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RETIREE PERSONNEL
RETIREE ACTIVITIES PROGRAM
NEWS

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I AM YOUR FLAG

By SMSgt. Retired, James M. Fillmore

I have been kicked, trampled, burned, buried and shot full of holes. I have fought battles, but I prefer the untroubled air of a world at peace.

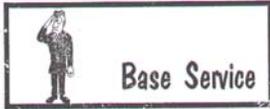
I am your flag. I represent the freedom of man and I shall fly high, thundering in silence for the whole world to hear. My gentle rustling in the breeze sounds out the warning to all whom would bury me forever that below stands a population dedicated to liberty.

For those who have perished for my right of

freedom of flight, those who will die, and indeed, for those who would live, I stand as a symbol of freedom-loving men.

I have been carried into battle in faraway lands, always in the cause of freedom. I am bloodstained, torn, and many times wearied and saddened by then thousands who have paid the supreme sacrifice. Don't let it all be for nothing. Tell me the brave have all died for a worthwhile cause. Be proud of what I represent and display me for all to see.

Whether you call me "Old Glory," "Star Spangled Banner," or "Stars and Stripes," I shall fly forever as a symbol of your freedom as I did for your ancestors and as I shall for your heirs. I am your flag.



DRIVING CLASS

The next session of the **Driving Safety Program**, sponsored by AARP, will be on base in the **People Center, Area B, Building 219, Room 1440C/D Wednesday 6 August 2003**. The class is limited to 30 students, and is not restricted to military families; others are welcome. Enroll early. The one-day class **starts promptly at 0830**, and concludes at 1645. All automobile insurance companies conducting business in California are required to provide a premium discount to drivers 55 years or older if they have a good driving record and complete this course. It is necessary to attend the eight hours to qualify for a Certificate of Completion, which is provided by the Department of Motor Vehicles. **To enroll, send a check for \$10.00, payable to AARP, to the RETIREE ACTIVITIES OFFICE, ATTN: Lt Col Ervin Heilman. Please include your telephone number.**



FORGOTTEN WIDOWS MILESTONE

With a major milestone coming up 1 December 2003, Air Force officials are increasing efforts to reach surviving spouses who may fall into a category called "forgotten widows." To date, more than 900 individuals have applied for the Annuity for Certain Military Surviving Spouses (ACMSS) with more than 600 of them, being approved, according to Frank Viser of the Retiree Services Branch in the Air Force Personnel Center. They are currently receiving a monthly annuity of \$188.36. Since there is a six-year statute of limitations on payments, the 1 December 2003 date becomes most significant since it's the six year anniversary of the program's effective date. Currently, if approved, an annuity will be paid retroactive to December 1997 for active duty spouses and as late as October 1999 for some Reserve spouses. Viser explained that there is no statute on applications, meaning that while no one will be barred from applying in the future, they will be barred from receiving more than six years worth of retroactive payments. Currently, widows who receive an annuity retroactive to 1 December 1997 are receiving in excess of \$11,000 plus the \$188.36 monthly pension.

Eligibility criteria remain the same. For spouses of active duty retirees, the member must have retired before 21 September 1972, and died prior to 21 March 1974. For spouses of Reserve retirees - member must have retired; been entitled to pay except for not attaining age

60; and died prior to 1 October 1978. In addition, applicants must not have remarried or be receiving any other military survivor annuity. If you believe you, or someone you know, is eligible, contact Viser at **1 800 531-7502**, for further information and to obtain an application.

ACT REDUCES RETIREMENT HOME RATES, CHANGES NAME

The 2002 National Defense Authorization Act changed some aspects of the Armed Forces Retirement Home. For military retirees and certain veterans, the most important change was the reduction in residency fees. The legislation reduced the residency fee to 35 percent of all income to a maximum of \$1,014 for independent living. This is down from 40 percent, and a maximum of \$1,500. Residents at the Gulfport location - formerly known as the U.S. Naval Home, and currently as AFRH-Gulfport- will benefit from a temporary reduction in the maximum fee- \$800 per month until renovated quarters are available or December 2006.

