The Voice for Military Families

MAY 2003

NEWSLETTER VOL. 14, NO. 5

Military Spouse Appreciation Day
May 9

Mother's Day
May 11

IN THIS ISSUE

From the President's Desk: The Rally for America 2
With Deepest Regrets....2
Wild about America....2
Contributor's Corner 3
What Are the Member Benefits of Our Association?....3
United We Stand 3
News From Congress and DoD
Legislative Report....4
News You Can Use 5
Clip and Save: Support of Children during Deployment....6
The Yellow Ribbon Tree 6
CaringBridge: Bringing Together Your Caring Community 7
Sprint's Military Recruitment Program 7
Financial Planning Resources for Military Families....7
Ask NMFA 9
Membership Application 9
Community Support Groups 10

NMFA
The National Military Family Association

Serving the families of the seven uniformed services: Army, Marine Corps, Navy, Air Force, Coast Guard, Public Health Service, National Oceanic and Atmospheric Administration

NMFA Briefs the Reserve Forces Policy Board

Fonta Footman-Mitchell, Reserve spouse for seven years

As a Reserve spouse, I was afforded the opportunity of a lifetime. One of my personal aspirations was to have the opportunity to visit the Pentagon. Not only was I able to see the inside of the Pentagon, I was also able to participate in a meeting where policies are made that affect the Guard and Reserve.

Lillie S. Cannon, Deputy Director of Government Relations, and I attended the Reserve Forces Policy Board quarterly planning meeting on April 2, 2003. Lillie served on a panel of twelve military-related associations.

The panel was asked to share the top three to five legislative initiatives their associations support for the Guard and Reserve. This marked the second time that the board invited members of The Military Coalition to provide input. The following Coalition members participated:

- ☆ Association of the United States Army (AUSA)
- ☆ Enlisted Association of the National Guard of the United States (EANGUS)
- ☆ Fleet Reserve Association (FRA)
- ☆ Marine Corps Reserve Association (MCRA)
- ☆ Military Officers Association of America (MOAA)
- ☆ National Guard Association of the United States (NGAUS)
- ☆ National Military Family Association (NMFA)
- ☆ Navy Enlisted Reserve Association (NERA)
- ☆ Naval Reserve Association (NRA)
- ☆ Reserve Officers Association (ROA)

The top three issues collectively discussed by the panel were:

- ☆ **Health care**: the complexity of the TRICARE system, TRICARE doctors not being accessible, and the dental readiness of our deploying military members.
- ☆ **Education**: active duty members have ten years after separation from active duty to use their tuition assistance, whereas reservist have 14 years, including the time they are serving, to utilize their tuition assistance benefit.
- ☆ **Commissary privileges**: reservists should have unlimited privileges; not just when activated, but all the time.

The top three issues collectively discussed by the panel were:

Healthcare
☆
Education
☆
Commissary privileges

The policy board was very receptive and supportive of all the issues addressed by the association panel and vowed to work closer with the associations in developing a strategy for the Guard and Reserve. The Honorable Al Zapanta, Chairman of the Reserve Forces Policy Board, expressed his deepest respect for what the associations are doing and vowed to continue to seek input from them as the policy board prepares its recommendations for the Department of Defense and Congress.

And if this was not enough for me, the panel members were invited to lunch. The guest speaker for the luncheon was Dr. Richard Carmona, the Surgeon General of the United States. It was wonderful to hear him share his experience as a Special Forces soldier and how that experience laid the foundation for all the success he has enjoyed in life. What can I say, except that I feel so blessed to have had this experience.

For NMFA's statement, check out the Testimony Section of the web site at *www.nmfa.org.*

From the President's Desk

THE RALLY FOR AMERICA

On Sunday, April 6, I stood in the cold sunshine to speak at the "Rally for America" in York, Pennsylvania. Nearly one thousand people turned out to wave flags, listen to patriotic music, and support our troops in Iraq and their families here at home. The view from the stage was awesome. Many folks had photos of "their" servicemember on posters; everyone had a heart full of pride. It was a privilege to have the opportunity to tell the crowd about NMFA and to thank them for their support of military families.

One of the speakers said some things that went to the heart of what we all felt:

"I can assure you that there is no better-trained, no better-equipped and no better-led military force on the face of the earth."

We Americans like to argue. And I know that there is some argument now about the war plan, and even about whether this is the right war at the right time in our nation's history. But there is one thing upon which all of us can agree. This nation we love will be the home of the free so long as it is the home of the brave. No one who has seen even a few minutes of television coverage over the past few weeks can have any doubt of the bravery of our men and women.

