Volume III

They Also Serve

October 1998

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\$100 Million to be raised for planned World War II Memorial

25 May 1993 President Clinton signed Public Law 103-32, authorizing the American Battle Monuments Commission (ABMC) to establish the bronze laurel wreaths, symbols of victory in battle. Low walls of stone with a decorative metal grate will wrap around the memorial plaza, symbol-



World WarArtists rendering of the WWIIII MemorialMemorial to be built inin our Na-Washington D.C.

tions Capital. Primary funding for the \$100 million Memorial must be raised from private contributions. The World War II Memorial will be located on 7.4 acres of the Mall in Washington D. C., situated at one end of the Reflecting Pool, bethe Washington tween Monument and the Lincoln Memorial. Elm trees once destined for destruction, will now be preserved and act as a natural frame for the memorial. Two 36foot-tall granite arches on the north and south ends of the memorial will house izing the unity and strength of the na-

tion.

The Monument will include a Registry of Remembrances which will list the names of individual Americans who participated in the war effort. The Registry will be kept on permanent public display so future generations will always remember the sacrifices of those who served their country.

Anyone who served in the armed forces during World War II, and any civilian who helped on the home front, is eligible for the Registry. Home front activities include, but are not limited to, working in defense-related industries, growing a victory garden, recycling of materials needed for the war effort, participating in civil defense maneuvers and more. You may register your own name, or that of a family member or friend.

All Americans can help build the World War II Memorial by becoming Charter Members of the World War II Memorial Society and generously contributing. Tax deductible donations will be used to raise the \$100 million needed to construct the Memorial.

Over 30 organizations are helping to support the WWII Memorial including the American Legion, Veterans of Foreign Wars, The Navy League, The Reserve Fleet Association, The Retired Enlisted Association, The Retired Officers Association, The Merchant Marine Association and the Marine Corps League to name a few.

For further information to the World War II Memorial, please write the American Battle Monuments Commission at 2300 Clarendon Blvd, Suite 501, Arlington, VA 22201, or call 1-800-639-4WW2.

No Retiree Benefit Taxes in North Carolina

In deciding the case of *Bailey vs. North Carolina* on May 8th, the North Carolina Supreme Court affirmed a lower-court ruling that the state had unconstitutionally taxed state retirement benefits paid to former state and local government employees. The lower court was directed to determine how those refunds were to be paid.

According to the Federal Retiree Tax Equity Task Force, a private group, the Bailey decision prompted the state to agree that any state, local, or federal retiree, including a military retiree, who had five or more years of creditable state, local or federal government service as of August 12, 1989 would be exempt from paying North Carolina income tax on his or her retirement benefits. The state apparently was willing to include federal retirees in the agreement by virtue of the 1989 U.S. Supreme Court decision on Davis vs. Michigan. The agreement will require approval by both the court and the state legislature.

The exemption extends to heirs of a government employee who are receiving government benefits based on the employee's service and also applies to government employees who have not yet retired. The state agreed to establish a court-managed fund of \$799 mil-

lion to pay refunds. Procedures for identifying people entitled to refunds and paying them have not been established. For more information you may write to the Federal Retiree Tax Equity Task Force, 3317 Kinnamon Road, Winston-Salem, NC 27104.

Additional information and updates are available on the Internet at: http://baileypatton.wcsr.com

Computer Reservation

Computer Reservations Systems (CRSs), which compare airline schedules and ticket prices, were once the exclusive domain of travel agents. Now you don't have to use a travel agent to find and book your next trip if you have access to the Internet.

Most CRSs have a "best fare" search engine. In addition to searching for the lowest available airfares, it checks for alternate days and times that may lower price. Several sites also allow you to compare rates on rental cars, hotels, vacation packages, or cruises.

Many major airlines offer special bonuses or frequent flyer miles if you book tickets at their sites.

If you want to make your own travel

arrangements, or at the very least find some cheap airfares before calling a travel agent, get on the Web. You may end up saving alot of money.



Computer Travel Reservation Sites



Internet Travel Network: www.itn.net Microsoft Expedia: www.expedia.com Preview Travel: www.reservations.com TISS: www.tiss.com Travelocity: www.travelocity.com



Airline Sites

TWA: www.twa.com America West: www.americawest.com Continental: www.flycontinental.com Delta Airlines: www.delta-air.com Southwest Airlines: www.iflyswa.com United Airlines: www.ual.com U.S. Airways: www.usair.com

USCG HUMAN RESOURCES SERVICE AND INFORMATION CENTER

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Ronda L. Klein Editor, Retiree Newsletter

The Retiree Newsletter is a publication containing news of general interest, suggestions, and information to keep Coast Guard retirees and their dependents informed of recent developments. This publication shall not be considered authority and is non-record material.

U.S. Coast Guard Auxiliary - New Missions, New Challenges

by Martin Hill - USCG Auxiliary

I know, as retired Coast Guard men and women, you think you know all about the Coast Guard Auxiliary, right?

As it approaches it's 60th anniversary, the Auxiliary's traditional cornerstone missions of recreational boating safety, member services and fellowship have remained, but today there are new opportunities and new challenges for its 34,000 volunteer members - including opportunities for retired members of the Coast Guard family like yourselves.

Being Coast Guard retirees, you probably know more about the Auxiliary than the average citizen. The Auxiliary was formed in 1939 as the U.S. Coast Guard Reserve, to provide a cadre of experienced civilian boaters to aid the Coast Guard's boating safety mission. With WWII looming on the horizon, the organization's name was changed to the Coast Guard Auxiliary to make way for a military reserve component. During the war, many Auxiliarists volunteered for the Temporary Reserves, conducting port security and beach patrols, and coastal picket patrols against German U-boats marauding East Coast shipping.

After the war, Auxiliarists returned to their basic missions of boating safety education and search and

rescue with a vigor that has never ceased. In 1977, for instance, Auxiliarists instructed 250,000 boaters in boating safety, performed courtesy safety examinations on 175,000 recreational boats and personal watercraft, conducted 460,000 hours of waterway patrols, and saved 481 lives and more than \$500 million in property.

In 1996, Congress amended the law governing Auxiliary activities to allow the Commandant or his appointed representatives to utilize Auxiliarists in any way deemed necessary to promote the Coast Guards missions, short of direct involvement in law enforcement or combat operations.

Today, Auxiliarists are working alongside their active duty counterparts at shore installations and afloat aboard cutters and rescue boats. At Coast Guard Activities San Diego, for instance, Auxiliarists stand regular watches at the Operations Center, while others serve as crew members aboard the 41-footers at the small boat station. Still other Auxiliarists have been qualified as MSO vessel examiners, assisting active duty inspectors as well as conducting their own examinations of commercial fishing boats and six-pack charter boats.

During recent flooding along North Dakota's Red River, Auxiliarists provided mobile VHF communications in areas where the Coast Guard had no radio coverage. Auxiliary aircraft also transported supplies and provided aerial reconnaissance of flood areas. As a result, Auxiliary Division 9, Eighth District, Western Rivers Region has become a formal part of the Coast Guard flood response planning for the region. MSO St. Louis, MO has equipped Auxiliarists there with a Coast Guard Disaster Response Unit including three 16foot shallow draft flood punts and

trailer, immersions suits and portable radios.

Today more than ever before, the Auxiliary is an integral part of Team Coast Guard, but as its missions and activities grow, the Auxiliary

For information on joining the Auxiliary, call 1-800-GET-USCG or visit the Auxiliary website at:

needs new members - particularly members with the skills retired Coast Guard members such as yourselves possess. Coast Guard retirees and family members 17yrs or older are encouraged to join the Auxiliary. Ownership of a boat or aircraft is no longer required. All you need is the desire to help the world's premiere maritime organization - the U.S. Coast Guard.

Be a part of the action!!

CG Mutual Assistance Education Loan and Grant programs available

Coast Guard Mutual Assistance (CGMA) expresses its appreciation to all of the retirees who contributed to the fund during the most recent campaign. It is only through these contributions and the returns on investment that CGMA can continue to provide the record levels of financial assistance to our fellow Cost Guard members in need. During 1997, CGMA provided over \$500,000 in financial assistance to

our retired members.

CGMA would like to remind our retired members that CGMA sponsors the Federal Stafford and Parent Loan for Undergraduate Students(PLUS) loan programs for post-secondary education. These loan programs are available to all CGMA members, their spouses, and their dependent children. The advantage of applying for these loans through CGMA is that CGMA will reimburse the student's account for the 3% loan origination fee and will also pay the 1% guarantee fee.

CGMA also sponsors the CGMA Education Grant Program. For the Academic Year 1999-2000(Aug 1999-Jul 2000), CGMA plans to distribute at least 250 education grants based on need. CGMA provided 250 Education Grants in the amount of \$1000 each to spouses and depend-

(Continued on page 4)



"Dual Eligibles" must enroll in Medicare Part B in order to get TRICARE benefits

If you're TRICARE-eligible, under age 65, and also qualify for Medicare benefits because of a disability or because of end-stage kidney disease (in other words, if you have dual eligibility), you must be enrolled in Medicare Part B in order to keep your health care benefits under TRICARE.

Medicare Part B is supplemental medical insurance you can buy (if you're Medicare eligible), that pays for doctor visits, outpatient services, and certain medical equipment. If you're under age 65, are Medicare eligible, and you aren't buying Medicare Part B supplemental insurance, you aren't eligible for coverage under TRICARE Prime, TRICARE Extra or TRI-CARE Standard.