Both locations, AFRH- Gulfport and AFRH-Washington (formerly known as the U.S. Soldiers and Airmen's Home) are considered Continuing Care Retirement Communities. Residency is open to those veterans from the armed forces whose active-duty service was at least 50 percent enlisted, warrant officer or limited-duty officer who fit at least one of the following categories:

- Retirees with 20 or more years of active-duty service who are at least 60 years old;
- Veterans who are unable to earn a livelihood due to a service connected disability;
- Veterans who are unable to earn a livelihood due to a non-service connected disability and who served in a war theater or received hostile Fire pay;
- Female veterans who served prior to 1948.

More information is available on the web at www.afrh.com. For the Washington location, call **1 800 422-9988**, or write: 3700 N. Capitol St NW, Washington DC 20317, or via email: publicaffairs@dc.afrh.gov. The Gulfport location can be reached at **1 800 332-3527**, or write: 1800 Beach Dr, Gulfport, MS 39507, or via email at licaffairs@gulfport.afrh.gov.

EXERCISING

It is well documented that for every minute you exercise, you add a minute to your life. This enables you, at 85 years of age, to spend an additional 5 months in a nursing home at \$5000 per month!

My grandmother started walking five miles a day when she was 60. Now she's 97 years old and we don't know where the hell she is!

I joined a health club last year and spent about 400 bucks. Haven't lost a pound. Apparently you have to show up.

I have to exercise early in the morning before my brain figures out what I'm doing.

I like long walks, especially when they are taken by people who annoy me.

The advantage of exercising every day is that you die healthier.

If you are going to try cross-country skiing, start with a small country (ANON)

AIR FORCE AID AVAILABLE FOR ALL MEMBERS

Emergencies affect military families in many ways, but for those who know about the Air Force Aid Society (AFAS), their **hardship** can be lessened with assistance in the form of loans and grants. Assistance is dependent upon the merits of each individual case. AFAS helps enlisted men and officers, whether they are on active duty, retired, Guard or Reserve. For further information contact Family Support at **310 363-1121**.

THREE EUROPEAN RESORTS TO CLOSE EARLIER

WASHINGTON, April 7, 2003 - The war in Iraq, increased force protection and a declining dollar value overseas has forced Army officials to close three of its armed forces recreation centers in Europe a year earlier than planned. The Von Steuben Hotel in Garmisch will close 15 April while the Chiemsee Lake and Park hotels will remain open through Labor Day 1 September and close permanently the next day. All three hotels were originally scheduled to close in October 2004. Meanwhile, Garmisch's Patton Hotel, Alpenblick Golf Course, outdoor recreation equipment checkout center, tour service and the campground will stay open. Remaining AFRC Europe facilities in Garmisch will stay open while the new 330-room hotel Sheridan there is under construction. The hotel will open in October 2004, the date Army had planned to end all operations in Chiemsee and close the hotel in Garmisch.
(U.S. Army Community and Family Support Center press release.)



STARS AND STRIPES TO SEND PERSONAL MESSAGES

Members of the retiree community with family members and friends deployed to the Persian Gulf region and other overseas locations are able to send personal messages to them via the pages of Stars and Stripes.

"Messages of Support," a daily section debuting 17 March gave family and friends of deployed service members a chance to pass their greetings, words of encouragement and announcements free of charge.

"In the past few weeks, we've received a significant number of e-mail messages from spouses, parents, friends and others trying to get in contact with their loved ones serving in the Persian Gulf region. Printing messages from folks on the home front seemed like a natural extension of our mission," said Stars and Stripes Publisher Thomas Kelsch.

"Messages of Support" can be e-mailed to Stars and Stripes 24 hours a day at messages@estripes.com, are limited to 50 words or less and will be printed on a first-come, first-run basis. "Stars and Stripes" reserves the right to screen and edit all messages and to omit any determined inappropriate.

