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**Misawa Air Base, Japan**

Retiree Activities Office

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# Retiree Activities Office Newsletter

**ACKNOWLEDGEMENT**

Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAD, and from other military sources. Information has been edited and reprinted for the benefit of our retiree population. Our appreciation is extended to those agencies and newsletter sources.

## Paid Up Survivor Benefit Plan Review Begins

The Defense Finance and Accounting Service is reviewing all military retiree accounts affected by Section 1452(j) of Title 10 U.S. Code, commonly referred to as "Paid-up SBP."

Under the law, reductions in retired pay for the Survivor Benefit Plan will be terminated effective Oct. 1 for eligible retirees. The law applies to retired members who are 70 years old and have paid SBP or Retired Serviceman's Family Protection Plan premiums for at least 360 months, or 30 years.

Retirees who are at least 70 years old and have paid at least 360

months of premiums on Oct. 1 will have their monthly premiums terminated. The change will be reflected in the November 2008 pay statement. If a retiree does not meet the eligibility criteria on Oct. 1, the premiums will stop when the retiree has met both criteria: reached age 70 and paid SBP premiums for 360 months.

Eligible retirees will be notified by the DFAS via mail regarding the status of their account and premium payment count. (Courtesy of DFAS)



## DoD Phasing Out SSNs on ID Cards

As a means of combating identity theft, the Defense Department will issue identification cards without full Social Security numbers printed onto them, a senior official said here April 3.

The Defense Department cares about protecting personal information as well as increasing database security, said Mary Dixon, director of the Defense Manpower Data Center based in Arlington, Va.

Identity theft is a very real problem today, Ms. Dixon explained. Criminals who pilfer SSN-bearing identity cards can virtually assume someone's identity through a few computer keystrokes and clicks of a mouse, she said.

TRICARE, the military services' health maintenance organization, already has removed Social Security numbers from its members' identification cards, Ms. Dixon said.

Plans are to remove the Social Security numbers from identification cards issued to military family members by the end of this year, Ms. Dixon said, noting that those cards still would display the sponsors' SSN, for now. Between 2009 and 2010, all department-issued identification cards will feature only the last four digits of a holder's Social Security number, she said.

About 3.4 million people now have department-issued common access cards, Ms. Dixon said. Around two-thirds of those card holders are

military members, and some civilians who deploy overseas, who have full Social Security numbers printed onto the back of their CACs.

"You might lose that card," Ms. Dixon pointed out, noting that family members, including children, could misplace their identification cards, too.

Modern information technology precludes the need to have full Social Security numbers printed onto employee and family member ID cards, Ms. Dixon said.

"Today, all of our (computer) systems can 'talk' to each other, so we don't necessarily need to know all of that information printed on your card," she said.

New identification cards will be is-

sued as they reach their expiration dates, Ms. Dixon said. (Courtesy of Air Force Print News)

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## Welcome Colonel Craig, 35th Fighter Wing/Vice Commander



The Misawa Retirees welcome back Colonel Robert L. Craig and his wife Linda to our Northern Japan community. Col. Craig arrives from Shaw Air Force Base, South Carolina where he was the Director, United States Central Command Air Forces A5, Security Cooperation Plans and Requirements. Col. Craig is a 1986 graduate of Georgia Institute of Technology where he received his commission through the Reserve Officers Training Corp program. He is a command pilot with over 2,900 flying hours in the F-16. He has served as an instructor pilot, flight

examiner, and mission commander; and he flew 131 combat hours in support of Operation DESERT STORM. Col. Craig also served as the Chief, A3 Offensive Air Operations, NATO Component Command Air-Izmir in Naples, Italy. He returns to Misawa where he was the Chief of Wing Safety and Assistant Operations Officer for the 13th Fighter Squadron from 1995-1997. As the new Vice Commander for the 35th Fighter Wing, Col. Craig will serve as the active duty coordinator/liaison for Misawa's retirees programs. We look forward to working with Col.

Craig in advancing retiree support here at Misawa.

**Welcome Back, Sir!**



## Sayonara Colonel Malone and Sandy



We want to take this opportunity to send our sincere appreciation and best wishes in retirement to our outgoing Wing Vice Commander, Colonel Joel Malone and wife Sandy. Over the past two years we retirees have had the best possible support at the headquarters level with Col. Malone providing his leadership, friendship, and involvement in all our retiree activities. He has been generous with his time, his thoughtful counseling and his steadfast efforts in ensuring that Misawa retirees are treated as valued members of the base community. Col Malone and Sandy will definitely be missed and we hope that their new

home in San Antonio will be their most happiest after their long Air Force career. God Bless you both and Thanks once more for all you have done for us. **SAYONARA**