Earlier this year, the Department of Defense identified nearly 13,000 under-65 Medicare eligibles who did not purchase Medicare Part B when they had the opportunity to do so. DoD sent a letter to these persons in March, explaining that, by law, they needed to be enrolled in Medicare Part B, in order to keep their TRICARE benefits.

Part B benefits didn't begin until 1 July 1998, for any of the under-65 Medicare eligibles mentioned above who signed up before the 31 March 1998, deadline. So, Congress enacted a law (Public Law 105-174, the Emergency Supplemental Appropriations Act) which allows DoD to provide TRICARE coverage until 1 July 1998, for those who purchased Part B by 31 March. Further, the law provides TRICARE until 30 Sept 1998, for persons who weren't able to purchase Part B by the 31 March deadline. Congress is also considering a proposal to extend the 30 Sept 1998 TRICARE coverage date until 1 Jul 1999.

If you declined Medicare Part B coverage when you first became eligible for it, you can sign up when the annual open-enrollment period comes around again (it runs from 1 Jan thru 31 Mar each year). If you do sign up after having initially declined the opportunity, the Social Security Administration (SSA) will add a 10% surcharge to your monthly premiums for each year that has passed since your initial eligibility.

Social Security Administration may waive the surcharge in cases where there's evidence of an error, misrepresentation, action or inaction by an employee or agent of the government. This process is called "equitable relief".

Equitable relief can't be granted because of hardship, or because there was "good cause" for your failure to enroll when you first had the chance - such as if you preferred another health plan that was later terminated. Also, adverse effects of the base realignment and closure (BRAC) process aren't a basis for equitable relief, unless you can also provide evidence of government error.

If you feel that you declined Medicare Part B based on an error, misrepresentation, action or inaction by the Department of Defense, the DEERS Support Office can research your equitable relief request and make recommendations to SSA in those cases where there's evidence of an error by a DoD representative. If any other government agency advised you incorrectly, contact SSA directly.

Equitable relief requests to DSO should include a statement which identifies the alleged misinformation, the identity of the government representative, and any other information explaining why you declined Medicare Part B coverage.

If you have questions about Medicare, contact your nearest SSA office. Information about Medicare is also available on the Internet at: www.hcfa.gov/medicare/intro.htm

CGMA Education Loans (continued)

(Continued from page 3)

ent children of CGMA members for the 1998-1999 Academic Year. Completed grant applications must be received at CGMA Headquarters no later than 5 March 1999 to be considered.

Applications for the loan and grant program are contained in the CGMA Education Brochure for the 1999-2000 Academic

Year, which will be available in Oct/Nov of 1998 from your local CGMA Representative and from CGMA Headquarters. Please call your local CGMA Representative, or call CGMA Headquarters at 1-800-881-2462 or 1-202-267-2557 for additional information or to request an education brochure. You may also write to Coast Guard Mutual Assistance, Commandant (G-ZMA), 2100 2nd Street SW, Washington D.C. 20593-0001 to request an education brochure.



Spouses/Children may enroll in Retiree Dental Plan

Spouses and eligible children of retired military sponsors may enroll in the Defense Department's TRI-CARE Retiree Dental Program but only if the sponsor is also enrolled.

The sponsor may be a retired member of the uniformed services who is entitled to retired pay, or a member of the Retired Reserve who is entitled to retired pay, but who hasn't yet reached the age of 60, and who therefore isn't yet drawing retired pay.

Also eligible for the dental plan for retirees are; unremarried surviving spouses and eligible children of deceased uniformed services members who died while in retired status, or who died while on active duty for a period of more than 30 days, and whose eligible family members are not eligible or are no longer eligible - for dental benefits under the TRICARE Family Member Dental Program for active-duty families. An eligible child is one who is unmarried, and:

- Is under the age of 21; or
- Is under age 23, is enrolled as a full-time student at an accredited college or university, and is more than 50% dependent on the sponsor for support; or
- Has a disabling illness or injury that occurred prior to age 21 (or between the ages of 21 and 23 if he or she was enrolled as a full-time student), and is more than 50% dependent on the sponsor for financial support.

The retiree dental program, which is operated by Delta Dental Plan of California, began operation 1 Feb 1998. It covers diagnostic, preventive, and basic restorative services (including endodontics); oral surgery; and emergency services. It's available to persons in the 50 states, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern

Marianna Islands, and Canada.

Premium costs are paid by enrollees; there's no government contribution. Premiums are collected monthly through payroll deductions from members who receive retired pay - or, if the member isn't drawing retired pay, by direct monthly billing.

The monthly premiums vary, depending on where enrollees live, and on the type of enrollment - single, two persons, or a family enrollment (three or more people). Average premiums in the first year of the program are \$12.26 for one person, \$23.80 for two people, and \$39.31 for a family.

Enrollees get care from civilian dentists. They may choose to use a dentist who has agreed to be part of the contractor's network, or any licensed dentist. Claims are filed with Delta, either by the dentist or by the patient.

Cost sharing varies with the type of service provided. Some services (mostly diagnostic and preventive services) don't require a cost-share payment by enrollees, and aren't subject to a yearly maximum payment. Other services require enrollees to pay cost-shares of 20 or 40 percent after an annual deductible of \$50 is satisfied, and have a maximum annual benefit of \$1,000.

The contractor, Delta Dental, has a website at: www.ddpdelta.org, which has more information about the program as well as enrollment forms. You can also reach Delta by telephone, by regular mail, or by e-mail, as follows:

Customer Service: PO BOX 537007 Sacramento, CA 95853-3260 1-888-336-3260 e-mail: ddpservice@delta.org

Enrollment: PO BOX 537008 Sacramento, CA 95853-7008 1-888-838-8737 e-mail: ddpenroll@delta.org

Billing:

PO BOX 537008 Sacramento, CA 95853-7008 1-888-336-3260 e-mail: ddpbill@delta.org

Walgreen's Pharmacy chain no longer in Network

As of 10 July 1998, the Walgreen's pharmacy chain no longer participates in TriWest HealthCare Alliance's pharmacy network in the TRI-CARE Central Region. To continue receiving TRICARE Prime or Extra pharmacy benefits after this date, another pharmacy within the network will need to be used. The following resources are available to help you locate a new network pharmacy:

- ValueRx 1-800-789-7214
- TriWest website: www.triwest. com
- Provider Listings Mailed to Prime households or available at TRICARE Service Centers (TSCs)

Should you have any questions, please call your local TSC or Tri-West's toll free number: **1-888-TriWest (1-888-874-9378).**

Generic vs. Brand-name Drugs

The use of generic drugs is mandated by the Department of Defense for the TRICARE program. When a TRICARE beneficiary visits a pharmacy or uses the mail order service, generic equivalent medications will be substituted for brand-name drugs, unless the physician has documented the medical necessity for the brand-name drugs. If no generic equivalent exists, the brand-name drug will be given. Military treatment facility (MTF) pharmacies follow the same rules.

Generic drugs do not lack quality. In fact, they are strictly regulated for quality and consistency. Like brandname drugs, generics are tested and approved by the FDA. Generic drug makers must prove to the FDA that the active ingredients in their product have the same medical effect as its brand-name counterpart.

Your cooperation with this policy will help control rising health care costs.

"What are they doing now?"

TTCM Edward R. (Eddie) Adams USCGR (retired)

Upon my retirement in 1982, I continued my long time hobby of teaching bowling. Until my retirement I did it as a sideline, and since then I have been teaching practically full-time. I work with Dick Ritger, one of the legends of bowling, who I have been affiliated with for the past 22 years. We now teach all over the United States and around the world including various sites in Europe. Australia. and New Zealand. We started teaching in Ithaca, New York with 23 students and it has grown so that we are teaching well over a thousand each year. Since my wife passed away in 1993, the teaching and traveling have been a very rewarding experience. During my travels, I have run into many Coasties and Navy folks I've known previously. I have lost track of a lot of my old shipmates and would like to hear from any that would like to correspond. My email address is:

SNCadams@relex.com, so if anyone is looking for some bowling help, or just wants to say "Hi", please get in touch and I'll get back to you. SEMPER PARATUS!

LT Charles A. Brinson USCG (retired)

Since retiring in August 1986, I have been pretty much on the go. I began a second career as Quality Control Director at a shipyard in Charleston, then to Assistant General Manager of a shipyard in Savannah. When I got a chance to get aboard vessels once again. I took over as Director of Marine Operations/Captain for a dinnerdance vessel in Augusta, GA. After a couple of years of cruising the river, I spent some time on pilot boats out of Savannah. I moved over to the Gulf Coast as Operations Manager of a shipyard. Back on active duty in 1992 as Senior Field Inspector in Morgan City, LA and in March of 1994, I took over as Senior Captain of a 1200 passenger sternwheeler for Harrah's Cruising Casinos of Joliet, cruising the Illinois riverway where I am presently emploved.

After leaving the Coast Guard, I have been able to upgrade my license to Unlimited Master of Great Lakes and Inland waters, along with Master 1600 tons, near coastal. I would enjoy hearing from my old shipmates, and may be contacted at: 523 County Road - Apt #1, Wilmington, IL 60481 or by phone at (815)476-0506.

QMC William I USCG (retired After my serv	-	
II on 3 differ- ent CG manned Navy ships (USS Western Star/ YP-362, USS Etamin/AK- 93, USS Ad- miral H.T. Mayo/AP-125) and about 10 years of addi-	Send submissions for publication in the Retiree Newsletter to Retiree Newsletter Attn: Editor USCG HRSIC(RAS) 444 SE Quincy Street Topeka, KS	5
tional re-		

search, I have written a book entitled, "The Coast Guard Navy of WWII". The book is about the different CG manned Navy ships in WWII such as the AK's, AP's, LST's, YP's, DE's, Sub chasers and so on. There are numerous photos included as well as a good collection of the Japanese propaganda leaflets.