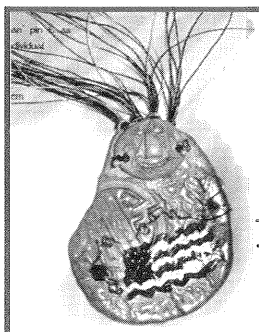
I know you join me when I say "may God bless them and may God bless America."

Sincerely yours,

With Deepest Regrets

It is with great sorrow that we announce the recent passing of NMFA Board of Advisors (BoA) member CSM Joseph M. Himelick, USA (Ret). CSM Himelick passed away on February 24, 2003, and was laid to rest in Lincoln Cemetery, Chambersburg, Pennsylvania.

CSM Himelick was a longtime, loyal member of the NMFA BoA. He offered his valuable opinions on military family issues based on his 35 years of service in the Army. Everyone here at NMFA will sorely miss his counsel and advice.



Wild about America

We all know a unique and individual woman who represents the American spirit. Bad hair days don't bother them and they wear their hearts for all to see. "Wild about America" pins leave no question about that true red, white, and blue American spirit!

To order your individually handcrafted "Wild about America" pin designed by Pam Maida, call Pure Fabrication at 301-599-1610 or Email the artist directly at *AM2PM2@worldnet.att.net*.

The National Military Family Association, Inc., is a nonprofit organization representing families of the seven uniformed services and active duty, reserve component, and retired servicemembers. If credited to NMFA, contents of this newsletter may be reproduced or reprinted.

OFFICERS

President	*Barbara Williams*
Vice President	*Candace Wheeler*
Corporate Secretary	*Patty Barrom*
Treasurer	*Tom Sims*
Vice President Development	*Tom Stanners*
Vice President Government Relations	*Paul Arcari*
Vice President Public Relations, Marketing, and Membership	*Larry Skibbie*
Vice President Volunteer Services and Representatives	*Diane Altenberg*

PRIVACY POLICY

The National Military Family Association (NMFA) is aware of the need to keep private information secure and confidential. We consider this a top priority.

We do not collect any information about you that can identify you as an individual except for the information collected to acquire membership. We do not share any of your personal information with any other group, and NMFA does not sell any names or mailing lists to outside groups.

Moving? Send NMFA your new address!

Membership is $20 per year and may be paid at the address below. Postmaster: Send address changes to NMFA, 2500 North Van Dorn St., Suite 102, Alexandria, VA 22302-1601. (ISSN# 1075-0975)

National Military Family Association
2500 North Van Dorn St., Suite 102
Alexandria, VA 22302-1601
Phone: 703-931-6632 Fax: 703-931-4600
E-mail: families@nmfa.org

What Are the Member Benefits of Our Association?

Uniformed services families are our top priority and that will never change. NMFA will continue to be the Voice that protects the rights and benefits of our family members. NMFA realizes how important making a difference is and we are attempting to make a difference for you personally by offering a new and expanded benefits package:

- ☆ Monthly NMFA Newsletter, "The Voice for Military Families."
- ☆ Eligibility to join Pentagon Federal Credit Union, a full-service, 24-hour financial institution with experience serving military members worldwide. Visit their web site at *www.penfed.org* for further information.
- ☆ A special subscription rate to Army, Air Force, Navy, or Marine Times. $5.00 of each subscription will come back to NMFA. Call 800-368-5718 for subscription rates and details.
- ☆ Discount with GEICO Direct auto insurance. Call 1-800-MILITARY (800-645-4827) for details. Eligibility for discount determined by GEICO.
- ☆ Qcorps, an online resident connection service for the one-stop consumer purchase of multiple utilities and home-services. Check out the members-only section on the NMFA web site for further details on how to access this relocation benefit.**
- ☆ Whether traveling for business or pleasure, receive money-saving rates and discounts and enjoy the comfort and reliability of renting with the Avis Rent-A-Car System. Check out the members-only section on the NMFA web site for further details on how to access this relocation benefit.**
- ☆ Save money on your next vacation through Brennco Travel, a specialist in military travel. Enjoy significant military discounts to destinations around the globe. Receive the lowest rates and the most amenities giving you more value for your travel dollar. Call 800-211-5107 to speak to their full-service travel agents, or for a complete list of more that 2,000 reduced-rate cruises, log on to *www.militaryrates.net*.**
- ☆ Receive a 30% discount on all purchases with Altissimo! Recordings. Check out the members-only section on the NMFA web site for further details on accessing your NMFA members-only discount. To find out further information on Altissimo! the ultimate source for America's greatest military bands, orchestras, and ensembles, check out their web site at *www.militarymusic.com*. **

*** Denotes new benefit*

Contributor's Corner

NMFA APPRECIATES ITS SUPPORTORS

The continued generosity of the business world allows NMFA to fulfill its mission. Our current efforts involve aggressively advocating for improvements in the quality of military family life as well as for developing educational programs to inform family members about their rights, benefits, and the effect of current events on their lives. We wish to extend a special thank you to our most recent contributors:

New Corporate Members

Kirtland Federal Credit Union

Kirtland Federal Credit Union is a member-owned financial services cooperative that proudly serves those in the military and other organizations who support the defense of our nation.

