

Today's mighty oak is just yesterday's nut that held its ground.

Laughing helps. It's like jogging on the inside.

Middle age is when you choose your cereal for the fiber, not the toy.

My mind not only wanders; sometimes it leaves completely.

You know you're getting old when you stoop to tie your shoes and wonder what else you can do while you're down there.

The four stages of life:

- 1) You believe in Santa Claus
- 2) You don't believe in Santa Claus
- 3) You are Santa Claus
- 4) You look like Santa Claus

from the Internet ☺

The Director's Corner

It Could Happen to You or Me – Really!

A Korea retiree went to the Emergency Room in March, and was sent to a Korean Hospital due to the seriousness of his illness. Soon his condition deteriorated to the point that he was placed on life support. By mid-April, family and friends were convinced that the retiree was brain dead and beyond help. The Korean doctor, however, was convinced otherwise. As of this writing in mid-May, the retiree is still on life support and the wife is seeking a Korean lawyer to assist her in obtaining a court order to remove the life support equipment and let the retiree's body die, since the brain has ceased functioning.

Another retiree was afflicted by Alzheimer's Disease. By the time the family contacted the RAO, the disease had progressed to the point that the retiree was no longer competent to legally sign papers on his own behalf. Being in Korea, there was no way for the spouse to obtain

a court-directed appointment as the retiree's guardian and representative. As a result, when the retiree was evacuated to a stateside VA medical facility, the retiree's sister living nearby became the legal representative and payee for all of the retiree's benefits. The family in Korea now has no income.

These two cases illustrate the importance of *the Living Will* and the *Durable Power of Attorney*. The *Living Will* allows an individual to direct that no heroic methods will be used to sustain life when there is no hope of recovery. The *Durable Power of Attorney* allows the individual to designate a legal representative before the individual becomes incapable of making decisions for himself or herself. These are important documents for everyone.

This issue of the newsletter contains a special 4-page bilingual supplement that can be pulled out and saved. But it doesn't do any good to save it unless you fill in the requested information. Please try to keep it up-to-date. Most of the information is a one-time entry, and it's important to your survivors. Please do it for them.

Jack Terwiel

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

MPS

ADDRESS CORRECTION REQUESTED

USFK Retiree Council Seeking Members

The United States Forces Korea (USFK) Retiree Council is formed and organized in accordance with USFK Regulation 608-3. Members are appointed to the council to represent retirees and raise issues of importance to retirees to the Chief of Staff, USFK. The council participates in the formal review process of regulations and policy that directly or indirectly affect Korea retirees. Issues such as medical and dental care, vehicle registration and access for retirees without SOFA status, ration control policy for retirees and widows, and hiring and employment policies are examples of issues addressed by the council.

Members are solicited to the council to represent the various services, and to represent retirees throughout Korea. The council has lost or will soon lose members due to retirement and transfers out of Korea. The council is seeking one or more representatives from Area I and is also seeking a representative for the US Marine Corps.

The council normally meets the second Tuesday of the second month of each quarter. Meetings are held on Yongsan at Commiskey's starting at 8:00 am. If you would like to become a member of the USFK Retiree

Council, please contact Mike Jugan at (02) 798-1538, Al Chellis at 723-6178, or Jack Terwiel at 784-1441. ■

2000 C-7A Caribou Association Reunion

The 2000 C-7A Caribou Association Reunion will be held Sep 4 through Sep 9, 2000 in the College Park/Beltville MD area, I-95 Exit 29B. The Sheraton Hotel is offering a guest room rate of \$77 per night for a single or double occupancy.

Mon, Sep 4 and Tue, Sep 5 are Early Bird days, with special activities planned. The Reunion activities will be Wed through Sat, Sep 6-9.

For more information and a detailed schedule, go to

http://www.c-7acaribou.com/reunion/2000/advance_plans.com

Wright-Patterson AFB Retiree Activities Office

In the Next Issue

Speak Up and Vote – Elected officials can't read your mind

Medical Care 2001 – What the 2000 legislation will (and won't) do

continued ►

The following was discovered among the papers of a retiree who died in 1999. He had answered all the questions and this helped the Casualty Assistance Officer in quickly and accurately completing the paperwork required in filing for the widow's benefits. The title says it all!