Stars and Stripes is the editorially independent, Defense Department-authorized daily newspaper distributed overseas for the U.S. military community. It provides commercially available U.S. and world news and objective, staff-produced stories relevant to the military community in a balanced, fair and accurate manner. "Stripes" is currently increasing its Middle East circulation with the goal of providing one paper for every three persons stationed there. (Stars and Stripes)



The Air Force Office of Special Investigations (AFOSI) is the executive agency for the Eagle Eyes program, an Air Force Chief of Staff-endorsed initiative designed to identify terrorists and stop them before they have a chance to strike our people, bases, and communities. But we need your help! We know that terrorists must spend weeks to months watching and planning for a terrorist strike. This is when they are most vulnerable to detection, and when we have the best chance to catch them. AFOSI challenges you to stay vigilant in your community and watch for the following indicators of terrorist activity:

Surveillance: Someone recording or monitoring activities, including the use of cameras (both still and video), note taking, drawing diagrams, writing on maps, or using binoculars or any other vision-enhancing device.

Elicitation: Anyone or any organization attempting to gain information by mail, fax, telephone, or in person about military operations or people.

Tests of Security: Any attempts to measure reaction times to security breaches or to penetrate physical security barriers or procedures.

Acquiring Supplies: Purchasing or stealing explosives, weapons, ammunition, uniforms, decals, flight manuals, passes or badges (or the equipment to manufacture them), or any other controlled items.

Suspicious Persons Out of Place: People who don't seem to belong in the workplace, neighborhood, business establishment, or anywhere else. This also includes suspicious border crossings, stowaways aboard ship, or people jumping ship in port.

Dry Run: Putting people into position and moving them about without actually committing a terrorist act such as a kidnapping or bombing. An element of this activity could also include mapping out routes and determining the timing of traffic lights and flow.

Deploying Assets: People and supplies getting into position to commit the act. This is the last opportunity to alert authorities before the terrorism occurs!

Law enforcement officials can't be everywhere, so we count on you to be our eyes and ears. Nobody knows your community better. Help keep it safe from terrorism by reporting any suspicious activity to AFOSI. Call 24 hours a day. **310 363-3937. We're counting on you!**

NEWS FROM THE LAX USO

Yes, volunteers are needed at the USO. They will be expanding the facility to triple the size in the next two months, and will need to dramatically increase the volunteer team. Please call at **310-645-3716** during normal duty hours for more information.

The new Bob Hope USO facility at Los Angeles International Airport (LAX) will be built on a high traffic, high visibility ground level parcel of land located between Terminals One and Two. It will be just steps from Terminal Two, the hub of the U. S. Air Mobility Command (AMC) operations on the west coast. (Mike Teilmann, Exec. Director Bob Hope Hollywood USO at LAX)

CALL IMPORTANT? ALWAYS GET A NAME.

Got a pencil? How about a piece of paper? If you're calling someone to ask questions, get a phone number or voice a complaint, the only thing more essential is the phone itself.

Besides the obvious reason of having these tools immediately available to write down the information you need, it's extremely important to get the name of the person to whom you're speaking.

That's the advice of Pat Peek, chief of the Air Force Retiree Services Branch in the Air Force Personnel Center (AFPC/DPPTTR), who deals with many customers on a daily basis. Not all of them have called the right place, and some of them have been wrongly referred to her staff by another agency.

Ms. Peek said the customer should always get a name - just in case. "When answering the phone, my staff always gives their name, but chances are this comes before the customer really starts listening so don't ever be too embarrassed to ask for the name again. "That way, you'll be able to ask for the same person.



BANK RECORDS

To Keep or Toss Out? Bank statements, credit card bills, cancelled checks, ATM receipts. You know these documents can come in handy. But, you may be saving some bank records too long and others not long enough. When to discard, that's going to be up to you, perhaps after talking to your accountant or attorney. But it is important to develop a plan for managing all this paperwork. The most compelling reason to do so is that Federal tax rules require that you have receipts and other records that support items on your tax return for as long as the IRS can assess you for additional tax - that

can go back **three years** from the date you **filed** your tax return, but they can go back **six years** if they suspect you **filed** and underreported your income by more than 25% - a common occurrence.

TIME TABLE: Cancelled Checks: Those that don't pertain to, or for tax purposes, can probably be destroyed after one year. Cancelled checks that do support tax returns- charitable contributions or tax payments should be held for at least **seven years** – that will cover the six year assessment period when return was filed and check written. Keep indefinitely (for other tax reasons) any cancelled checks and related receipts or documents for a home purchase or sale, renovations or other improvements to a property you own, and non-deductible contributions to an IRA account card receipts.