## New Air Force Retiree Website

The Air Force has a new Web site just for its retiree community that is full of news and information, plus it is easy to access and navigate. The Air Force Retiree Services site is located at [www.retirees.af.mil](http://www.retirees.af.mil) <<http://www.retirees.af.mil/>>. This public Web site offers the retirees family community in-depth information on the Survivor Benefit Plan,

plus a list of Air Force Retiree Activities Offices worldwide and various other resources. There are also sections dedicated to the Afterburner and Air Force Retiree News Service. Visitors can access the sections by using the top navigation bar on the home page. The home page also features the latest Air Force headline news and video clips. There is even a

special icon for quick access to the Combat-Related Special Compensation information page. Managing electronic subscriptions to the electronic version of the Afterburner and AFRNS is now much easier: just click on the word "Subscribe" found on the top navigation bar and unsubscribe an old address and then add a new one

when a change is needed.





## TRICARE User Fees

Faced with a rising tab for TRICARE, military health insurance, Pentagon officials are angling to raise out-of-pocket costs for retirees in the 2009 federal budget. Under fire in a congressional hearing, Assistant Defense Secretary Ward Casscells said advocates "I've spoken with" would accept gradual out-of-pocket increases to help the military keep costs down. "They know that at some point, this will eat into theater care or force readiness." Legislative Director Rick Jones of the National Association for the Uniformed Services (NAUS) said many — but not all — veterans organizations have broken ranks on the heated issue of ratcheting up TRICARE costs for retirees. However, NAUS hasn't budged on its stand against fee increases. Military retirees already

sacrificed for their country and shouldn't be asked to give more out of their own pockets. It is a cost of our service," Jones said. The National Military and Veterans Alliance is writing Congress to combat misperceptions the organization supports raising fees, Jones said. Proposals on the table double or triple what retirees younger than 65 pay. "It's sort of like, 'Here's your benefit. Here's your bill. Thank you for your service,'" he said. The veterans alliance is an umbrella organization made up of 31 military and veterans service organizations with 2.5 million members altogether. But the Reserve Officers Association (ROA) legislative director Capt. Marshall Hanson worries the DoD might find the present program too expensive to sustain. "On a practical side, if the benefit goes away,

that's going to cost retirees more in the long run than trying to adjust to paying a fair share for a program that has a good basis for increases," he said.

Casscells testified before a subcommittee of the House Armed Services Committee retirees don't want fee increases making up for 12 years of flat fees. But they'll accept increases tied to the cost of living. Dr. Gail Wilensky, co-chairwoman of the DoD Task Force on the Future of Military Health Care testified before the Subcommittee on Military Personnel that they have recommended raising out-of-pocket costs for health care on retirees younger than 65 and for prescription drugs. The changes would phase in over four years. The task force doesn't recommend increases for active-duty members and their families. She

said, "We mostly focused on under-65 retirees. Most work and have access to employer-sponsored health care plans". U.S. Rep. Mac Thornberry, a member of the House Armed Services, noted that the administration has aimed to raise retirees' TRICARE fees before. "My guess is that nothing much will change this year" Congress squashed Bush's 2008 proposal to save an estimated \$1.9 billion from increasing TRICARE fees. His plan called for aligning TRICARE out-of-pocket costs for military retirees younger than 65 years with private health insurance. The moratorium on TRICARE fee increases ends in October. [Source: Times Record News Trish Choate article 31 Mar 08 ]

## TRICARE Provider Availability

According to the DoD Survey of Civilian Physician Acceptance of TRICARE Standard, findings show that in fiscal 2007, almost 93% of responding physicians in 53 hospital service areas were aware of the TRICARE program, with 84% of physicians in those 53 HSAs accepting new TRICARE Standard patients. Overall this indicates the number of providers in the program is increasing. The 2007 survey was the final installment of a three-year national effort to measure awareness of TRICARE and to determine the number of physicians who accept new TRICARE Standard patients. DOD officials randomly surveyed physicians in 20 states in both FYs 2005 and 2006. The 10 remaining states and Washington, D.C., were surveyed in FY 2007. Physicians in local HSAs also were surveyed each year. Approximately 40,000 physicians from a variety of medical specialties were randomly picked. The aggregate results show that civilian provider awareness and acceptance is generally high, but may vary depending on location. In addition, the survey

revealed a need for increasing both TRICARE awareness and acceptance among psychiatrists, a specialty critical in meeting the behavioral health needs of veterans of the war on terrorism. Specifically, the three-year findings across all states and HSAs show:

- Approximately 87% of all physicians surveyed are aware of the TRICARE program.
- About 81% of physicians that accept new patients also accept new TRICARE Standard patients.
- Of those accepting new TRICARE Standard patients, almost 91% do so for all patients, rather than on a case-by-case basis.
- Reimbursement rates were among the most commonly cited reasons for not accepting TRICARE Standard.