HELP YOUR WIDOW WHILE SHE'S STILL YOUR WIFE: What does this mean? If you died today, would your wife know whom to contact? What to do? How to collect her benefits? The location of all of your personal papers? No? Then read on.

Below are some of the questions your surviving spouse will be asked to answer upon your death:

- a. Did your spouse previously apply to the VA for any benefits? If so, what is the VA file number and where is the file located?
- b. Where was your spouse born?
- c. What are the exact dates and places your spouse entered active Federal Service, and service number(s) other than social security number assigned?
- d. What are the exact dates and places your spouse was separated from or retired from active Federal Service?

NOTE: c and d above are tough ones, huh? Bet you can't answer them without your DD Forms 214.

- e. Grade, rank, or rating, organization, and branch of service for answers to d above.
- f. Did veteran serve under a name other than his present name? If so, what was that name?
- g. How many times was the veteran married?
- h. What are the dates, places and names of persons to whom your spouse was previously married?
- i. What are the dates, places and reasons that the previous marriages were terminated?
- j. What is your spouse's father's name?
- k. What is your spouse's mother's maiden name?
- l. If we need to contact a close relative of your deceased spouse to obtain more information, to whom and where can we write, phone and/or e-mail?
- m. Did your spouse have a will?
- n. Where is the will?
- o. Did your spouse have insurance? What are the policy numbers, and the names and addresses of the companies?
- p. Did your spouse have RSFPP/SBP?
- q. Please furnish me with a copy of your spouse's latest leave and earnings or retired pay statement.
- r. Did your spouse have a safe deposit box? Where?

- s. Did your spouse have money in a savings or banking organization? Where? What is (are) the account number(s)? Is (are) it (they) individual or joint account(s)?
- t. Do you have all the divorce decrees for your spouse and yourself? Where?
- u. Do you have the original or notarized copy of your marriage certificate? Do you have the original or notarized copy of your family register? Where?
- v. Do you have the original or notarized copies of birth certificates for your spouse, yourself and all your children? Where?
- w. Do you have original or notarized copies of all DD Forms 214 for your spouse? Where?
- x. Do you have original or notarized copies of adoption certificates and original naturalization certificate(s)? Where?

Please "HELP YOUR WIDOW WHILE SHE'S STILL YOUR WIFE." Don't just read this! Start working on it today! For those of you who are interested in being fully prepared, please call me and make an appointment. I will be more than happy to sit down with you and pre-prepare all the forms, etc., that your surviving spouse will need upon your death. Please call me and let me help your wife now.

(From Retirement Services Bulletin, US Army Garrison Yongsan, Fall 1985)

The following two questions are important enough to include with the above list of questions:

- y. Do you have a social security number? If not, do you have an Individual Taxpayer Identification Number (apply with IRS Form W-7)? You will need one of these to open a credit union account in your own name.
- z. Are there any relatives in the U.S. that should be notified of your spouse's death? What are the names, relationship, mailing address, telephone number and e-mail address?

(Retiree Activities Office, Osan AB)

Contact the Osan AB Retiree Activities Office as follows:

Phone: DSN 784-1441, Comm in Korea 031-661-1441, Comm outside Korea 82-31-661-1441

Fax: DSN 784-3894, Comm in Korea 031-661-3894, Comm Outside Korea 82-31-661-1441

E-mail: retact@osan.af.mil; home page <http://www.osan.af.mil/retireeaffairs>

여러분 남편 되시는 분에게 드리는 글

당신은 부인을 위해 모든 준비를 하고 계십니까?

아니면 이미 준비를 하고 계셨군요.

만약 어느날 당신께서 사망하신다면 당신 부인은 한순간 미망인이 될것입니다.

그렇다면 남편께서 살아 계실 동안에 모든 서류 준비를 하거나 했어야 됩니다.

