



# News for U.S. Military Widows in Korea

From the Retiree Activities Office at Osan Air Base

The Retiree Activities Office has been open since January 5, 1998. The Director is Mr. Jack Terwiel, a retired Air Force Captain. The office is in Building 936, Room 110. It operates Monday to Friday from 0900-1500, except during base exercises.

In addition to helping military retirees, Mr. Terwiel assists Mr. David Downing in Seoul to provide assistance to widows. Many of you know Mr. Downing, who has been helping retirees and widows since 1982.

Many of you have been receiving your checks through the mail together with a card for direct deposit. The U.S. government is making it mandatory to use direct deposit, that is, your money will be sent straight to a bank or credit union. The direct deposit program will begin January 1, 1999. People living in Korea will not have to change to direct deposit right away, but that change will come sometime in the future.

Mr. Downing and I recommend that you start having your money sent to the bank or credit union through direct deposit. There are two good reasons for this:

1. The money is always available on the 1<sup>st</sup> of the month, and you don't have to worry about the check being delayed or lost in the mail.
2. The direct deposit program will be started at some time, and it may require using a Korean bank, unless you already have an account in an American bank on base.

If you don't already have a bank account, you can start a new account at the base credit union. You must have either a Social Security Number (SSN) for US citizens, or an Individual Taxpayer Identification Number (ITIN) for non-citizens. If you don't have an SSN or ITIN, please contact Mr. Downing or Mr. Terwiel for the form to apply for one. Once you get this number, you can open a credit union account and then apply for direct deposit.

We would like to expand support to widows of military retirees, but we need to know how to get information out to the widows. If you know any widows who have not received a newsletter, please have them contact us with a mailing address and telephone number.

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