Army Maj. Gen. Elder Granger, deputy director of the TRICARE Management Activity (TMA) said, "In some locations, access to TRICARE Standard providers remains a major concern for family members and retirees. Some doctors limit the number of

TRICARE patients they see or refuse to see them altogether. This leads to fewer choices for beneficiaries. While active duty service members receive the bulk of their medical care at one of the more than 500 military treatment facilities, family members, National Guard and Reserve members, and retirees often rely on civilian physicians for their health care needs. The survey findings exceeded TMA's expectations. The surveys provide TMA with a reliable measurement as to our effectiveness in expanding access to TRICARE providers and the challenges of getting more doctors on board. Congress has given additional guidance to continue the survey process through 2011. States showing a need to increase acceptance and awareness of TRICARE include Alaska, Maryland, Colorado, Hawaii, Oklahoma, New York, New Jersey and Texas. Hospital service areas with lower than average TRICARE acceptance include Washington DC; Raleigh NC; Seattle & Olympia WA; Lihue/Kealahou/Wailuku HI; Dallas TX; and Falls Church VA. Tricare officials, with support from their managed care support contractors, are working to overcome these chal-

lenges.

TMA has an outreach program that reaches out to state officials, medical associations and

- individual physicians to educate them and appeal to their sense of patriotism in accepting TRICARE. One positive result of the program is that the Oregon legislature approved incentives including a one-time tax credit for new providers in the TRICARE network, plus an additional annual credit for treating patients enrolled in TRICARE. Since 2004, Oregon's TRICARE provider network has increased by 35%. In addition, the governors of 20 western states have supported TMA's efforts to encourage more health care providers to accept new TRICARE patients. Their combined efforts led to an overall increase in western region TRICARE network doctors from approximately 80,000 in 2004 to more than 125,000 today. Overall, there are presently more than 220,000 men and women TRICARE providers.



## TRICARE Supplemental Insurance

On 28 MAR DoD published a proposed regulation establishing rules on what employers can and can't do for employees who choose to use TRICARE rather than employer-sponsored health plan (s). This regulation will clarify a law change that took effect in January which bars employers from offering TRICARE-specific incentives for employees to drop employer health coverage and use TRICARE instead. Congress' intent in passing the law was to stop employers from consciously seeking to shift their health care costs to the Defense Department. It was in reaction to the discovery that some airlines, defense contractors, and state governments had sent letters to TRICARE-eligible

employees offering them special incentives to do that, including offering to pay for their TRICARE supplemental policies. The new law bars such practices. However, the law's specific language did not explicitly address other common situations, such as employers who offer only cafeteria plans with cash payments that employees can use to purchase coverage tailored to their needs. It also did not address employers who offer a flat cash payment to any employee who uses some other coverage, such as federal employee health coverage, a spouse's coverage, or TRICARE. In the absence of a regulation clarifying the law, some employers simply stopped offering TRICARE supplemental

policies, arbitrarily excluded military retirees from cafeteria plans, or refused to extend the same cash payments to TRICARE beneficiaries that they offer to other employees who use some alternative coverage. The new draft regulation clarifies that cafeteria plans are not excluded under the law and that cash payments offered by employers to those who use other coverage are permissible for TRICARE-eligibles as long as equal payments are made to all who use alternative coverage (not just TRICARE). The regulation is expected to take effect by mid-summer after a brief public comment period. [Source: MOAA Leg Up 11 Apr 08 ]

## Veterans Compensation Equity Bill



U.S. Senator Daniel K. Akaka (D-HI), Chairman of the Veterans' Affairs Committee, introduced the Veterans' Compensation Equity Act of 2008 bill S. 2825 on 7 APR to provide a minimum compensation level for veterans whose service-connected injuries require continuous medication or adaptive devices, such as hearing aids. Akaka said, "Today, veterans who

suffer a service-connected injury that requires continual medication or adaptive devices, like hearing aids, may not receive any disability compensation payments. It is important that all of these veterans be compensated in a fair and equitable manner. Veterans with similar disabilities should receive similar benefits." The Veterans' Compensation Equity Act of 2008

would ensure a minimum 10% disability rating for all veterans whose service-connected disability requires continuous treatment. The provision is in line with a recommendation made by leading veterans service organizations in the Independent Budget. [Source: Federal Report 8 Apr 08 ]

## New Fisherhouse Opening in Chicago Area



Safe, comfortable and affordable housing for families of veterans being treated by the Department of Veterans Affairs (VA) in Chicago is moving closer to reality as VA refines its plans for a new Fisher House. The new Fisher House will be built on the grounds of Edward Hines Jr. VA Hospital in suburban Chicago. The Fisher House is 100 % handicapped accessible and will have 21 bedrooms or suites and several com-

mon use areas. Fisher Houses are built through public donations and contributions from the Fisher House Foundation. VA assumes responsibility for operating costs of the finished homes. In addition to the Chicago facility, VA and the Fisher Foundation also announced new Fisher Houses at VA medical centers in St. Louis MO, Minneapolis MN, and Washington. Currently, VA has Fisher Houses in Albany NY; Bay Pines FL, Cincinnati OH;