If you would like to contact me or purchase a copy of the book (\$25.00), you may reach me at 1052 East Timber Lane, Freeland, VA 98249, phone: (360)331-7220.

Where are you???



Has your address changed?

Tax season is fast approaching!!

To be assured your 1099R gets to you as soon as possible, please write, fax, or call HRSIC (RAS) prior to 1 November 1998

(see Directory Assistance on page 26 for information on how

Employment Opportunities

Now retired, kids in college? Let me show you how to earn \$100, \$500, \$1000 extra a month. Looking for individuals that want to work a few extra hours a week out of their home. For more information, please call (219) 824-8482 or write RMC Stan Johnson (USCG retired) at 2142E 400N, Ossian, IN Primerica Financial Services, a subsidiary of Travelers Group, offers unique entrepreneurial opportunity part-time or fulltime. Instruction provided. Unlimited compensation potential. For more information please contact: Sam Naplepa (USCG retired) at: (516)462-6900.

"Every Coastie a Recruiter"

Recently Assistant Commandant for Human Resources, RADM Ames, briefed the Commandant on personnel shortages and the Coast Guard's efforts to "fill the workforce". Although currently the Coast Guard has a positive picture on the civilian side, little progress has been made to increase our active duty and reserve roles. According to current figures, with an increase in billets of about 340, the gap to full strength is predicted to widen at the end of this FY to approximately 986 below full strength.

A multitude of new recruiting and retention initiatives for all Coast Guard workforce components have helped overall retention remain fairly consistent. For those qualified for reenlistment on active duty, the first term reenlistment rate is 65% and subsequent reenlistments is 88%. The challenge with a currently smaller recruiting force has steadily become greater with the booming economy. The propensity for today's youth to enlist in the Armed Forces is at an all time low and for the Coast Guard in particular lower by far than the other services (7% vs. 30% for DoD). Competition from the other services is at unprecedented levels. The substantial difference has much to do with our

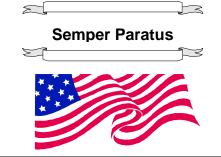


inability to get our message out to the "market" and generate interest in what we feel to be "jobs that matter". This "interest" gets turned into what the recruiting folks call "leads" which they follow up.

One of the Coast Guard's most important recruiting initiatives involves the entire Coast Guard "family" - active duty, reserve, civilian, retiree, and auxiliary. The Coast Guard still needs you.

Get in touch with your local recruiter and find out how you can help. Prominently display recruiting materials and encourage contact with our recruiters at any special events and civic functions you might attend. These are just a few of the ways you can help and there are many more out there. The Coast Guards most valuable resource is it's people......"Be a part of the Action!"

Call 1-800-GET-USCG to be connected to the Coast Guard Recruiter nearest you or contact YN1 Mark McCracken at (703)235-4755 for more



WEBSITES provide valuable informa-



The following Websites are provided as sources of information that may be of interest to our readers:

- •American Retirees Association -"www.americanretirees.com"
- •Navy MWR Memphis "www. mwrmemphis.com"
- •Military City Online Web Outpost -"www.militarycity.com"
- •Alabama Military Retirees Win Tax Refund - "www.amf.org"
- •The Military Network: Source for Military Publications Online - "www. military.net"
- •Military Retirees Activities Eglin AFB, FL - "www.eglin.af.mil"
- •National Military Veteran Alliance -"www.naus.org"
- •TRICARE News "www.ha.osd.mil"
- •Military Affairs Hampton Roads -"www.vpcc.org/military.html"
- •Military Womans Message Center -"www.militarywoman.org/center/"
- •AF Times Online "www. airforcetimes.com"

Happy Surfing!



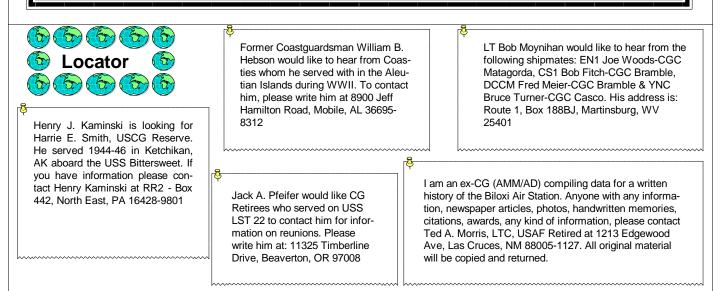
Coming Soon! First Spouses who contributed recipes for the cookbook. Cookbooks are now published. Contact Linda Frank or Paula Leach for more information at 1-800-772-8724.

- USCG Academy Filipino Reunion: Plans for the 1st Filipino USCG Reunion for those previously stationed at the USCG Academy are currently underway, tentatively scheduled for September of 1999 in Las Vegas, NV. For further information you may contact: QMC D.S. "Alex" Alejandro, USCG (retired) at ph: (425)481-0112, fax: (425)481-9240, e-mail: "valejan963@aol.com".
- USCGC Casco (WAVP 370): Any former crew members of the USCGC Casco who would like to be placed on a mailing list of shipmates and activities that includes a reunion every several years, please contact: Gordon C Kelly at P.O. BOX 141, Lyons WI 53148.
- AP Transport Group: A reunion is being planned for AP Transport Group including the USS General's Mitchell/AP114, Randall/AP115, Gordon/AP117, Richardson/AP118, Weigel/AP119, Hodges/AP144, Breckinridge/AP176; USS Admiral's Capps/AP121, Eberle/AP123, Hughes/AP124, and Mayo/AP125. It will be held 3-6 Jun 99 in Ft. Mitchell, KY. The reunion includes Navy, Coast Guard and Marines. For further information please contact: Chuck Ulrich at 35 Oak Lane, New Hyde Park NY 11040 or phone: (516) 747-7426.
- USS General Harry Taylor (AP 145): A reunion is scheduled for 3-6 Jun 99 in Ft. Mitchell, KY. For information please contact: Jim Bonnot, Jr. at 312 Bellwood Ave, Pigeon Forge, TN 37863 or phone: (423) 429-5698.
- USS Lowe (DE 325): USCG WWII will hold their 9th Annual Reunion at the Days Inn Mystic CT on 17-21 May 99. All DE, DER, WDE sailors from the Lowe are welcome. Please contact Tom Taylor at 104 Covered Wagon Road, Baltimore MD 21220 or phone: (410) 335-3381.
- PAMRA (Philipino American Military Retired Assoc): A reunion is planned for 12-16 Jan 99 in Manila, Philippines. For information please contact CWO Fil Servino at (617) 242-4563, ETCS Danny Perpuse at (206) 938-2825, QMCM Roger Reyes at (410) 969-3614 or SSCM Ed Mamenta at (727) 789-5894.
- CG Air Reunion: Aircrews and Support Personnel are invited to the reunion scheduled for May 16-18, 1999 in Laughlin, NV at the Riverside Hotel. For information/reservations please contact Mr. Hugh Dayton, 5401 Locust Ave, Carmichael, CA 95608-6643 or phone (916) 486-1319.

Please note: The Retiree Newsletter is published in January, April, July and October. In order to ensure that your Reunion notice appears in the newsletter please forward it to arrive 60 days prior to publication month. Your cooperation will allow us to serve you better. Forward your notice to: USCG HRSIC (RAS)

Attn: Retiree Newsletter Editor 444 SE Quincy Street Topeka, KS 66683-3591





Social Security & your military retirement

Numerous calls come in to HRSIC with questions concerning how Social Security and military retirement work together. The following information is provided as general background from SSA Publication 05-10017 dated January 1998 to assist you in understanding this process:

The earnings of people who serve in the military services on active duty or on active duty for training have been covered under Social Security since 1957. Inactive duty service in the armed forces reserves (such as weekend drills) has been covered by Social Security since 1988. However, people who served in the military before 1957 did not pay into Social Security directly, but their records were credited with special earnings for Social Security purposes that count toward any benefits that might be pavable. Additional earnings credits are given to military personnel depending on when they served. This fact sheet explains how and when these special earnings are credited and provides other general information military personnel need to know about the benefits available from Social Security. While you're in the military serv-

ice (from 1957 on), you pay Social Security taxes the same way civilian employees do. Those taxes are deducted from your pay and an equal amount is paid by the U.S. government as your employer. In 1998, the tax rate is 7.65 percent up to a maximum of \$68,400. If you earn more than that, you continue to pay the Medicare portion of the tax, 1.45 percent, on the rest of your earnings.

You must have credit for a certain amount of work covered by Social Security before any benefits can be paid on your record. In 1998, you earn four credits (the maximum) if your annual earnings are \$2,800 or more. (You earn one credit for each \$700.) The amount needed for each credit will increase in future years to reflect increases in average wages. The number of credits you need to qualify for Social Security depends on your age and the type of benefit you might be eligible for. Nobody needs more than 40 credits (10 years of work or military service) to be eligible for Social Security. In some situations, you can qualify with less than 40 credits.

The "credits" mentioned in the previous section determine if you are eligible for Social Security. The amount you get from Social Security depends on earnings averaged over much of your working lifetime. Generally, the

Judge dismisses health care lawsuit

Judge Roger Vinson of the U.S. District Court in Pensacola, FL has dismissed the health care lawsuit filed against the government by Colonel George "Bud" Dav's (USAF-retired) Class Action Group. The lawsuit contended that the aovernment wronafully took the property (the promised health care) of retirees who entered the service before June 7, 1956. That was the date the first law was passed specifying that retirees would be entitled to care on a "space available" basis. The same judge previously had dismissed another part of the suit on behalf of post-1956 entrants, but had agreed to review the case for the older retirees.