당신들 남편께서는 이 글을 읽고만 끝내지 마시고 그리고 저희가 낸 글을 읽고 준비 하시기 바랍니다. 만약 모든 준비가 돼 있거나 할것이라 생각하면 저희 사무실에 전화 하시거나 방문 하시기 바랍니다. 원하시는 분에겐 해당되는 Form 드리고 도와 드리겠습니다. 즉, 모든 서류가 준비 되어 있었다면 당신께서 사망후 당신 부인을 도와 드리는데 어려움이 없을 것입니다.

아래 해당 사항을 잘 읽어 보시기 바랍니다.

a. 당신께서는 사전에 VA 연금에 대해서 문의 해 본적이 있습니까?

아니면 사전 준비가 돼 있습니까?

그렇다면 VA 파일 번호를 아고 계십니까?

VA 파일은 어느 지역에서 하셨습니까?

b. 남편께서 태어난 곳을 알고 계십니까?

c. 남편께서 어느 지역에서 군입대 하셨나요? 그리고 정확한 군입대 날짜를 알고 계십니까? 그리고 미국 정부 관할에서 GS로 언제 (군속) 근무 하셨나요? 그렇다면 군번호, 그리고 서비스 번호를 알고 계신가요.

d. 정확한 군제대 날짜 그리고 어디서 군제대 하셨나요. 그리고 어느곳에서 서비스 제대 (GS) 하셨으며 날짜를 기억 하십니까?

e. 랭크와 그라드, 래명, 스크와던 그리고 어느 윙으로 군제대 했는지요 (육, 해, 공)

f. 당신께서는 어떤 이유로 본 이름을 바꾼적이 있는지요. 그렇다면 전에 어떤 이름으로 사용 했나요.

g. 남편께서 전에 결혼 한 적이 있습니까?

h. 그럼 언제, 어디서, 그리고 전부인 이름을 알고 계신가요.

i. 그렇다면 전 부인과는 왜 헤어 졌나요. 사망, 이혼 (어디서 왜 이혼사유, 사망한 날짜)

j. 남편의 아버지 이름을 이시나요.

k. 남편의 어머니 이름 (어머니 결혼전 이름)

l. 남편 가족 (형, 누나 중 연락 하고 사시는 분의) 전화 번호 그리고 e-mail 정확한 주소.

m. 남편께서는 누구에게 유언을 했는지 아시나요.

n. 남편의 유언장을 보관 한 곳을 알고 계시나요.

o. 남편은 생명 보험을 드셨나요. 그렇다면 보험번호, 회사이름, 그리고 회사 주소를 기억하시나요.

p. 남편께서 매달 SBP 를 지불 하셨나요.

- q. 남편께서 제대연금을 받을 적마다 카피를 해두셨나요.
- r. 남편께서 중요한 물건 (말하자면 보물 등등) 은행에 보관 하셨나요.
- s. 남편께서 은행 (어느은행)에 예금 하신 것 같습니까.
 그렇다면 은행 이름과 주소를 알고 계신가요. 예금은 누구 이름으로 그리고 계좌 번호를 알고 계신가요. 남편 아니면 부인
- t. 남편의 전부인의 이혼장을 보관 하셨나요.
- u. 부인께서 결혼 증명, 증명서 카피 (공중 받은것), 호적등본을 보관 하고 계신가요.
- v. 남편께서 태어 난 곳을 알고 계신가요.
- w. 남편께서 사본, 공중 받은 DD Form 214 를 간직하셨나요.
- x. 부인께서 자녀를 양자 했다면 그 자식의 양자 원본이나 공중 받은 서류를 갖고 계신가요.
- y. 부인께서 쏘셜 번호가 있습니까. 그럼 번호를 알고 계십니까.
 만약 쏘셜 번호가 없다면 ITIN 번호를 만들어 드리겠습니다.
 만약 크리디 유니언에 부인의 이름으로 계좌를 만들어 드리겠습니다.
 (ITIN 번호는 남편께서 생존시 만들면 더욱더 좋겠습니다.)
 만약 이해가 힘든 경우 남편에 도움을 받으십시오.
 상세히 말씀 드리겠지요.

감사합니다.

여러분의 가내에 행복이 충만 하시기를 기원 합니다.

재향군인, 미망인 사무실
 잭 터윌
 784-1441 (031-661-1441)