Denver CO; Houston TX; Minneapolis MN; Palo Alto CA; West Palm Beach and Tampa FL. Fisher Houses are under construction at VA facilities in Los Angeles CA, Seattle WA, Dallas TX, and Richmond VA. Another Fisher House is planned for VA in Boston MA. For more information, visit the Fisher House Foundation Website [www.fisherhouse.org](http://www.fisherhouse.org) [Source: VA News Release 31 Mar 08 ]



## Veterans Benefits Expirations

Many of your earned benefits have an expiration date. Below are several of the more important ones to remember. Make sure you know take advantage of your benefits before they expire.

- Tuition Assistance: \$4,500 a year that expires as soon as you transition from Active Duty.
- Montgomery GI Bill for Active-Duty (MGIB): 10 years from date of last

discharge or release from active duty.

- Veterans Education Assistance Program (VEAP): 10 years from date of last discharge or release from active duty.
- Montgomery GI Bill for Selected Reserve (MGIB-SR): 14 years from the date of eligibility for the program, or until released from the Selected Reserve or National Guard. Some

extensions are available if activated.

- Vocational Rehabilitation and Employment (VocRehab): Generally, 12 years after separation from service or within 12 years of being awarded service-connected VA disability compensation.
- Servicemembers' Group Life Insurance (SGLI): Coverage ends 120 days after separation or can be extended up to 1 year for totally disabled veter-

ans.

- Combat Vet VA Health Care: 5 years after discharge for non-service connected care.
  - Combat Vet VA Dental Care: 180 days after discharge for non-service connected care.
- [Source: NAUS Weekly Update 30 May 08 ]

## COLA 2009

On 14 MAY, the Bureau of Labor Statistics at [www.bls.gov/cpi](http://www.bls.gov/cpi) announced the APR 08 monthly Consumer Price Index (CPI), which is the metric used to calculate the annual cost-of-living adjustment (COLA) for military retired pay, VA disability compensation, survivor annuities, and Social Security. The CPI jumped 0.7% over March's value. The CPI-W for April is

210.698. That puts cumulative inflation at 3.5% above the 2007 third quarter average base index of 203.6. The COLA will be even higher if inflation goes up between now and 30 SEP. About one in every six Americans - millions of former feds, ex-military and people on Social Security - will get the JAN 09 COLA. It's automatic. Congress and the White House don't

have to do anything to implement it. And, because Social Security is the dangerous third rail of American politics, Congress and the White House know better than to touch it. The majority of federal retirees are under the old Civil Service Retirement System. They will get the full COLA regardless of their age. Retirees who are under the FERS retirement sys-

tem get one percentage point less than the full COLA and they don't qualify for it until they are age 62 or older. MAY's consumer price indices will be released on 13 JUN 08. [Source: NARFE Legislative Update 629 dtd 16 May 08 ]

## SSA COLA 2009

For years seniors have been getting by on Social Security benefits with a very small Cost-of-Living-Adjustment (COLA). The Senior Citizens League (TSCCL) recently released a study that puts real numbers of the loss of buying power they are facing. This study shows that, from 2000 through 2008 alone, Medicare Part B premiums have increased 112%, and that prescription drugs have increased 49%. Concurrently seniors are facing cost increases in basic groceries like milk and eggs. Meanwhile, their Social Security benefits have in-

creased only 24%. The study shows they have lost 51% of their buying power just since 2000. Clearly, the Social Security COLA is not keeping up with inflation, which is what it was intended to do. One primary reason is that the current COLA is based on a market basket of goods typically purchased by younger wage earners, called the Consumer Price Index for Wage Earners (CPI-W). As a result, Social Security beneficiaries received a 2.3% increase in benefits for 2008.

The government does track a Con-

sumer Price Index for Elderly Consumers (CPI-E), which takes into account the spending habits of senior citizens. That index would have increased seniors benefits by 2.6% vice 2/3% this year. While that difference sounds tiny, it means thousands of dollars in extra benefits over your retirement. The effect of a larger COLA is cumulative like compound interest. A person retiring with an average benefit of \$1,055 in 2007 would receive \$2,000 more in the first ten years of retirement using the CPI-E vice the CPI-W and \$18,227

more over a 25-year retirement. A senior who retired with a benefit of \$460 in 1984 would have received almost \$11,200 more over the past 24 years if the COLA was based on the CPI-E. Legislation has been introduced by Rep. Charles Gonzalez (TX-20) that would base the Social Security COLA on the CPI-E. If signed into law the Consumer Price Index for Elderly Consumers Act (H.R.1953) would base the Social Security COLA on the CPI-E. [Source: TSCCL Action alert 20 May 08 ]