Vinson's comments in dismissing the suit were similar to those accompanying the dismissal of similar suits against the government in the past. He didn't disagree that the government had promised retirees lifetime health care, but only about how the current situation can be redressed. "I must conclude that the plaintiffs certainly have a strong equitable argument that the government should abide by its promises," Vinson wrote in his decision. "Regrettably, the law higher your earnings, the higher your Social Security benefit.

Under certain circumstances, special earnings can be credited to your military pay record for Social Security purpose. These extra earnings may help you qualify for Social Security or increase the amount of your Social Security benefit. The extra earnings credits are granted for periods of active duty or active duty training. (No additional earnings are granted for inactive duty training, and Social Se-

curity cannot add extra earnings credits to your e a r n i n g s record until you file for Social Sec u r i t y benefits.) H e r e ' s

Contact a Social Security Representative by phone at: 1-800-772-1213 or on the Internet at: *"WWW.SSa.*

when the additional earnings are granted:

• Service in 1978 and later - For every \$300 in active duty basic pay, you are credited with an additional \$100 in earnings up to a maximum of \$1,200 per year. If you enlisted after 7 September 1980, and didn't complete at least 24 months of active duty or your full tour, you may not be able to receive the additional (Continued on page 10)

does not permit me to order the United States to do so. Under Constitutional separation of powers, relief for the plaintiffs must come from Congress and not from the Judiciary."

The Class Action Group plans to appeal the decision. A separate group, the Council of Retired Military Veterans (CORMV) also is appealing the similar dismissal of its own lawsuit by a Federal District Court in South Carolina.

Social Security (continued)

(Continued from page 9)

earnings. Check with Social Security for details.

- Service in 1957 through 1977 - You are credited with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.
- Service in 1940 through 1956 - If you were in the military during this period, including attendance at a service academy, you did not pay Social Security taxes. However, your Social Security record may be credited with \$160 a month in earnings for military service from 16 September 1940 through 31 December 1956, under the following circumstances:
- You were honorably discharged after 90 or more days of service, or you were released because of a disability or injury received in the line of duty; or
- 2) You are still on active duty; or
- You are applying for survivors benefits and the veteran died while on active duty.

You cannot receive these special earnings credits if you're already receiving a federal benefit based

For your information

Did you know?

The Uniformed Services Former Spouses Protection Act (Public Law 97-252, as amended) does not automatically divide retired pay as property. It does authorize a state court to treat military retired pay either as property of the retiree and his or her spouse in accordance with the law of the court's jurisdiction.

This authorization permits a court to award a portion of military re-

on the same years of service. But there is one exception to this rule: if you were on active duty after 1956, you can still get the special earnings for 1951 through 1956, even if you're receiving a military retirement based on service during that period.

There are many kinds of benefits available from Social Security besides those for retirement and disability. Members of your family and your dependents can receive survivors benefits if you should die. There's also Medicare coverage and Supplemental Security Income (SSI) payments. For more information about these benefits, ask Social Security for a copy of booklet, Understanding The Benefits (Publication No. 105-10024).

When you apply for Social Security benefits, you'll be asked for proof of your military service (DD Form 214), or information regarding your Reserves or National Guard service.

You can get both Social Security benefits and military retirement. Generally, there is no offset of Social Security benefits because of your military retirement. You'll get your full Social Security benefit based on your earnings. However, your Social Security benefit may be reduced if you also receive a government pension based on a job in which you didn't pay Social Security taxes. Ask Social Security for a copy of the fact sheet, *A Pension From Work Not Covered By Social*

tired pay to a former spouse as property (in addition to any other courtawarded spousal or child support or division of other marital property). A court may award more than 50 percent of a retired servicemembers paycheck to the former spouse as property, but the federal government is only authorized to send up to 50 percent directly to the former spouse.

In order to be eligible for the direct disbursement of military retired pay as property by a Military Finance and Accounting Service Center, the former spouse must have been married to the military member for 10 years or Security (Publication No. 05-10045). Social Security survivors benefits may affect benefits payable under the optional Department of Defense Survivors Benefit Plan. Check with the Department of Defense or your military retirement advisor for more information.

You can get recorded information about Social Security coverage 24 hours a day by calling Social Security's toll-free number, 1-800-772-1213. You can speak to a service representative between the hours of 7 a.m. and 7 p.m. on business days. Social Security's busiest times are early in the week and early in the month, so if your business can wait, it's best to call at other times. Whenever you call, have your Social Security number handy.

People who are deaf or hard of hearing may call SSA's toll-free "TTY" number, 1-800-325-0778, between 7 a.m. and 7 p.m. on business days.

You can also reach Social Security on the Internet at "www.ssa.gov" to access Social Security information.



Check it out!

more, during which the servicemember must have performed 10 years service creditable for military retirement.

Did you know?

Public Law 97-35, effective 1 October 1981, sharply restricted the payment of the \$300 burial allowance from the VA. Payment of this allowance is limited to veterans who

were entitled to receive VA compensation or pension or who would have (Continued on page 11)

Exchange credit program's many benefits

DALLAS - Since it started in 1979, the Exchange Credit Program (better known as the Deferred Pay Plan or DPP), has changed from an extended layaway into a full service credit program. In fact, the Exchange Credit Program is the eighth largest private label, retail credit card program in the U.S.!!

In 1992, there were only 200,000 DPP customers. Today, there are more than one million. In 1992, only customers stationed in Europe and the Pacific could use DPP. Today, it can be used at most Army, Air Force and Marine Corps Exchanges worldwide.

In 1997, the Exchange Credit Program generated nearly \$600 million in sales with nearly \$20 million in dividends going to the Morale, Welfare and Recreation (MWR) of the military services.

Many people today still think of DPP as an extended layaway program. This misconception deters many qualified customers form obtaining an Exchange Credit Card account.

Why does AAFES want to get customers excited about the credit card?

"The 'Exchange Credit Card' as it exists today is a good benefit to customers," said Harold Lavender, Exchange Credit Program chief. "Customers benefit because the Exchange Credit Card offers low competitive interest rates, charging an Annual Percentage Rate (APR) of prime + 4.75 percent. At today's rates, this is a 13.25 percent annually. Even though many banks offer low introductory interest rates, these are normally for short periods of time and then they go to interest rates averaging about 16 percent. Major retailers...charge their customers between 18 and 23 percent interest."

Another benefit to customers is better military quality of life - the Exchange Credit Card can be used at Army, Air Force and Marine Corps Exchanges worldwide. Also, the exchanges have made arrangements to ensure the service can be used in remote locations whenever possible. Profits generated by the Exchange Card are shared with the military community through contributions to the MWR Funds of the military services. These funds are used to build libraries, child care centers, gymnasiums, bowling alleys and recreational facilities for service members and their families around the world.

AAFES is a company store - this means the Exchange Credit Card is offered to authorized military exchange customers only, like a "members only" card. Since it's an extension of the benefits package offered to the military, using this card contributes to the future success of the exchange. Also, since the exchange is experienced with providing service to the military community, it takes steps to protect and support the financial stability of the military service member.

Using the Exchange Credit Card instead of a different credit card helps to reduce store expenses. Whenever a major credit card transaction is processed in the store, a merchant fee, averaging about 1.6 percent of the sale is paid to the issuer of the bankcard. Also, all profits realized by the bank for the use of that card go to the owners and stock holders of that bank. In 1997, the exchange paid about \$22.5 million to banks. This comes directly from the stores' bottom line and is lost revenue for MWR Funds of the military service.

"We want customers to be informed and understand how this impacts AAFES and MWR. Our desire is to be our customers' first choice in credit," said Lavender.



"Serving the greatest customers all over the world"

FYI (CONTINUED)

(Continued from page 10) been entitled to compensation but for receipt of military retired pay. This benefit also may be authorized when a veteran's death occurs in a VA facility. It is not automatically authorized for military disability retirees, but they may apply and

need arises. Contact your local VA for more information.

be granted authorization before the

Did you know?

As a general rule, a retired military officer who has qualified for a "second" retirement from civil service may receive his or her total federal retirement according to either of these two methods:

You may choose to waive your military retired pay and receive credit for active military service in your civil service retirement annuity.(It should be noted that only active military service may be counted for this purpose, even though inactive service would have been used to compute military pay).
Or, you may receive two separate

retirement payments for two separate periods of federal service (military and civil service).

You may choose whichever of these two methods works to your best advantage. You can find additional information on military service credit toward federal retirement and "dual compensation" on the Internet at: "www.troa.org".