Deposit, ATM, Credit Card and Debit Card Receipts: Save them until the transaction appears on your statement account and you've verified that the information that appears is correct and accurate.

Credit Card and Bank Account Statements: Save those that have no tax or other long-term significance for about a year, but save the rest for up to seven years. If you get a detailed annual statement, keep that and discard the corresponding monthly statements. Be sure to mark closed deposit accounts as such, save time in settling estate problems.

Credit Card Contracts and Other Loan Agreements: Keep as long as the account is active, in case you have a dispute with your lender over terms of the contract.

Documentation of Purchase or Sale of Stocks, Bonds and Other Investments. Retain these while you own the investment and then seven years after that.

Finally, before tossing away any document that contains your Social Security number, a bank account number or personal information (especially financial information), **shred it** to avoid becoming a victim of identity theft. (FDIC Consumer news, Fall 2002) (RAO Patrick AFB)

BEST [ACTUAL] HEADLINES OF 2002

Something Went Wrong in Jet Crash, Expert Says
 Police Begin Campaign to Run Down Jaywalkers
 Panda Mating Fails; Veterinarian Takes Over
 Teacher Strikes Idle Kids
 Miners Refuse to Work after Death
 Juvenile Court to Try Shooting Defendant
 War Dims Hope for Peace
 If Strike Isn't Settled Quickly, It May Last Awhile
 Enfield (London) Couple Slain; Police Suspect Homicide
 Red Tape Holds Up New Bridges
 Typhoon Rips Through Cemetery; Hundreds Dead
 Man Struck By Lightning Faces Battery Charge
 Astronaut Takes Blame for Gas in Spacecraft
 Kids Make Nutritious Snacks
 Chef Throws His Heart into Helping Feed Needy

Local High School Dropouts Cut in Half
 Hospitals are sued by 7 Foot Doctors (ANON)

DEAR FRIENDS OF THE EL TORO COMMISSARY

Today, Congressman Cox released a very powerful letter he sent to the Department of Defense arguing our case for a commissary at El Toro. It is perhaps the most powerful letter he's ever sent, as it was based on an argument Ken Lee set forth that convinced the Congressman's office that we have a very strong case. The Congressman also put forth some extra effort by garnering the support of his Congressional colleagues in Orange County, which include Congresswoman Sanchez, Congressman Royce, and others to whom we owe our thanks. Please click on the link below to see the contents of the letter (it's posted on our web site): www.eltorocommissary.com and be sure to click on 'Latest News'.

We thought you'd appreciate having some solid evidence that we, and the Congressman are working hard to make a commissary at El Toro happen and the letter is a major step forward.

If any of you feel inspired by our efforts and would like to make a donation to help our cause, please make your checks payable to "Keep the Commissary" and mail them to: Keep the Commissary • P.O. Box 80016 • RSM, CA 92679, Al Harvard, KTC Chairman

MILITARY OFFICERS ASSOCIATION OF AMERICA (MOAA)

The Long Beach Chapter has a new President, Homer Davis, CDR, USN-Retired. He was a WWII Corsair pilot. The Long Beach Chapter has their dinner meeting with interesting speakers, on the 3d Wednesday of each month at 1830, at the Golden Sails-Best Western Inn, 6285 E. Pacific Coast Highway, Long Beach. Active duty, reserve, retired, formerly commissioned, and warrant officers are encouraged to join. Spouses and guests are invited to attend the dinner meetings. Call at least a day in advance to RSVP for the dinner entree choice or for more information to: 562 435-1746. (Update)

MILITARY TRAVEL SPECIALISTS

You save an additional 20% to 35% off the lowest unrestricted fare with five cruise lines: Carnival, Celebrity Cruises, Norwegian Cruise Line, Orient Line and Royal Caribbean. These special reduced military rates are only available to active, retired and military family members. Complete information including ships and sailings dates is available at: www.MilitaryRates.net. For more information call **1-800 211-5107**, e-mail: bobbie@moaavacations.com

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EDITORIAL POLICY

All Retirees are encouraged to send articles for the Newsletter. The contents may **NOT** be critical of DoD national policy or veteran's organizations. The Editor reserves the right to reduce the length of the material to fit space available.

DEADLINE FOR THE WINTER ISSUE:
1 NOVEMBER 2003