## IRS Emails Are Bogus

Please be aware that the IRS does not initiate taxpayer communications through email. Moreover, the IRS does not request detailed personal information through email, or ask taxpayers for any sensitive information such as personal identification

numbers, passwords, or similar access information for credit cards or bank accounts. Anyone receiving unsolicited email communication claiming to be from the IRS, please forward the original message to: [phishing@irs.gov](mailto:phishing@irs.gov) and then follow the instructions given on the following website: [http://www.irs.gov/](http://www.irs.gov/privacy/article/0,,id=179820,00.html)

[privacy/article/0,,id=179820,00.html](http://www.irs.gov/privacy/article/0,,id=179820,00.html)

There are reports of scammers contacting people via email that claim to require detailed personal information in order to receive the economic stimulus payment. Please note that the economic stimulus payments are automatic for eligible taxpayers who

filed a 2007 tax return; taxpayers do not need to take any additional action to receive the payment.

For more detailed information and FAQs, please see the following website: <http://www.irs.gov/newsroom/article/0,,id=182735,00.html>

## Earthquakes In Japan



The 6.8 magnitude earthquake that occurred on May 7, 2008, was a clear reminder that Japan is the most seismically-active country in the world. The Tokyo metropolitan area experiences regular tremors of varying intensities and the probability that a severe and damaging earthquake will occur is high. The consequences of such a quake will vary greatly depending upon the time of day and year that the quake occurs, and no one can predict with any certainty what conditions will be like immediately following an a strong quake.

It is prudent that everyone be prepared to take care of themselves in the immediate aftermath of a big earthquake. Every household and company should develop its own emergency plan to ensure that family members and person-

nel are familiar with earthquake emergency procedures and precautions for their safety. Companies and organizations should coordinate carefully with their ward or city office to ensure that they are familiar with Japanese government plans for their area.

Please read the information on the following website for checklists and information regarding how to best prepare: <http://japan.usembassy.gov/e/acs/tacs-7/ll.html>

We also recommend that Americans in Japan review the Tokyo Metropolitan Government's "Earthquake Survival Manual" in the English language. It contains valuable information such as disaster-related terms in the Japanese language, as well as kanji characters and the romaji pronunciation with English transla-

tion.

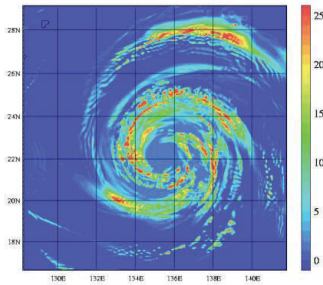
The "Earthquake Survival Manual" also contains instructions for using the NTT Disaster Message Exchange 171, which is an emergency voice mail center to be used by people in the affected area. For easier reading, we suggest you download the PDF file, and print it out to have a hard copy available during a major earthquake; it is available online at the following website:

<http://www.seikatubunka.metro.tokyo.jp/index3files/survivalmanual.pdf>

For more information about earthquakes, please see the following website:

<http://www.fema.gov/hazard/earthquake/index.shtm>

## Typhoon Season In Japan



The typhoon season in Japan runs from May through October, with most activity from July to September. Typhoons are tropical cyclones or giant hurricane-like whirlwinds. These storms, accompanied by heavy rainfall, can cover areas of up to 500 miles in diameter and generate winds up to 180 miles an hour.

Typhoons that hit Japan are often accompanied by damaging high tides. Persons living in areas close to the ocean are especially at risk. Landslides are also a serious concern during periods of heavy rain. Conditions for a landslide are particularly dangerous after rain has fallen at a rate of 20 mm or more an hour or when 100 mm of rain falls nonstop.

Take Precautions. Secure or move inside outdoor items such as toys,

grills, bicycles, furniture, plants and anything moveable on the balcony. Move potted plants and other heavy objects away from windows inside as well. Set your freezer to the coldest temperature setting to minimize spoilage if the power is cut off. Watch for leaks around windows and doors.

If the wind is strong enough, water may be blown into your home even if the windows are closed. Have handy towels, rags and mops. If the storm becomes severe, move into a hallway or area where there is the least exposure to external glass windows. Draw curtains across the windows to prevent against flying glass should windows crack. If a window breaks, place a mattress or sofa seat over the broken pane and secure it there with a heavy piece of furni-

ture. A window on the side of the house away from the approaching storm should be cracked a few inches. This will compensate for the differences of indoor and outdoor air pressure.

Remember that typhoons have "eye" areas in their center where the weather may appear calm. If the "eye" passes over your area, weather conditions may appear that the storm has finished; however, it is possible that winds may again pick up as the remainder of the storm arrives.

