



News for U.S. Military Widows in Korea

1. **Pay Increase:** Benefits you receive from Social Security, Veterans Administration (VA), and Defense Finance and Accounting Service (DFAS) will increase by 1.3%, a very small amount. This increase is based on the cost-of-living in the U.S., which has grown very slowly in 1998. You will see the additional money in the January check.
2. **U.S. Postage Increase:** Effective January 10, 1999, the cost of a first class stamp increases from 32 cents to 33 cents.
3. **Retiree Office Moved:** The Retiree Activities Office is still in Building 936, behind the Base Exchange. However, the office moved from Room 110 to Room 112A. Room 112 is near the end of the hallway on the right. Go through Room 112 and Room 112A is across and to the left.
4. **RAO Vacation Schedule:** The RAO will be closed for Christmas vacation from Friday, December 25 and reopen Tuesday January 5. I will still be checking the answering machine every day, so if you have an emergency please call 0333-661-1441 and leave a message. Be sure to include your name and phone number.
5. **Second Tuesday in Seoul:** I visit Yongsan the second Tuesday of each month to attend a meeting in the afternoon. To assist those living in the Seoul area and others for whom it would be difficult to visit Osan, I arrive in the morning. You can visit me in the lobby of the Dragon Hill Lodge (military hotel on South Post) between 9am and noon. The schedule for 1999 is:

January 12
February 9
March 9
April 13
May 11
June 8
July 13
August 10
September 14
October 12
November 9
December 14

Please call me the day before you want to meet with me and explain what you want to discuss. That way I can be prepared, and I can also work out a schedule to reduce the amount of time you must spend waiting.

6. **Holidays in 1999:** The RAO will be closed for the Korean holidays, Lunar New Year (February 16) and Chusok (September 23-24), and the following U.S. holidays:

Monday, January 18
Monday, February 15
Monday, May 31
Monday, July 5
Monday, September 6
Monday, October 11
Thursday, November 11
Thursday and Friday, November 25 and 26
Friday, December 24 until Tuesday, January 4, 2000

7. **ID Card Renewal:** The DEERS database is the computer system used to verify that you are eligible for an ID card. During a recent software update, some widows' records were deleted. I have been working with the ID Card Section at Yongsan to check each name. If your record was deleted, I have already called or sent you a letter with instructions on the documents that you will need to bring to the ID Card Section. If you know any widows who do not receive this newsletter, this is very important information they need to know. Please have them call me at 0333-66-1441 so I can verify their names in DEERS.
8. **Credit Union Beneficiary:** Many of you have been opening credit union accounts so that you can take advantage of direct deposit. Several ladies asked how they can be sure that, when they die, the money in their credit union account will go to someone such as Korean relative. I checked with the credit union and the answer is to go to the credit union and ask for a Beneficiary Request Form. It requires the name and social security number (SSN) of the person that you designate to receive the money. If the person is Korean, put the Korean ID number in place of the SSN. Be sure to include the address and phone number of the person on the back of the form, and don't forget to keep the information up to date.
9. **Prime Meridian Club:** If are 50 years of age or older and a member of the USA Federal Credit Union, you can join the Prime Meridian Club. It is free and offers good money-saving services. Check with your local credit union for details.
10. **VA Benefits Upgrade:** Several ladies who receive the VA pension (\$484) have received a letter from VA about the possibility to upgrade from the pension to DIC benefits. If you receive this letter, come to the RAO and I will help you send an answer. If you receive any letter that you don't understand, please contact me.

11. **Certificate of Existence (COE):** This is one of the most important letters you receive. It is how you let the government know that you are still eligible to receive benefits. To remain eligible, you must not have remarried and, of course, you must still be alive. If they don't receive the COE back from you in a reasonable amount of time, they will send another. If you don't respond to the second one, they may or may not send a third. They will give up and stop your benefits.

The VA sends a similar letter called an Eligibility Verification Report (EVR).

12. **ITIN and DEERS:** A number of ladies received the Individual Taxpayer Identification Number (ITIN) so that they could open a credit union account. I asked several ladies to be sure to notify the Personnel Office issuing ID cards to update DEERS with the new number. Unfortunately, we learned that DEERS does not accept that number. As a result, I sent a letter to the DEERS office. They responded that, based on my suggestion, they will modify the DEERS software and they will start using the ITIN on the ID cards. This is not going to happen quickly, but it will happen eventually. I will let you know when it happens so you can register your ITIN into DEERS.
13. **Special SBP:** In the last newsletter I mentioned that special SBP has been approved for widows of retirees who died before March 24, 1972. If a widow is not receiving DIC from VA, or any type of payment from DFAS in Denver, she may be eligible for this special SBP. I have checked the records and I am having the information verified by DFAS. There may be a few of you who qualify for this special SBP. If this is correct, I will notify you by mail or telephone.
14. **Widows Association:** There are probably many more widows of US military retirees than the 125 people on my list. It's difficult to contact them, and also difficult to maintain contact when people move and newsletters are returned without a new address. The best way for me to communicate with these people is through other widows.

For military retirees, we have a private organization called the US Military Retirees Association Korea. I would like to propose that you consider organizing a similar association for widows. It would be run by and for widows, and I would be an advisor for widows' benefits. If you think this is a good idea, please call Mrs. Wollard (Pak Hyo Jeong) at 02-813-6568. Make the formation of this association into an "event" and you can invite reporters from Korean newspapers to publicize it. This would get the word out to those ladies who need help but don't know where to go.

15. **Medical Care:** The 121st General Hospital at Yongsan, with a large staff of Korean civilian employees, does a good job of providing Korean-language information. The Osan Hospital recently published a Patient Information pamphlet in Korean. I'm not sure about the availability of Korean-language materials at other medical facilities, but if you need some assistance in this area, let me know.

Speaking of hospital care, the Osan Hospital OB-GYN Clinic reminds ladies that it is very important to get an annual Mammogram and Pap Smear. And while you're at it, don't forget to get an annual dental checkup and eye examination.

16. **Data Base Information:** I am enclosing a data sheet for you to complete and mail back to me. The more information you provide to me, the easier it will be for me to help you. I use this information to contact you, and for other reasons such as to determine what type of benefits you may be eligible to receive. If you know widows who are not receiving this newsletter, please make copies of the form for them to complete and send to me. For Korean names and home addresses, please enter the information in Korean. For your home address, please be sure to include the mail code number. It should be on one of your utility bills, such as electric or telephone. Also, if you must send mail to the RAO through the Korean post office, then below the APO address line add "서울 140-301." The address should look like this:

**Retiree Activities Office
51 MSS/CVR
Unit 2097
APO AP 96278-2097
서울 140-301**

Merry Christmas and Happy New Year to everyone!!

Jack Terwiel