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CARLOS	GM1	980601
EDWIN	BM1	980801
MICHAEL	BM2	980602
RAYMOND	CWO2	980601
MANUEL	CWO3	980701
FREDERICK	YN1	980801
WILLIAM	BM1	980801
MARK	LCDR	980601
BRETT	HS1	980701
ROBERT	CAPT	980731
KENNETH	BM1	980701
ALFRED	RD1	980801
EARL	WCS	980601
RICHARD	CAPT	980701
ROBERT	QM1	980801
EDWARD	CDR	980601
KEITH	CDR	980701
CLIFFORD	CDR	980801
EDWIN	TCC	980601
SCOTT	CAPT	980801
JOSEPHINE	TC3	980707
RANDY	AM1	980801
ARTHUR	CAPT	980701
DAVID	FS1	980630
DENNIS	CWO3	980601
JAMES	CDR	980801
PHILIP	LCDR	980601
PAUL	LCDR	980601
DAVID	AT1	980601
KIMBERLY	LCDR	980701
ALEXANDER	TC1	980701
JEFFREY	BMCS	98070L
JEFFERY	ETCM	980701
TRACY	MKOM	980701
JOHN	CWO4	980701
LAWRENCE	LCDR	980801
GERALD	LCDR	980701
DANIEL	BM1	980601
PETER	MKC	980622
DAVID	CDR	980701
JAMES	PS1	980705
NICHOLAS	CWO4	980801
WILLIAM	AM2	980531
RONALD	CWO4	980701
PAUL	SKCM	980701
GEORGE	CAPT	980527
WILLIAM	CDR	980602
WILLIAM	PS1	980708
JAMES	MK1	980801
GERALD	LT	980601
THOMAS	CAPT	980701
WILLIAM	CWO3	980701
FREDERICK	MKC	980601
GERALD	CDR	980701
KATHLEEN	CDR	980801
CECIL	LCDR	980709
CHRISTOPHER	BM1	980515
BROOK	LCDR	980801
IAN	CWO3	980701
ROBERT	YN1	980701
KURT	CWO2	980801
YVONNE	SK1	980601
NORMAN	CAPT	980701
ROBERT	ET1	980701
RONALD	CDR	980728
VICKY	CWO3	980601
TERRY	HSC	980701
RANDY	TC1	980801
GEORGE	EMCS	980601
		980701
ROBERT	LCDR	
THOMAS	LCDR	980801
CARLOS	EMCS	980522
BRUCE	TCC	980701
MICHAEL	LT	980601
BLAKE	ADCM	980701
MICHAEL	AM1	980801
STEPHEN	CWO3	980601
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FEHNEL FIELDS FIELDS FILCHER FINN FIORE FLAHERTY FLEMING FORRESTER FOSTER FOWLER FREDELLA FREEMAN FREEMAN FRIEDMAN FUENTES FULLAM FULLER FULTON GARCIA GARLAND GERMINO GIACOMA GILBERT GLASS GORMAN GRAHAM GRANDONICO GRAVES GRAY GREEN GREINER GRONBERG GROSS GUNDERSON GURBA HAARMANN HAAS HAAS HAIL HAINES HALSTEAD HALYARD HAMBERG HANKINS HARDER HARDIN HARMON HATCHER HATHAWAY HAYES HEBERT HEBERT HEFNER HEINLEIN HELLKAMP HENSEL HERR HESTED HILLIARD HOAGLAND HOLLAND HOLUB HOOKER HOOVER HORN HORNER HOSTETTER HOWARD HULEN HUNTING HURWITT HUTCHINSON INNES ISAAC JACKSON JARVIS JOHNSON

JOHN SK1 980801 DAVID CWO3 980701 JOHN 980219 CWO4 GERALD HSC 980801 RICHARD BM3 980621 980701 ANTHONY BMC MICHAEL CWO4 980801 HAROLD QM1 980801 MITCHELL LCDR 980601 980701 MICHAEL AT1 JAY YN1 980520 JOHN LCDR 980801 980601 MARTHA ₿MC RONNIE GMC 980801 RONALD MK1 980716 980701 ADESTE LCDR THOMAS LCDR 980601 WILLIAM MK1 980721 CHARLES BMCS 980625 ROLANDO BMC 980701 ROBERT BM1 980530 VICTOR CWO4 980611 RHAE LCDR 980801 RONALD TCC 980701 980615 DANIELLE EM3 MARK HSC 980801 THOMAS 980701 LCDR MARK HSC 980801 980614 ERNEST CDR PATRICK DC1 980801 980601 DARRYL SK1 980610 NICHOLE OM3 ROBERT CAPT 980701 980701 FRANK CDR CHARLES ATCM 980701 WALTER BMC 980601 EDWARD MKC 980701 ANDREW PSC 980526 RONALD LCDR 980701 LAIRD CAPT 980701 PAMELA LT980801 DAVID CDR 980613 TCC LEE 980801 WILLIAM CWO2 980801 WAYNE CWO2 980601 DEAN 980701 CAPT DANIEL LT980801 JAMES CDR 980701 JAY CWO3 980601 MICHAEL CAPT 980701 MARK GMC 980701 980601 DAVID LCDR GERARD EM1 980701 CHARLES 980701 CWO3 RICHARD RD1 980801 MICHAEL ATC 980717 980801 RONALD LTRICHARD VADM 980801 JAMES CAPT 980701 GREGORY EMC 980701 DOUGLAS BMC 980601 GEORGE CWO4 980801 JOHN CDR 980701 JAMES MK1 980701 LCDR 980801 TERRY HENRY BMC 980801 BM1 980801 FENTRESS JERRY RDCS 980601 RANDY GM1 980801 DAVID ETCS 980620 KENNETH CWO4 980701 ROBERT CAPT 980701 DALE LCDR 980601 ROBERT CAPT 980701 EDWARD MK1 980601 MARTIN LCDR 980601 WAYNE ETCM 980801 WILLIAM CDR 980701

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PHILIP CDR 980701 ROBERT CAPT 980701 ROGER ATC 980801 980601 ARSACIO DC1 CARL BMCM 980421 STEPHEN LCDR 980601 CAPT 980701 EDWARD 980701 RUFUS MK1 ALVIN CDR 970816 980725 EUGENE CDR CWO3 RAYMOND 980601 MITCHELL EMCS 980601 LAWRENCE CAPT 980801 EDMUND CAPT 980701 980509 DALE CDR DONALD CWO3 980701 DAVID FS1 980601 ROMAN MKCS 980609 RICHARD CDR 980601 ROBERT ADM 980601 ROBERT EMC 980701 JOHN OM1 980517 RICHARD CAPT 980531 CARL CAPT 980718 DAVID CWO2 980801 MARTIN CAPT 980619 CHARLES CWO4 980601 EDWARD CDR 980701 CHRISTIAN 980801 MKCS BMCM DARREN 980601 VINCENT MK1 980801 MICHAEL CAPT 980517 980603 HEATHER MST2 RUSSELL SK1 980801 ALAN CWO3 980701 RANDY CWO2 980801 EMCS 980701 BRTAN CONRAD PSC 980622 FRANCIS BM1 980504 LCDR 980701 JAMES ANTHONY 980610 ET1 HENRY MK1 980612 980701 ROGER MKC JOHN CAPT 980801 SCOTT BMC 980701 BM2 980531 JOHN ROBERT CDR 980701 980622 MALCOLM PS1 STEVEN EMCM 980601 LISSA HS1 980601 JOHN DC1 980713 THOMAS HSCS 980601 THEODORE CDR 980801 ROBERT CAPT 980602 EDMUND CDR 980801 CHRISTOPHER CDR 980701 MICHAEL ADC 980801 MICHAEL CWO3 980801 980701 MATTHEW CWO4 JAMES BMCM 980731 MARK CAPT 980701 MICHAEL EMCS 980601 DONALD SK1 980601 SHARRON EM1 980606 LCDR WILLIAM 980801 980701 JOSEPH LT LCDR WILLIAM 980601 DAVID DC1 980801 JAMES CDR 980801 CLAUDE CWO3 980801 DEXTER CWO2 980701 DOUGLAS 980701 MK1 JOHN CWO4 980512 MICHAEL CWO4 980801 RICHARD CAPT 980801 BRUCE CAPT 980701 GEORGE (APT 980701

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MERRILEES	GEORGE	RADM	980725	
MESSINGER	TIMOTHY	LT	980801	
METZLER	EILEEN	QMC	980801	
MEYN	WILLIAM	LCDR	980601	
MICHAELS	BRENTON	LCDR	980801	
MIERZWA	MICHAEL	CAPT	980701	
MILLER	DAVID	CAPT	980801	
MILLER	DEAN	CWO4	980701	
MILLER MILLS	WILLIAM BOYD	FA TCCS	980610 980601	
MIZELLE	TIMOTHY	SKCS	980801	
MONACO	LEONARD	YNC	980801	
MORRIS	JAMES	CAPT	980701	
MORRISON	ROBERT	CDR	980601	
MORROW	CHRISTOHER	AEC	980601	
MORTAGNE MOTT	RICHARD ROBERT	ET1 GM1	980723 980701	
MOLTON	RAY	LT	980801	
MULLER	RICHARD	PACS	980801	
MUNN	ALAN	YN2	980601	
MUSARRA	LAWRENCE	LCDR	980701	
MYERS	ROBERT	CAPT	980615	
NEMETH	WILLIAM	PS1	971017	
NEWELL	TERRY	CAPT	980701	
NEWTON	GEORGE GREG	YNC	980725	
NICKERSON NIESEN	GREG BRADLEY	GM2 CAPT	980801 980701	
NILSSON	MAGNUS	CDR	980505	
NOKUTIS	STEVEN	LCDR	980701	
NORDESTE	JOHN	EM1	980526	
NORDLING	DONALD	FS1	980801	
NORTHRUP	EDWARD	ATC	9807 0	
NOSAL	WALTER	BMC	980801	
NOWOCIEN	WAYNE	MKCS	980601	
ODGERS	ARTHUR	ETCM	980701	
OGONOWSKI OLSSON	EDWARD PAUL	CWO3 RDC	980701 980701	
ONEILL	ANTHONY	FN	980519	
ONUFRYK	JOHN	CWO3	980701	
PACHECO	ALBERTO	YN1	980601	
PADUKIEWICZ	JOHN	LCDR	980801	
PALMER	JAMES	TCCM	980601	
PANCOTTI	JOSEPH	LCDR	980601	
PANTANO	RICHARD	DCC	980801	
PARKER PARRENT	DANIEL STEPHEN	YN1 AE1	980607 980801	
PARSONS	BRUCE	MKC	980701	
PARSONS	DANIEL	MK1	980601	
PASSMAN	DAVID	CWO4	980601	
PAWLOSKI	PAUL	YNC	980701	
PECK	GEORGE	CAPT	980706	
PERSON	JAMES	CDR	980701	
PETERS	BRUCE	MSTCM	980601	
PETERSON PETRELLA	KURT MICHAEL	EMC MK1	980601 980801	
PHILLIPS	WILLIAM	AT1	980801	
PICHE	GORDON	RADM	980701	
PICHSON	MONTE	PS1	980628	
PICKARD	BART	TC1	980801	
PIPER	RICKY	CWO4	980801	
PITZER	DAVID	FSC	980714	
POORE	BARRY	CDR	980701	
PORTE PORTIS	PHILLIP ROSA	CWO3 YN2	980601 980614	
POTTER	DAVID	CAPT	980701	
POULIOT	GERARD	AD1	980801	
POWERS	ROBERT	CAPT	980701	
PRICE	RICKY	FS2	980801	
PRINCE	MARK	BM2	980801	
QUEIRO	RAMON	EM3	980618	
QUICK	ROBERT	LT	980701	
QUIRK	ROBERT	CDR SK2	980601 980701	
RAGLAND RAGSDALE	EDWARD MICHAEL	SK2 CAPT	980701 980701	
RAKER	RANDALL	MKC	980801	
RAPOSA	THOMAS	MK3	980604	
RAY	KENNETH	MKC	980801	
RAY	THOMAS	MKC	980601	

REESE REEVES REEVES	J			980801	
REEVES	J				
	м		LT	980801	
REEVES	11	ARTIN		980701	
REITER	R	AYMOND	BMC	980701	
RICHMON				980601	
RICKARD				980606	
RICKER				980625	
RIPLEY ROBNETT				980727 980721	
ROBNETT				980801	
RODRIGU				980501	
ROEMER				80701	
ROMAT	D.	AVID	Æ1 9	980801	
ROMEY	D	USTIN E	INS 9	980601	
ROS				980701	
ROSE				980620	
RUDD				980801	
RUGGIER. SAARI				980506 980701	
SALAS				980701	
SANDERS				980801	
SANDUSK				980601	
SANKER	W	ILLIAM	BM1	980801	
SANSONE				980801	
SASSIN				980801	
SAUR				980801	
SAWYER				980701 980601	
SAWYER SCHAFER				980601 980706	
SCHEID				980701	
SCHELLI				980701	
SCHERR	J			980701	
SCHLECH	TE G	ENE	LCDR 9	80601	
SCHOLLE	NBERGER T	HOMAS	CWO8 9	80601	
SCHROED			-	980701	
SCHUBER'				980603	
SEASE				980701	
SECHLER SECRETAI				980801 980801	
SEGARRA				980601	
SEIBERT				980701	
SEVIGNY				980701	
SHATNEY	J	OHN I	MK2	980801	
SHEAHAN				980801	
SHELLEY				980801	
SHEPARD				980701	
SHIPMAN				980601	
SILER SILVA				980610 980601	
SINVA				980630	
SKAGGS				980801	
SLACK				980701	
SMITH				980801	
SMITH				980701	
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SMITH				980601	
SOKOL				980801 980701	
SOTO STACHEL				980701 980801	
STACHEL				980603	
STEVENS				980701	
STILWELI				980701	
STIMATZ				980701	
STONE	М			980801	
STRANGE				980801	
STROCK				980701	
SULLIVA SUMMY				980502 980701	
SUMMY SUNDBER				980701 980801	
SUNDER				980601	
SWANN				980701	
SWARTZ				980612	
SWINTON				980701	
TAIRA				980526	
TALBOT				980530	
TAYLOR				80801	
TAYLOR TEGARDEJ				080701 080701	
TECALDER					

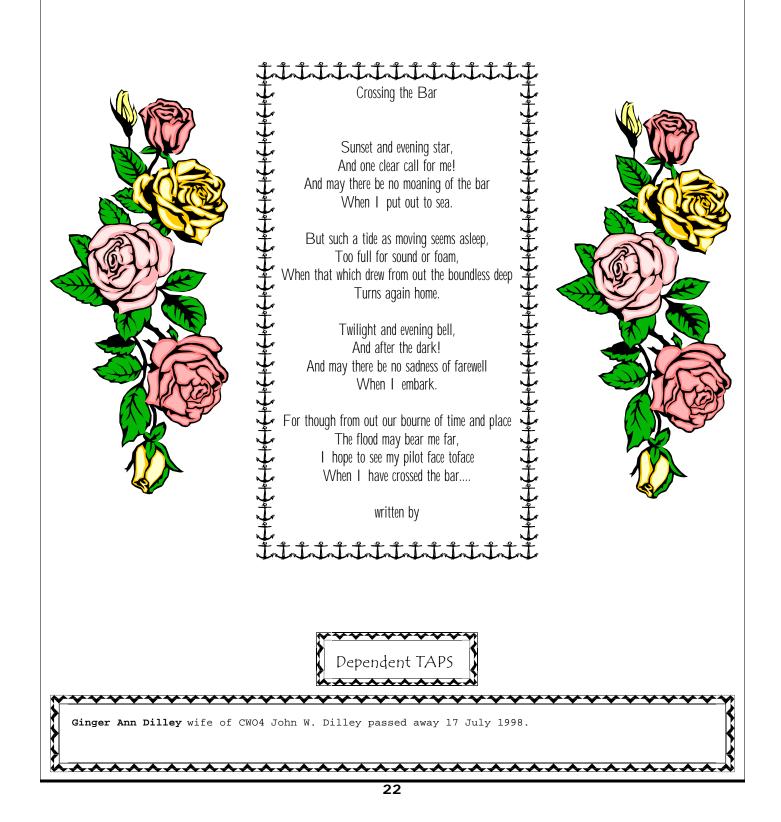
TERESAVAGE THIBODEAU THOMPSON THORWICK THRUSH TILGHMAN TIMPE TOLER TOMLINSON TOOLE TORRES TRACY TRENT TURNER VACCARIELLO VANDERGRACHT VANMOURIK VARGAS VAUGHN VAZQUEZ VAZQUEZ VERDOW VIDA VIETH WALSH WALTON WALZ WARD WASHINGTON WATSON WEAVER WEEMS WELDEN WELLER WELLS WETZEL WHEATON WHITE WIDNER WILLIAMS WILLIAMS WILLIAMS WILLIAMSON WILT WILTON WOJCIK WOLF WOMBLE WOOLEVER WRIGHT WYAND YAMADA YANIKIAN YOKES ZAPPALA ZEIGLER

PETER MKC 980701 980518 ROBERT CDR DAVID ETC 980801 MICHAEL MKC 980801 980601 HAROLD CWO4 TIMOTHY CDR 980601 GERALD CDR 980701 LARRY CWO2 980801 DAVID CWO3 980701 LAWRENCE CDR 980605 WILFREDO AM1 980801 MATTHEW TCCS 980601 MC POC 980701 ERIC TERRY AD1 980801 VICTOR EM2 980521 SEAN DC2 980705 GARRETT CWO3 980601 ANGEL SK1 980602 JONATHAN CAPT 980701 ALEJANDRO BM1 980601 ANGEL SK1 980701 DENNIS CDR 980523 CHARLES SKC 980801 980801 WILLIAM CDR DAVID QMC 980801 LCDR PAUL 980701 CAPT 980701 STANLEY ROBERT MKC 980801 JOHN MK2 980701 ROY BM2 980601 KENNETH AD1 980801 TERRY SK1 9806OL JOHN CWO4 980601 DOUGLAS CWO2 980701 980601 RICHARD LCDR WILLIAM CDR 980801 WALTER MK1 980801 980601 DENNIS TCCM BROADUS YNC 980801 GAIL PA1 980701 RICHARD 980801 CWO4 WILLIAM AMC 980701 JAMES CDR 980701 DONALD CDR 980601 RONALD BMCS 980801 JOHN RDCS 980514 ERIC FT1 980620 BURTON CAPT 980528 GERALD RADM 980601 ROBERT CDR 980801 TIMOTHY CWO3 980701 ANTHONY 980701 CDR ARA LCDR 980601 THOMAS MKC 980801 MICHAEL EMCS 980801 SCOTT CWO3 980701





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IZZO	CARMEN	CDR	980630	SPRING HILL	FL	
JENSEN	BRUCE	CDR	980603	MANSFIELD	LA	
JIMENEZ	JOSE	CWO4	980815	HARVEY	LA	
JOHANSEN	JULIAN	RADM	980619	PORTSMOUTH	VA	
JOHNSON	FRANK	BMC	980724	ST PETERSBURG	FL	
JOHNSON	HERBERT	CAPT	980619	WALNUT	CA	
KADERBEK	JAMES	ETCM	980609	WILIMINGTON	NC	
KALE	SAMUEL	TTC	980728	NEW BERN	NC	
KENT	JOHN	WO1	980619	MT JULIET	TN	
KERNS	JAMES	BMCS	980529	BRICKTOWN	NJ	
KERSHAW	HERBERT	CDR	980518	STILLWATER	OK	
KUHNERT						
-	GUSTAV	CWO2	980818	VICKSBURG	MS	
LARNARD	JOSEPH	BMC	980815	NEWBURYPORT	MA	
LEDOUX	PHILIP	LT	980725	MIDDLETOWN	RI	
LEFORS	HENRY	BM1	980706	ARANSAS PASS	TX	
LESKELA	RAYMOND	CDR	980512	ST PAUL	MN	
MALAE	GAFOA	BM1	980618	PAGO PAGO	AS	
MARINER	JACKIE	PS1	980714	DECATUR	IL	
MARTIN	ROBERT	MK1	980712	REDMOND	WA	
MATHIS	CHALKLEY	BMC	980616	LOMPOC	CA	
MCCRARY	THEODORE	HS1	980726	JACKSON	TN	
MEISELBACH	CARL	HS1	980609	FAIRHOPE	AL	
MILLER	BILL	LT	980601	ALICE	TX	
MILLER	WILLIAM	CDR	980516	MARGATE	FL	
MILLS	GENE	ETC	980611	THEODORE	AL	
MITCHELL	JASPER	CS3	980611	ZEPHYRHILLS	FL	
MOLINA	ROBERT	ET1	980712	VALLEJO	CA	
MOORE	CARL	QMCM	980607	ROUND POND	ME	
MOORE	LLOYD	CAPT	980706	SAFETY HARBOR	FL	
MOORE	ROBERT	CDR	980812	HONOLULU	H	
MOROTTA	GEORGE	RD1	980614	BROOKLYN	NY	
MYERS	HARVEY	GM1	980814	SPARKS	NV	
NOVAK	EDMUND	CWO4	980701	AUSTIN	TX	
OLSON	RAYMOND	CWO3	980523	MESA	AZ	
OUTLAW	WILLIAM	CSC	980525	NEW LONDON	CT	
PARADA	ERNEST	CAPT	980417	SAN JUAN	PR	
PEARCE	ROBERT	AEC	980710	ST PETERSBURG	FL	
RAMIREZ	HUMBERTO	CSC	980407	RIO PIEDRAS	PR	
REICHERT	HAROLD	YNC	980731	PALM CITY	FL	
RHOADES	DUANE	ENC	980806	KENT	WA	
RICHARDS	WILLIAM	LT	980603	MISHICOT	WI	
RIX	HOSEA	BMC	980522	PEMBROKE PINES	FL	
ROSENBLOOM	JEROME	EN1	980605	GULFPORT	MS	
ROYES	ROBERT		980722	PALM HARBOR	MS FL	
SANDERLIN		QMC	980722	VIRGINIA BCH	VA	
SHINGLER	SIDNEY	CWO3				
	JULIAN	CAPT	980519	CHARLESTON BOOTHWYN	SC	
SINNOTT	THOMAS	LTJG	980718 980723		PA	
STEELE	DORRIS	CWO4		SAN DIEGO	CA	
STEELE	JOSEPH	RADM	980729	FOUNTAIN VALLEY	CA	
STRATMANN	GERALD	CWO4	980627	BAITING HOLW	NY	
SWEENEY	JOHN	BMC	980506	PORT ORANGE	FL	
TANNER	LEON	ADC	980614	MT PLEASANT	MI	
TAYLOR	DOUGLAS	CWO3	980731	PALM CITY	FL	
THOMPSON	EUGENE	EMCS	980613	HIGHANDS	NJ	
THOMPSON	HARRY	WO1	980708	NEGAUNEE	MI	
TUNGATE	DONALD	CDR	980721	ELK GROVE	CA	
TUTTLE	ROYDEN	MKC	980515	PORT ST. LUCIE,	FL	
VANDERBERG	WILLIAM	CWO4	980611	LYNNWOOD	WA	
VANLING	CHARLES	MKC	980625	ATMORE	AL	
WAESCHE	RUSSELL	RADM	980528	OVERLAND PARK	KS	
WARHOOVER	CLARENCE	CWO4	980816	ST LOUIS	MO	
WEEKES	OLYN	MMC	980430	METAIRIE	LA	
WELKER	WILLIAM	CDR	980715	GALT	CA	
WENDT	ROBERT	ENCM	980614	MOBILE	AL	
WILLETT	EUGENE	CWO3	980813	SAN LORENZO	CA	
WILLIAMS	JOHN	EMCS	980627	BROOKER	FL	
WILLIS	CALAIS	BMC	980807	MOREHEAD CITY	NC	
YOUNG	RICHARD	DC1	980627	BRIDGMAN	MI	



Commissaries = savings

Ft Lee, VA - Commissary shoppers will see bigger savings and more choices as stores expand the Super Saver program and test the popularity of "value brand" items.

"Super Savers" are promotions, similar to private grocery chains' weekly specials - which commissaries sell at prices comparable to the lowest available anywhere.

Value brand lines will be introduced in large commissaries in the south-eastern U.S. and may expand if they prove popular, agency director Richard E. Beale, Jr. said. Value brands, the agency's answer to grocerychain house brands, are cheaper than national brands. Stores for several years have carried value brands in categories such as bleach, detergent, soda pop and cereal, he said. New lines on the shelves will include peanut butter, canned pasta, olives, pasta sauce, salsa, juice, applesauce, canned beans, tea and dog food.

Commissary prices are cost plus a 5 percent surcharge that covers store construction, renovation, maintenance, supplies and other expenses. Beale said agency surveys consistently show shoppers save 25 to 30 percent annually on their purchases.

News Briefs

- House and Senate conferees reached an agreement on the 1999 Defense Authorization Bill that is awaiting final approval. Among the provisions highlighted in the bill are a 3.6 percent active duty pay raise, improved amendments to healthcare programs and 24 commissary shopping days for reservists.
- Congress took steps to avoid another federal government

RAPIDS site locator on Internet

If you need to find the RAPIDS site nearest you, now you can get that information on the Internet at "www. dmdc.osd.mil/". On this site you enter your residence zip code and the three closes RAPIDS sites "pop up". The listing will lell you the branch of service of the site, the sites name, driving distance, address, and telephone number.



Let your voice be heard

In today's world, you can find and do just about anything on the Internet, including letting your voice be heard in the House and Senate! You now can research current legislation and send email to your Representatives and Senators via the Internet.

To find out about bills currently in the House go to website: "www. vnis.com/legislation/housebills. htm".

To find bills currently in the Senate, go to website: "www.vnis.com/ legislation/senatebills.htm".

Find your Representatives and Senators email addresses at: "**//vets.** com/inside/zipper.htm".

Make your opinion count!

shutdown by voting for an extra nine days to enact fiscal 1999 appropriations legislation. The continuing resolution (CR), known as a stopgap bill, will keep the government operating until Oct 9. Some legislators believe that additonal short-term CRs may be needed if Congress fails to enact the legislation prior to the extended date.

The president signed into law legislation that establishes criteria for credit union membership. The Supreme Court ruled earlier this year

(Continued on page 24)

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 stated that the single most 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 email capability can keep their address data current by emailing any updates directly to the DEERS Management Office at :"addinfo@osd.pentagon.mil". Email updates should include: sponsors name & social security number, address change and names of other family members affected by the change, effective date of address information and telephone number with area code.

Additonally, members can update DEERS information by calling 1-800-538-9552 (except for California, Hawaii and Alaska). The number for California is: 1-800-334-4162. For Alaska and Hawaii, it's: 1-800-527-5602.



Notes from the Editor

I have received numerous letters and phone calls requesting sources that retirees can use to obtain CG items such as Tshirts, sweatshirts, bumper stick-• ers, hats, etc with the Coast Guard logo on them. Unfortunately, there is not just one place to obtain these types of items. Many professional organizations sell CG speciality items. You can contact the nearest Chief Petty Officers Association Chapter or the Retired Officers Association. they usually have a limited variety of these items available for sale with a portion of the proceeds helping to support the organization. Additionally, AAFES carries at many of their Ex-• changes or through the Exchange catalog with a portion of the sale helping to support the Morale, Welfare, and Recreation (MWR) Program. The following is a list of possible sources for these items....I'm sure there are many more but these should give you a place to start.

 AAFES - You may request a catalog by writing to AAFES at PO BOX 660211, Dallas, TX 75266-0211 or on-line shopping and the catalog are available on the Internet via

News Briefs (cont)

(Continued from page 23)

that the National Credit Union Administration incorrectly interpreted a 1982 law and allowed credit unions to add members outside their core constituencies. The ruling meant that credit union members serving in the military or as government employees who returned to the private sector, would have to give up their membership in



the AAFES website at "www. aafes.com". You may reach customer service by phone at 1-800-527-2345.

- CG Recruiting orders CG logo merchandise such as bumper stickers, T-shirts, rulers, magnets etc from Barker Specialty Promotional Products at 27 Realty Drive, Cheshire, CT 06410. Call them at (203)272-2222 for a catolog.
- Personalized mugs, steins, ashtrays, embroidered patches for all services and ratings are available from Military Supply Company at PO BOX 286, Gainesville, FL 32602. Their phone is: (352)378-2016, FAX (352)373-9772. You can write them for a free catalog.
- Various CPO Chapters sell a variety of CG logo material. I found the following CPOA Chapters advertising various CG logo items:

North Bend CPOA 2000 Conneticut Ave North Bend, OR 97459

St Louis CPOA 2703 Aberdeen Drive Florissant, MO 63033

Mid-America CPOA PO BOX 991 Topeka, KS 66601 Port Angeles CPOA PO BOX 632

the credit union. The current legislation means that once you join a credit union, you can remain a member for life. It also allows to recruit outside their core groups if the new groups are less than 3,000 each.

Delaware residents who served in the Merchant Marines between December 7, 1941 and August 15, 1945 may be eligible for a bonus that has been approved by the state legislature. For more information, contact the Delaware Commission of Veterans Affairs at 1-800-344-9900 or 1-302-739Port Angeles, WA 98362

Alexandria CPOA 7323 Telegraph Road Alexandria, VA 22310

Portsmouth CPOA PO BOX 1071 Portsmouth, VA 23704

I've also received several letters requesting that I reprint information pertaining to the Air Force Space-A lodging toll-free number:

The toll free number for CONUS lodging reservations at AF lodging facilities is: 1-888-AF-LODGE (1-888-235-6343). After you dial the toll free number, you will hear a recorded prompt asking you to dial the first three digits of the base. For example, if you are calling to make reservations at Randolph Air Force Base, Texas, you would punch in "RAN" (7-2-6). This toll free number is for Air Force lodging operations located in the continental United States (including Hickam AFB, Hawaii). Additionally, the Air Force lodging directory can be accessed through the Internet at the Air Force Services Agency website: "www.afsv.af.mil".



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France wants to bestow the National Order of the Legion of Honor on surviving U.S. veterans who fought on French soil during World War I. It is that country's highest honor. The Department of Veterans Affairs (VA) is assisting the French government in identifying and locating an estimated 900 World War I veterans who served in France and currently receive VA benefits. The medal will not be posthumously awarded to U.S. veterans. Applications must be (Continued on page 25)

Enrollment begins for TRICARE-Medicare Test

Washington (AFPS) -

Military retirees over age 65 began enrolling 15 July in TRICARE Senior Prime at Madigan Army Medical Center, Fort Lewis, WA.

Madigan is the first site selected to demonstrate Senior Prime, also known as Medicare Subvention. The medical center began offering its health care services under the plan September 1.

The test runs through 31 December 2000. Defense health officials hope it will show DoD medical facilities can provide cost-effective healthcare to Medicare-eligible military beneficiaries. If the test is successful, the program is expected to eventually become available to military retirees everywhere.

If you enroll in Senior Prime, you continue to receive Medicare benefits as well as TRICARE, but you pay only for Medicare Part B coverage - \$43.80 per month, with a \$100 annual deductable and some co-pays.

Enrollment will begin soon at the demonstration sites: Keesler AFB, MS; Brooke Army Medical Center, Wilford Hall Medical Center and Sheppard AFB, all in Texas; Fort Sill, OK; Fort Carson and the U.S. Air Force Academy, both in Colorado; Naval Medical Center,

News Briefs (cont)

sent by

- veterans or their representatives directly to the French Embassy in Washington D.C. While the VA will assist the French Embassy in verifying and authenticating veterans' records of service, the French government will make final determinations on the awarding of the Legion of Honor.
- Starting 1 October 1998, the VA is enrolling all veterans for VA

SanDiego, CA; and Dover Air Force Base, DE.

Enrollment at all the test sites is firstcome, first-serve and limited to a portion of the total eligible population, officials said. For example, the Madigan Senior Prime test is open to 3,300 Medicare-eligible retirees - 18,000 live in the area.

Military retirees and their spouses can enroll for the test if they:

- Are age 65 or older
- Are covered by Medicare Part A and B
- Live in a ZIP code in the demonstration sites service area
- Received care in a military medical facility before 1 July 1997, or became eligible for Medicare after 1 July 1997.
- Do not have end-stage kidney disease.
- Have not elected hospice coverage.
- Agree to get all covered health care services through their primary care manager, except for emergency and urgent care.

If you're under 65, enrolled in TRI-CARE Prime at a demonstration site and already have a primary care manager at your participating military medical facility, you can elect the Senior Prime option once you turn 65. For details and enrollment assistance, contact the TRICARE Service Center or military medical facility

health care. Those veterans not required to be enrolled include veterans with a service-connected disability of 50 percent or more; veterants seeking care for a service-connected disability and veterans discharged from military services for less than one year for a disability that was determined to have been incurred or aggravated in the line of duty, but not yet rated by the VA.

The Senate is planning a vote on the proposed Constitutional amendment which would allow Congress to pass laws to protect health benefits advisor nearest you. More information is also available on the Internet at the TRICARE and Medicare websites. For TRICARE website look at: "www.ha.osd.mil" and for Medicare look at "www. medicare.gov".

New law restores DIC to

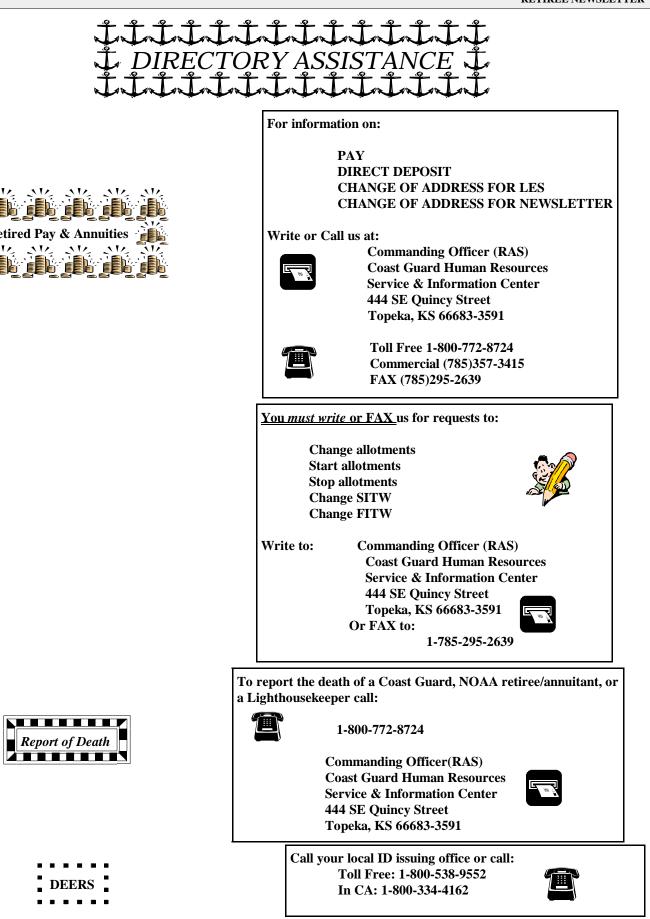
Washington - The surviving spouses of deceased veterans who lost Department of Veterans Affairs (VA) survivor benefits when they remarried may be eligible for restored Dependency and Indemnity Compensation (DIC) benefits if they are no longer married.

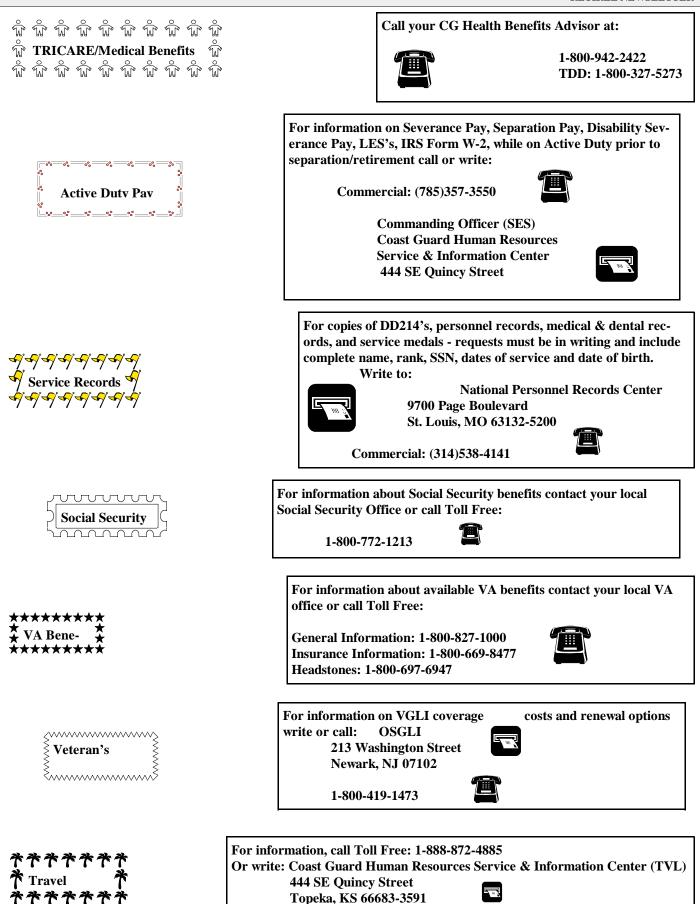
Legislation signed by the President 9 June repealed a 1990 law that permanently terminated eligibility for DIC for a veteran's surviving spouse who remarried after the death of the veteran. The pre-1990 policy, which was renewed 1 October (and will not be retroactive before that date), allows benefits to be restorted if the marriage is terminated.

Veterans' spouses should contact their local VA Regional Office or call 1-800-827-1000 for assistance. Information on DIC benfits may also be found on VA's Internet Home Page at "www.va.gov".

the American flag from physical desecration. The Citizens Flag Alliance reports that four more votes are necessary to guarantee the required two thirds majority that is needed to pass the ammendment, Senate Joint Resolution 40.







US DEPARTMENT OF TRANSPORTATION UNITED STATES COAST GUARD COMMANDING OFFICER(RAS) COAST GUARD HUMAN RESOURCES SERVICE & INFORMATION CENTER 444 SE QUINCY ST <u>TOPEKA KS 66683-3591</u> OFFICIAL BUSINESS PENALTY FOR PRIVATE USE, \$300

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