After the storm is over, check for broken glass, fallen trees and downed power lines which may present safety hazards near children's school bus stops, outdoor trash areas, around your car, etc.



## VA Hiring Policy Change

Secretary of Veterans Affairs Dr. James B. Peake announced creation of a Veterans Employment Coordination Service (VECS) to oversee the Department's program to recruit new veterans into the VA workforce, especially recently disabled combat veterans. The new office will work with military transition programs, veterans

service organizations and other VA programs to promote careers in the VA workforce. The program will also work with VA managers and human resource offices to ensure supervisors are aware of programs for hiring veterans. Efforts to assist severely injured veterans have already begun with the Department's participation in

local career fairs targeting veterans of the Global War on Terror. In NOV 07 VA announced plans to hire 10 full-time regional veterans employment coordinators who provide hands-on assistance to veterans interested in careers at the Department. The new office will oversee the regional coordinators. About 31% of VA's 260,000

employees are veterans, and nearly 8% are service-connected disabled veterans. VA ranks first among non-Defense agencies in the hiring of disabled veterans and is second only to the Department of Defense in the overall number of veterans on the workforce. Last fiscal year, VA hired more than 9,000 veterans. [Source: Alexander VA News Channel 5 Chris Blacklock article 10 Apr 08 ]

## SGLI/VGLI Premiums Reduced

Veterans and military personnel with life insurance policies managed by the Department of Veterans Affairs (VA) will see a reduction in their premiums as a result of improved investment earnings and a reduction in non-combat claims. The premium cuts affect military personnel covered by Servicemembers' Group Life Insurance (SGLI) and veterans covered by the Veterans' Group Life Insurance (VGLI). On 1 JUL 08 the premiums for basic SGLI will be 6.5 cents per month for \$1,000 of coverage, down from 7 cents per month for \$1,000. This translates into a 7%

savings. Servicemembers with the maximum \$400,000 of coverage will see their monthly premium reduced from \$28 to \$26. Servicemembers are also covered against severe traumatic injury for an additional dollar each month. The reduction in SGLI premiums is made possible by lower, non-combat-related claims and increases in investment earnings. VA officials believe this premium reduction will help maintain the nearly universal participation in the program.

VGLI provides renewable term

policies for people after their discharges from the military. Veterans pay premiums according to their age for this coverage. On 1 JUL 08 VGLI premium rates will be reduced for veterans aged 30 to 64, who make up 85% of those insured under the program. Premium rates for those under age 30 are already competitive. Premium reductions, ranging from 4% to 12%, are a result of fewer claims being received. The reductions will ensure that VGLI remains highly competitive with similar insurance offered by commercial insurers. Secretary of Veterans

Affairs Dr. James B. Peake said the premium reductions should result in increased program participation and retention. With increased enrollment, the department may be able to reduce rates in the future. More than 2.4 million people currently participate in the VA-managed SGLI program, with another 433,000 in VGLI. To obtain more information about the SGLI and VGLI premium reductions or to view a table with the new VGLI rates, visit the VA insurance Web site at [www.insurance.va.gov](http://www.insurance.va.gov), or call the Office of Servicemembers' Group Life Insurance at (800) 419-1473. [VA News Release 6 Apr 08 ]

## Vietnam War Statistics

Some interesting Census Stats and "Been There" Wanabees:

~ 1,713,823 of those who served in Vietnam were still alive as of AUG 95 census figures.

~ In the AUG 95 census 9,492,958 Americans falsely claimed to have served in-country.

~ As of the August, 2000 Census, the surviving U.S. Vietnam Veteran population estimate is: 1,002,511. If this loss of 711,000 between '95 and '00 is accurate it equates to 390 deaths per day.

~ During this Census count, the number of Americans falsely claiming to have served in-country

is: 13,853,027. By this census, four out of five who claim to be Vietnam vets are not.

~ The Department of Defense Vietnam War Service Index officially provided by The War Library originally reported with errors that 2,709,918 U.S. military personnel as having served in-country. Corrections and confirmations to this errored index resulted in the addition of 358 U.S. military personnel confirmed to have served in Vietnam but not originally listed by the Department of Defense. (All names are currently on file and accessible 24/7/365).

~ Atrocities: Americans who deliberately killed civilians received prison sentences while Communists who did so received commendations. From 1957 to 1973, the National Liberation Front assassinated 36,725 Vietnamese and abducted another 58,499. The death squads focused on leaders at the village level and on anyone who improved the lives of the peasants such as medical personnel, social workers, and school teachers per the Nixon Presidential Papers.

[Source: NM e-Veterans News 9 Jan 06 - Research accredited to Capt. Marshal Hanson, U.S.N.R

(Ret.) & Statistical Source Capt. Scott Beaton]



## IRS Statute of Limitations

Often American expatriates do not file a US tax return under several mistaken assumptions. The three main ones are:

They file and pay taxes to a foreign country of residence.