Donations

The Promenade in Temecula

The Promenade in Temecula, a shopping mall in the Camp Pendelton, California area, generously donated money collected during the cleaning of the mall's fountain.

In-Kind Donations

Hope Enterprises, Inc.

Hope Enterprises donated a cap, book, and compact disk from their Bob Hope memorabilia collection.

Mrs. Mary Moore

Thank you to Mary for her generous donation of office supplies to NMFA's headquarters in Alexandria, VA.

Contact Kathleen Burke or Miranda Willis in NMFA's Development Department to donate or for more information at 703-931-6632.

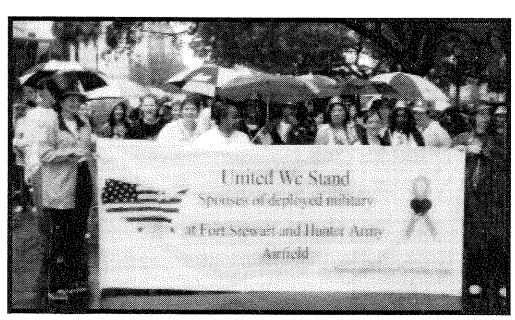
Apologies to Turn-of-Year Donors

We would like to apologize to several donors whose much-appreciated gifts fell on the eve of the new year, and were not included in our acknowledgement of 2002 donors in our last issue. We regret any inconvenience this may have caused. Because every dollar given allows us to continue to effect positive change in the lives of the families who count on us, we are indebted to you for your financial generosity:

Family Advocate Spouse Club: Vicenza Military Spouses' and Civilians' Club

Family Advocate Individual: Mr. James R. Mott

Family Supporter: Dr. and Mrs. Mark Clodfelter



United We Stand

On March 17, 2003, the family members of the 3rd Infantry Division were invited to participate in the St. Patrick's Day Parade in Savannah, GA. Traditionally, it is the servicemembers who participate; however, this year, due to the deployment of military units from Fort Stewart and Hunter Army Airfield, the parade marshall invited families of the deployed servicemembers to participate in their stead. These families, marching in the pouring rain, were greeted with wild applause along the parade route.

Joyce Wessel Raezer, Director; Lillie Cannon, Deputy Director; Kathy Moakler, Senior Issues Specialist; Sara Bell, Legislative Administrative Assistant

Legislative Report

Good News for Military Families!

Two important policy changes made by the Commissioner of the Social Security Administration during March will ensure that some military families with a disabled family member will be able to retain valuable Supplemental Security Income (SSI) benefits, even when a servicemember's pay and allowances change. Earlier this year, NMFA heard from families and Exceptional Family Member Program (EFMP) personnel that some families were losing SSI because the servicemember was deployed and started receiving additional deployment-related pay and allowances. The SSI law specifically excludes only hostile fire pay and imminent danger pay from the calculation of a military family's income when determining eligibility for SSI; other allowances are counted as unearned income. Although the dollar amount of SSI received by military families is often quite small, SSI is the gateway to Medicaid, which covers certain benefits or services for the disabled that are not covered under TRICARE.

NMFA included information about the need to change how military allowances are treated in determining SSI eligibility in congressional testimony and raised it in meetings with congressional staffers, military leaders, and the press. NMFA also highlighted another SSI issue, the counting of Basic Allowance for Housing (BAH) received by military families living in privatized military family housing as unearned income. The office of Representative Robin Hayes (R-NC, 8th) contacted the Social Security Administration, which, after reviewing the issue, implemented two policy changes. The first, retroactive to October 1, 2002, exempts deployment pays received by servicemembers in a combat zone from counting toward the income limits used to determine SSI eligibility for disabled family members. The second, effective March 27, 2003, exempts BAH received by military families living in privatized military family housing from income calculations.

In a letter to Representative Hayes announcing the changes, Social Security Administration Commissioner Jo Anne Barnhart also discussed two other proposals contained in the administration's FY 2004 budget request concerning SSI and military families. One proposal would expand SSI eligibility to include blind and disabled children who are born or suffer an onset of blindness or disability while residing with parents who are military personnel stationed outside the United States. Currently, children of military personnel stationed overseas may only be eligible for SSI if they received it while they were in the United States. The second proposal would result in the treatment of most cash military compensation as earned income. Currently, SSA treats most military allowances as unearned income, which has a higher weighting in the eligibility formulas than basic pay.

NMFA has already heard from families who are being contacted by their local Social Security offices and informed that their eligibility has changed because of the policy revisions. Although these changes and the proposals in the budget request will help many military families, a few more revisions in the eligibility formula are needed to ensure that changes in military allowances do not have a negative impact on some of the most vulnerable families' access to services. NMFA will continue to work for needed changes, such as exempting payments received by all deployed servicemembers, not just those in combat zones.

NMFA would like to thank all the individuals and organizations who helped raise the visibility of this issue and obtain the changes, including Representative Hayes and his staff, the Marine Corps leadership and Exceptional Family Member Program personnel, the military Times newspapers, Specialized Training of Military Parents (STOMP), Team of Advocates for Special Kids, Inc., and the individual families who shared their stories.

Senate Includes Increases to Deployment Pays in War Supplemental

The Senate voted on April 2 to make increases in danger pay and the family separation allowance retroactive to October 1, 2002. In an amendment to the wartime supplemental appropriations bill, submitted by Appropriations Committee Chairman Senator Ted Stevens (R-AK), the Senate voted to increase imminent danger pay to $225 a month, a $75 increase from the current rate. Family separation allowance jumps to a new rate of $250 a month, from $100. The cost of the increased payments is estimated at $600 to $700 million for FY 2003.

Senator Richard Durbin (D-IL), one of the senators championing the increases, said the extra money is not intended to be full compensation for the cost and danger of going to war but is meant to show servicemembers that the nation cares. The final bill was passed before Congress recessed for two weeks. Adding the increases to the $75 billion wartime supplemental funding bill means servicemembers could start receiving the higher payments within a month.

Military Tax Legislation Still Working

In the latest action in the long-running saga to secure legislation providing military tax breaks, the House of Representatives passed H.R. 1664 on April 9. This revised bill contains provisions from earlier House and Senate versions, which would:

- ☆ Allow members of the Uniformed Services and Foreign Service to suspend for up to five years the running of the period used to determine residency for the purposes of excluding capital gains from a home sale when assigned on orders more than 150 miles from the residence.
- ☆ Make tax-free the entire $6,000 death gratuity received by survivors of servicemembers killed on active duty.
- ☆ Expand combat zone tax filing rules to contingency operations.
- ☆ Allow Guard and Reserve members to

Legislative Report

Continued from Page 4

deduct up to $1,500 of expenses incurred when traveling to drill.

☆ Provide tax relief to families of the Columbia astronauts.

At press time, there was no word on when the Senate would take up the measure.

Exchange Merger Debated at Hearing

The Department has stated its intent to pursue legislative changes needed to consolidate the three military exchange systems. Proposals for exchange consolidation have been floated before, but have not received concurrence from all Services. Though NMFA has applauded efforts by the three systems to cooperate whenever possible, we have also encouraged them to remain responsive to the needs of their beneficiaries, both in the product mix in the stores and the spending of the Morale, Welfare, and Recreation revenues they generate. NMFA would, therefore, want to know how consolidation would make the system both more cost-effective than current exchange coordination efforts and more responsive to beneficiaries.

Exchange consolidation was the primary topic of interest at an April 2 hearing of the Total Force Subcommittee of the House Armed Services Committee. Charles S. Abell, Principal Deputy Undersecretary of Defense for Personnel and Readiness, stressed that there are no immediate plans to make any changes to the way the exchange services operate. Instead, DoD officials will develop a plan over the next 24 months and will then present that plan to Congress for approval, because any consolidation proposal would require a legislative change.

News You Can Use

DoD Updates Smallpox Information

DoD has updated its information on the smallpox vaccine to reflect new guidance on cardiac risk. Based on available information, both DoD and the Centers for Disease Control (CDC) recommend that people with cardiac conditions should not receive smallpox vaccination at this time. Updated information can be found on DoD's smallpox web site: *www.smallpox.army.mil* and in the revised trifold brochure: *www.smallpox.army.mil/media/pdf/spTrifold.pdf.*

Is Your Life Insurance Policy Negated by a War Clause?

Families of military members insured by the Servicemembers' Group Life Insurance (SGLI) are covered in the event of the member's death in a military conflict and will receive up to the maximum $250,000 insurance payment. But, what some may not know—especially in the National Guard and Reserve community—is that the survivors of servicemembers who choose commercial life insurance policies instead of SGLI may not be so lucky. Many commercial life-insurance policies carry, as a matter of company policy, what is called a "war clause" or "military service exclusion," a provision that excludes coverage for death or injury caused by acts of war. If the policy has a "war clause" or "exclusion," the life insurance company is not required to pay the full face value of the policy to beneficiaries.

Because SGLI does not have a war clause, servicemembers maintaining SGLI and their families are covered. Servicemembers—whether active, Guard, or Reserve—must read their policies carefully and maintain insurance for themselves to ensure coverage and benefits during times of conflict. Beginning in July, SGLI will also be a better buy for servicemembers: the cost for a $250,000 policy — the maximum coverage—will drop from $20 to $16.25 monthly, a $3.75 savings. Premiums will also be reduced for SGLI family coverage, with rates varying among age groups.

For more information on SGLI, go to: *www.insurance.va.gov.*

New Publication Provides Deployment Help for Parents, Schools, and Children

The Military Child Education Coalition (MCEC) has prepared a new brochure on "How to prepare our children and stay involved in their education during deployment…" The booklet provides flexible suggestions for use by parents and educators during predeployment, deployment, and during the reunion period. It is illustrated by student art and includes student writings about being a military child. The pamphlet can be downloaded from the MCEC web site at: *www.militarychild.org.*

The Department of Defense Educational Opportunities Directorate, in conjunction with the Department of Education, has prepared an educators' guide to helping children deal with deployment. The guide is available on the Department of Education's web site at: *www.ed.gov/inits/homefront.*

Contact TRICARE with Questions

TRICARE beneficiaries have several sources for assistance and information. Primary sources include local TRICARE Service Centers, military treatment facility Beneficiary Counseling and Assistance Coordinators (BCAC), or the TRICARE contractors' web sites. Beneficiaries can also contact the toll-free DoD Worldwide TRICARE Information Center at 1-888-363-5433 or 1-877-363-6337. The center's operating hours are: 0900–1900 Mon-Fri, 1100–1630 Sat (EST). Beneficiaries can email TRICARE questions to: *TRICARE_Help@amedd.army.mil* or *QUESTIONS@tma.osd.mil.*

CLIP AND SAVE

Clip and Save Committee, Theresa Donahoe, Chairperson

Support of Children during Deployment

The war in Iraq, threats of terrorism at home, and protests nationwide produce intense feelings of anxiety and stress for members of the military community. For their children, who are not only watching and hearing the stories in "real time" but who are also experiencing everything first hand as the sons and daughters of servicemembers, the impact may be overwhelming. Whether deployed in support of the war or in support of lesser-known missions at home and around the world, deployments are emotional and challenging realities for children who call their closest soldiers "Mommy" or "Daddy."

This month's Clip and Save submission focuses on providing support to children during times of deployment. Parents, teachers, childcare workers, friends, and neighbors are the front-line resources for helping children recognize their fears and enabling them to effectively cope during these troubling times.

Cyfernet.Org ***www.cyfernet.org/warres.html***

Offers resources for parents, teachers, and family support professionals in times of war.

DoD Healthy Parenting Initiative
mfrc.calib.com/healthyparenting/deployment.cfm

Sponsored by DoD and spearheaded by the Air Force and a number of services and universities, provides a healthy parenting tool kit, command briefing resources, parent teen resources, deployment fact sheets and checklists, stories and poems, and an activity center to explore with children.

Army Family Liaison Office
aflo.org/data/modules/pbm/rendered/well_being_deployment.asp

Includes links to Operation Ready resources, maps, emotional stages of deployment, the Army's Hooah4Health web site, Guard and Reserve links, an official casualty assistance web site, and Tragedy Assistance Program for Survivors (TAPS).

Kids Information on Deployment Stuff
deploymentlink.osd.mil/kidslink/grade_select.htm

DoD site specifically designed for access by children. Categorized by age and grade level, children may access news information, maps, games, and cultural facts. Links are provided to well-known kid resources "Weekly Reader" and "Time for Kids."

California Association of School Counselors
www.schoolcounselor-ca.org/war

Presents "Resources for Dealing with War."

Managing Anxiety in Times of Crisis
www.mentalhealth.samhsa.gov/cmhs/ChildrenAnxiety/tips.asp

Department of Health and Human Services web site offers guides for parents and teachers for talking with children and adolescents, for dealing with children following a disaster, and for reducing fears and anxieties.

Educator's Guide ***www.ed.gov/inits/homefront***

DoD Educational Opportunities Directorate in conjunction with the Department of Education provides this educators' guide to helping children deal with deployment.

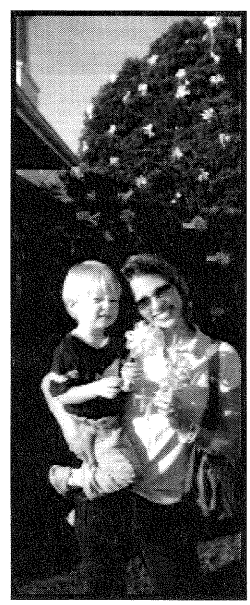
Preparing Our Children ***www.militarychild.org***

This Military Child Education Coalition web site provides predeployment, deployment, and during the reunion period suggestions. It is illustrated by student art and includes student writings about being a military child.

The Yellow Ribbon Tree

Tanna Schmidli, Director, Volunteer Services and Representatives (VS&R)

Volunteers Vice-President Diane Altenburg and Headquarters Volunteer Coordinator Martha Bioty, and I visited our NMFA Representatives at Hunter Army Airfield and Ft. Stewart, GA, during April. During our stay we participated in a Yellow Ribbon Ceremony, a "Ladies Night Out," free movie nights, briefings of family support activities, and the Savannah St. Patrick's Day Parade. As visitors, we quickly realized how fortunate we are to have representatives who not only work on our behalf, but especially for those who personally depend on them through their work with Family Readiness Groups. We left with a renewed belief in and respect for military spouses working together and supporting each other during these trying times. The communities surrounding these installations have worked hard to show their staunch support. The military communities themselves have worked overtime to make sure every possible program is available to ease stress and encourage positive interaction.



3rd Infantry Division, Hunter Army Airfield Representative Melissa Gardner and son, Grayson, prepare to place the ribbon that bears her husband's name on the Yellow Ribbon Tree.

We would like to express our sincere gratitude to our Representatives, the leadership, and the spouses of the 3rd Infantry Division and to let them know that we admire their strength, incredible support of each other, tireless attention to accuracy, and obvious love and devotion to their soldiers. Our deepest appreciation goes to our Representatives Melissa Gardner (Hunter AAF), Tina Furgala and Yvonne Johnson (Ft. Stewart).

You are an inspiration to us all.

CaringBridge: Bringing Together Your Caring Community

Kim Ryan-Edger, Volunteer

What is CaringBridge?

It can be difficult to keep friends and family updated on your loved one's condition in the hospital. CaringBridge, a free service sponsored by the Fisher House Foundation, helps you with this responsibility. It gives you the ability to create a web site in which you can quickly alert family and friends of the latest information regarding your loved one's well being.

You are under no obligation once you build a web page. You can delete it immediately if you wish. Bridge the gap between you and friends and family. It's simple to set up, and it's easy to update.

The CaringBridge provides you:

- ☆ A customized web page
- ☆ An online journal to inform others of changing conditions
- ☆ An online guest book for others to sign
- ☆ An online photo album...Plus more....

If you are interested in more information on the simple step-by-step instruction for building and maintaining your free CaringBridge Web Page, visit *www.fisher-house.org* and click on CaringBridge.

Sprint's Military Recruitment Program

Bob Haynes, Sprint Program Manager, Military Recruitment

One of the ways Sprint, as one of the largest global telecommunication companies in the industry, shows its commitment to military families is through its military recruitment program. Sprint actively seeks transitioning military members, veterans, retirees, National Guard, and Reservists — as well as spouses and other employment-eligible family members — to fill a variety of professional careers within the organization. They know these groups are representative of people who have a strong work ethic, are able to adapt quickly to changing conditions, demonstrate integrity, work well in a team or independently, and are respectful of others and their ideas.

Sprint recognizes all of the seven uniformed services and doesn't view any particular background in the military as more important than another. Rather, they seek to match a candidate's career objectives, knowledge, skills, job location preference, salary expectations, and date of availability to its employment opportunities.

This recognition of servicemembers and their employment value started long before the summer of 1999, when Sprint formally launched its Military Recruitment Program. In fact, as of October 2002, there were more than 19,800 veterans included among Sprint's workforce. The inception of the Military Recruitment Program put the company in the forefront to develop strong working relationships with transition managers, spouse employment managers, veterans' organizations, and others dedicated to sourcing talent from the military community.

Because of the increased number and quality of military hires, Sprint was able to bring into the company through this prgram, a need to offer more services to veterans and reservists grew too. The Military Recruitment Program is now a "full-service program" with a dedicated staff of professionals specially trained to do everything from creating customized recruiting strategies that help Sprint recruiters penetrate the military market at any location in the world to personally counseling job seekers on their employment prospects with Sprint.

Candidates looking to obtain employment through Sprint's Military Recruitment Program should begin by visiting their web site at *www.sprint.com/hr/military* or by calling Bob Haynes at 866-228-5803 (toll free). At Sprint it generally takes 45 to 60 days to complete the employment process. When applying for positions, remember that your availability date to start work should not be more than 60 days from the time you express initial interest in a job.

Financial Planning Resources for Military Families

Lillie Cannon, Deputy Director, Government Relations

The Financial Planning Association (FPA) is offering assistance to military families through its National Financial Planning Support Center. Through a newly created web page, *www.fpanet.org/public/Military.cfm*, FPA is featuring information to help military families manage their finances during a time of war.

The Center offers the following services and resources to military personnel and their families:

Ask a Certified Financial Planner (CFP) Professional – Allows military families to ask a CFP professional about any financial issue that may concern them, including insurance issues, Social Security and disability benefits, and cash flow.

Educational Brochures – FPA offers a variety of brochures that address the very issues faced by military families. Brochure titles include:

- ☆ Covering Your Bases: Managing Your Finances in a Time of War
- ☆ Coping with Death and Injury: Financial Considerations in a Time of Need
- ☆ How a Financial Planner Can Help You...and How to Choose the Right One.

Speakers Bureau – Connects CFP professionals with groups of military personnel and/or military families for seminars and educational sessions addressing everything from combat zone pay to tax return filings.

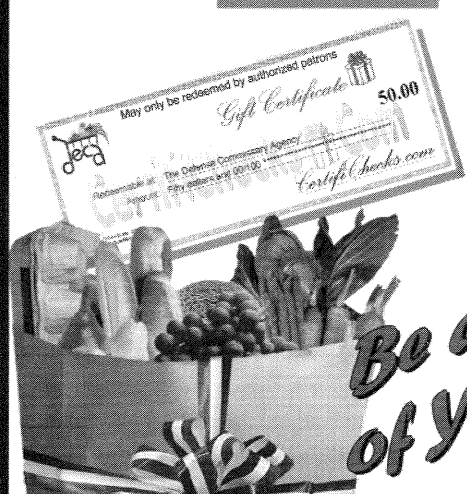
"With our service men and women courageously fighting overseas, we would like to give something back to show our appreciation, " says David Yeske, CFP, President of FPA. "Helping families with important financial planning considerations while their loved ones are away is one way we feel we can make a difference."

May Is Commissary Awareness Month!

Are you missing out on SAVINGS of 30% or More!?

What's at Your Commissary?

- *Express Lanes & Early Bird Shopping*
- *Deli Sandwiches & Express Lunches*
- *Manager's Specials & Magazines*
- *Meat & Produce Prices Beyond Compare*
- *Snacks & Beverages*
- *Health, Beauty & Personal Items*
- *Vitamins*
- *Heat / Serve Meals & "Grab N Go"*
- *Give The "Gift Of Groceries" Certificates at www.commissaries.com*



Be a Raving Fan of Your Benefit!

www.commissaries.com

ASK NMFA

Q: What benefits are available for the survivors of active duty deaths?

A: Benefits are provided by both the Department of Defense (DoD) and the Department of Veterans Affairs (VA). A broader overview of benefits and informative web sites is available on the NMFA fact sheet "Benefits for Survivors of Active Duty Deaths" *www.nmfa.org/factsheets.php*). This information is correct as of April 2003. NMFA will be monitoring the many bills introduced in the 108th Congress to enhance survivor benefits, and we will update the fact sheet as required.

DoD benefits

Death Gratuity: $6,000 is usually paid within several days of the member's death.

Burial Benefits: DoD will process, transport, and inter remains and provide a casket, vault, and headstone.

Servicemember's Group Life Insurance (SGLI): All servicemembers are automatically enrolled for $250,000 of coverage unless they opt for lower levels of coverage or no coverage.

Military Health and Dental Care Benefits: These remain the same as active duty family benefits for three years. The eligible survivors are then eligible for the retiree benefits with retiree-level enrollment fees and copays.

Survivor Benefit Plan: SBP payments equal 55% of what the members' retired pay would have been had the individual been retired. At age 62 the benefit is reduced to 35%. SBP payments are offset by the Dependency and Indemnity Compensation.

Housing: Surviving families may occupy government quarters or be paid housing allowances for 180 days.

Other privileges: Surviving families will retain Commissary, Exchange, and Morale, Welfare, and Recreation privileges.

VA benefits

Dependency and Indemnity Compensation (DIC): Surviving spouses and children under 18 are eligible for DIC. DIC is currently $948 monthly for a surviving spouse and $237 for each minor child. The rate is adjusted annually for cost of living increases.

Montgomery GI Bill Death Benefit: The amount paid will be equal to the deceased member's actual pay reduction less any educational benefits paid.

Survivors' and Dependents' Education: Surviving spouses and children are eligible for up to 45 months of education benefits. The current monthly education benefit is $680 per recipient for full-time attendance at an educational facility.

Home Loan Guarantees: An unremarried surviving spouse is eligible for GI home loans.

State benefits

Individual states may have benefits for surviving families. Check with your local VA office for information.

JOIN NMFA

Memberships, designed for families, are fully tax deductible

☐ 1 year: **$20** ☐ 3 years: **$50** ☐ Life: **$300*** ☐ Junior Military Rate—1 year: **$15**** Memberships, designed for families, are fully tax deductible

Payment of life memberships may be made in three equal installments of $100 yearly.* *****Junior Military Rate is for current servicemembers with 5 years or less service.*

☐ *Please renew my membership (number_____) as designated above*

☐ **Additional, tax deductible, contribution to NMFA: $_____**

☐ **I don't wish to join at this time, but please accept my tax deductible gift of $_____**

Name _____

Address _____

City _____ State _____ Zip + 4 _____

Phone ( ) _____ E-mail _____

Payment: $_____ ☐ Cash ☐ Check ☐ Visa ☐ MasterCard ☐ Discover

Credit Card # _____ Expiration Date _____

Signature _____

Please complete all applicable items for our membership records.

	Servicemember	Spouse
First name:		
Status (Active Duty, Retired, National Guard, Reserve, Deceased, Divorced, Widowed, Veteran, Other)		
Branch of Service:		
Rank/Rate, by pay grade:		

Zip Code where you vote: _____ Number in household: ____

Name of closest military installation: _____

Please complete this form and mail with payment to: National Military Family Association • 2500 North Van Dorn St., Suite 102 • Alexandria, VA 22302 • (703) 931-6632

(Spouse Clubs, Family Centers, and other organizations may contact NMFA for information about membership and donor programs.)

NMFA
The National Military Family Association
2500 North Van Dorn St., Suite 102
Alexandria, VA 22302-1601

PERIODICAL POSTAGE
PAID
AT ALEXANDRIA, VA
& ADDITIONAL
MAILING OFFICES

US HOUSE OF REPRESEN 05/12/2003 12:47:17

THE HONORABLE WILLIAM JANKLOW
UNITED STATES HOUSE OF REPRESENTATIVES
WASHINGTON, DC 20515-0001

Community Support Groups

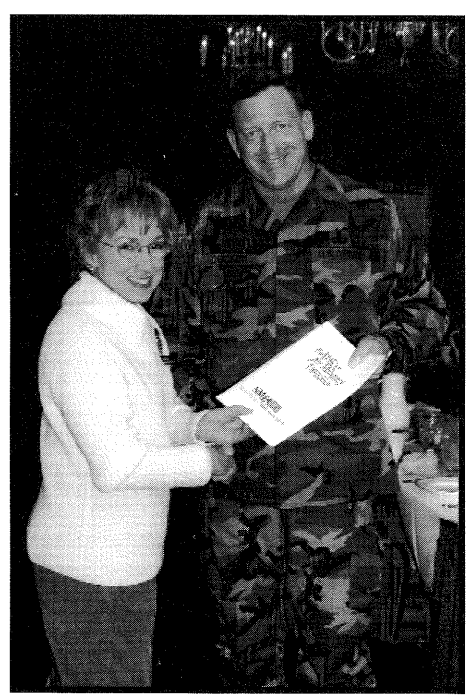
Sandra Hilton, NMFA Representative, Ft. Leavenworth, KS

Since the threat of war, there has been an outpouring of concern for information and support throughout the United States. This was recently the case in Kansas City, MO. A military wife and mother of two deployed sons found herself remembering her husband's deployment during Desert Storm along with the feelings of frustration from of a lack of information and support. Determined to make this a different experience, she approached her church about forming a Community Support Group. The church agreed to host the first meeting and included not only family members but also neighbors and friends of deployed servicemembers.

The first meeting was a great success and attracted 46 participants who chose to set the following goals: eliminate the feeling of isolation, establish a link to people who understand their concerns and fears, and identify existing information sources for family and concerned friends.

This meeting drew representatives from the Red Cross, Army Community Services (ACS), NMFA, the VFW, and leaders of the local National Guard. Important information, including that of the Red Cross, links to helpful web sites, and a brief explanation of the stresses of deployment on the servicemember were presented by the agency representatives.

NMFA has heard of other groups in other cities gathering together to support their neighbors, relatives, and friends. We applaud those citizens who have taken the initiative to provide support.



NMFA Representative Ann Clem of Ft. Campbell, KY, presents an information packet to Army BG Robert Decker of the Community and Family Support Center, Alexandria, VA, during his visit to Ft. Campbell on February 26, 2003.