They earn less than the foreign earned income exclusion.

After many years of not filing to remain under the radar.

Actually US tax laws require US citizens and resident aliens to report their worldwide income annually unless their income is below the combination of a Standard Deduction and Exemption amounts. In 2007 a Single filer's Standard Deduction was \$5,350 and Exemption \$3,400. So unless

as a Single filer you were below this \$8,750 (\$5,350 + \$3,400) threshold, filing an income tax return in a foreign country does not excuse you from filing state-side. The Foreign Earned Income Exclusion (FEIE), worth \$85,700 in 2007, is intended to help US filers from being taxed twice on their foreign income. But FEIE cannot be applied against investment and other forms of income. Nor can it be taken if IRS challenges a non-filer to report prior year foreign earnings and decides against allowing FEIE. So even if those foreign earnings are excluded from US taxation, they are still reportable. Staying under the radar is risky, especially as IRS is steadily increasing its reach via

international tax treaties and auditors. The worst scenario is to be discovered and face possible criminal sanctions for tax avoidance. Under IRS Statute of Limitations, taxpayers have three years to claim a tax refund. IRS has three years to audit a tax return or assess additional taxes. And ten years to collect outstanding tax liabilities. Anyone who has not filed a US tax return for some years from overseas should take the offensive approach by filing rather than being put on the defensive by an aggressive and suspicious IRS auditor. The Service asks that three years returns be filed. [Source: The Tax Barron Jun/Jul 08 ]



## Memorial Day Retreat 2008

Once again the retiree community at Misawa paid tribute to our fallen comrades at the annual Memorial Day Retreat held on 22 May 08. Along with formations of Navy and Air Force active duty, the retirees were present to render their respects. Col. Malone, 35 FW/CV provided the ceremony comments while the Base Honor Guard laid a wreath at the flag poles. After the National Anthems of Japan and the United States were played taps was sounded and a missing man formation of F-16s flew overhead to end the ceremony. We want to thank those individuals who set up the program that included the retiree's participation and those retirees who were able to come out and be part of this annual observance.





# 4<sup>TH</sup> of JULY

232 years of Independence

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY			
<p>There's a STAR Out There With Your Name On It!</p> <p><b>MILITARY STAR</b> YOUR OWN HOME OWNED</p> <p><b>Apply Now</b> Save 10% On Everything <small>on Friday you say!</small></p>	<p><b>Apply NOW!</b></p> <p>Affordably Luxury Star Card Promo 2-31 July</p>	<p><b>4</b> Holiday Hours 10am-6pm</p> <p><b>POWER BLOW OUT SALE</b> 4 - 6 July</p>	<p><b>5</b> Pictures with Dora &amp; Diego! 1pm-2pm</p>			
<p><b>6</b> Enter To Participate In The Scavenger Hunt 2pm See An Associate for details.</p>	<p><b>7</b> 七夕さま FREE OF DREAMS New Release</p>	<p><b>8</b> STOP-LOSS New Release</p>	<p><b>9</b> Look for more movies at <a href="http://aafes.com">aafes.com</a> <b>ent.com</b> <a href="http://aafes.com">aafes.com</a> <small>click, find, save.</small></p>	<p><b>10</b> Additional 30% Off On Selected CLEARANCE Belts, Ties, Wallets &amp; Purses</p>	<p><b>11</b> Celebrate Blueberries It's National Blueberry Month!</p>	<p><b>12</b> Buy a Laptop &amp; Receive 25% Off On Selected Laptop Case</p>
<p><b>13</b> 25% Off Selected Patio Furniture</p>	<p><b>14</b> Shout Out Specials! Lunch Time &amp; Dinner Time</p>	<p><b>15</b> Swim, Splash &amp; SAVE 25% Selected Swimwear &amp; gear</p>	<p><b>16</b> Meet Your Manager! 11am-1pm</p>	<p><b>17</b> Story Time at <b>BookMark</b> 1pm-1:30pm</p>	<p><b>18</b> Rent 3 Videos &amp; Receive 4th FREE</p>	<p><b>EXCLUSIVE!!</b> The Average Environmental CD for the troops FREE MUSIC DOWNLOADS! <small>get us anything under the sun!</small></p>
<p><b>20</b> DEMO 2pm-3:30pm</p>	<p><b>21</b> Birthstone of the Month <b>Ruby</b></p>	<p><b>22</b> LAST WINTER New Release SCARLETT JOHNSON OF THE YEAR</p>	<p>25 July 2008</p> <p><b>113</b> years of service &amp; value <b>AFES</b> Cake Cutting 12pm</p>		<p><b>26</b> DART for Savings! 12pm-1pm</p>	
<p><b>27</b> Parent's Day Games for the Family! 12pm-2pm</p>	<p><b>28</b> Misawa BX</p>	<p><b>29</b> Meet Your Manager! 11am-1pm</p>	<p><b>30</b> DEMO 11am-12:30pm <b>DREAMING</b> HILLARY SWANK</p>	<p><b>31</b> Story Time at <b>BookMark</b> 1pm-1:30pm</p>	<p><b>BACK 2 SCHOOL 2008</b> Essay Contest! "What AAFES means to my family."</p>	<p>In 200 words or less, tell us "what AAFES means to your family!" You could win a desktop or laptop computer, a \$500 Savings Bond or a \$200 Savings Bond.</p> <p>Prizes awarded for the following prize groups:  <ul style="list-style-type: none"> <li>1st Prize: Desktop Computer</li> <li>2nd Prize: Laptop Computer</li> <li>3rd Prize: \$500 Savings Bond</li> <li>4th Prize: \$200 Savings Bond</li> </ul> </p> <p>Make entries go to <a href="http://www.aafes.com">www.aafes.com</a> by 11:59pm on Friday, August 15th. Winner to be announced in September 2008.</p>

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Exchange catalog

***DON'T MISS THIS YEAR'S FESTIVITIES***

*8th Annual Retiree  
Appreciation Day*



*20 September 2008  
Mutsu Officers Club  
and BX Mall*

35th FW/CVR  
Unit 5021  
APO AP 96319-5021  
Phone: 011-81-3117-66-4428/5675  
DSN: (315) 226-4428/5675



35th Fighter Wing  
Misawa Air Base, Japan

## WE'RE ON THE WEB!

[HTTP://MISAWARAO.ORG](http://MISAWARAO.ORG)



Lodging Front Desk: 222-1182  
Command Post: 226-9899  
Law Enforcement: 226-3600  
Emergency Room: Non-Urgent- 226-6647  
Emergency- 911  
Medical/Dental Appointments-  
Medical: 226-6111  
Dental: 226-6700  
AAFES General Manager: 222-7410  
Commissary Officer: 226-3482  
Anthony's Pizza: 222-6300  
Pizza Hut: 222-5000  
Clothing Sales: 222-8709  
Fitness Center: 226-3982  
Library: 226-3068  
Misawa Clubs-  
Enlisted: 222-9514  
Officer: 226-2016  
Base Theater: 222-8700  
Taxi-  
Official: 226-3328  
Non-Official: 222-5438  
Weather Forecast: 226-3064  
Note: When dialing from off base, local area, dial 63-xxxx instead of 222-xxxx, and 64-xxxx instead of 226-xxxx. Outside local area add 0176.

MISCELLANEOUS NUMBERS

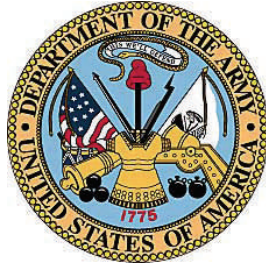
## Still Serving!

The Misawa Air Base Retiree Activities Office is an official activity organized in accordance with AFI 36-3106. The office is here to assist retirees from all military services in the Tohoku and Hokkaido regions of Japan. We can provide assistance in pay, taxes, social security, and personal/casualty affairs as well as many other matters the retiree may need help with. We provide a focal point for retirees and/or their survivors with questions/concerns and work closely with the active duty community. Through the office and the activities of the Misawa Military Retirees Association we are able to provide assistance to indigent widows in the area with fuel, food and living expenses. The office is supplied and equipped through organizational funding, while being staffed entirely by volunteers.

The office is open Tuesday through Friday from 0900 through 1500 hours. We are located in room 210, Bldg 653. If you are unable to contact the RAO in an emergency, you may contact the Casualty Assistance Representative in the Airman & Family Readiness Center, 226-4735 or from off base, 64-4735. Japanese Nationals requiring assistance, who may have limited English language skills, contact MSgt (Ret) Joe Roginski, 222-7090 or from off base, 63-7090.

**Misawa Military Retirees Association meets bi-monthly on the first Tuesday, of even months, at 1700 hours, in the Tohoku Enlisted Club's Gray Room. All military retirees regardless of service affiliation are welcome as members. We are your voice to the active duty community and help to support the many retiree programs on the base. We also provide assistance in emergencies to retirees and surviving spouses in times of need. Come out and help support our efforts.**





## SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



This publication is written, edited and published by the Misawa Air Base Retiree Activities Office, for the retired community in northern Japan. The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF or the 35 FW. While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy can be given nor should be assumed.

RETIREE ACTIVITIES OFFICE  
35 FW/CVR  
UNIT 5021  
APO AP 96319-5021  
OFFICIAL MAIL

MPS

TO: