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# United States Army Garrison Heidelberg

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+ + + + + *Retiree Newsletter* + + + + +

January 2008

A Publication of the United States Army Garrison Heidelberg Retiree Council

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VP Programs: MAJ (R) Bernd Rieger  
VP Attendance: MSG (R) Robert McCoy

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Secretary: MSG (R) Donald Marsh

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## President's Corner

### *Happy New Year*

On behalf of the Retiree Council, I wish all members of the US Army Garrison Heidelberg Retiree Community a Happy New Year. I hope that 2008 will bring continued prosperity and good health.

### *Personal Security*

Most of us in the retiree community are senior citizens. I would assume that all of us live on the economy. Because we live on the economy, the risk of becoming a victim of trick thievery and underhanded dealings is higher than if we are residing in a gated military community. Frequently, we encounter people at our front door who want to sell us something or collect money. Sometimes, we receive telephone calls or mailings that tell us we are winners of various prizes.

The bottom line is that each of us is a potential target for criminals who want to obtain our hard earned cash or property. The older we are, the more susceptible we become. It may only take one lapse in judgement to cost us dearly.

Accordingly, we need to know how to recognize the danger signals of thievery and fraud. Toward that end, we have invited a retired German police officer who has extensive experience in these areas to be the guest speaker at our 16 February 2008 Council meeting.

### **Community Retirement Services Office**

Any military retiree or surviving spouse of a military retiree needing retirement services should call the Community Retirement Services Office. SSG (R) George Hall, our community retirement services officer volunteer, is in the office on a full-time basis, Monday through Friday. His telephone number is DSN 370-8236 or from a civilian phone, 06221-57-8236.

## Retiree Related Information

Today, many of us use the Internet for much of our routine information needs.

The myPay website, <https://mypay.dfas.mil/mypay.aspx>, which is run by the Defense Finance and Accounting Service (DFAS), is a good source of information. By logging into the site, you are able to manage your retired pay information and more. You can also sign up for the DFAS Retired Pay Newsletter, a source of useful information. You can read the most recent letter at <http://www.dfas.mil/rna-news/dec2007/directorscorner.html>.

You can download your Retiree Account Statement from myPay. Currently your Tax Statement, Form 1099R, is available for download at myPay.

Social Security Online is the official web site of the U.S. Social Security Administration. The web address is <http://www.ssa.gov>. This is an excellent source of information before and after you start receiving your social security benefits.

Army Echoes is a publication that we have received via "snail mail" for many years. It is also available in electronic form. The web site to use to register for the electronic version is: <http://www.armyg1.army.mil/rso/echoes.asp>. You can also find back issues of Army Echoes on this web site.

The USAREUR Retiree Bulletin is a source of local retiree information. The web site address is <https://aepubs.army.mil>. To enter this site you must have an Army Knowledge Online (AKO) account. After gaining access to the web site, you can register for the electronic version of the Retiree Bulletin. On this same page, you can navigate to the publications lookup page and then click on the Army in Europe Publications Product Map and then click on Retiree. Here you will find the Retiree Bulletin.

## **Paid-up SBP/RSFPP**

Participants in the Survivor Benefit Plan (SBP) and Retired Serviceman's Family Protection Plan (RSFPP) have a new milestone to mark. Effective October 1, 2008, participants in either the SBP or RSFPP, who reach 70 years of age and have made 360 payments (30 years), will no longer have to pay premiums for continued annuity coverage.

## **Keeping Your Records Updated**

Too often, DFAS hears from surviving spouses who did not receive the retired pay for the portion of the last month the retiree was alive because this money went to someone else whom the member had named at retirement. To prevent this unfortunate situation, it is imperative that an updated beneficiary is on file with DFAS. The designation of beneficiary form can be accessed at the below link.

<http://www.dod.mil/dfas/retiredpay/beneficiarycard.html>

## **Retiree Council Newsletter via Email**

We now have 90 people who receive this newsletter via email. For those of you who have an email address and still receive a paper copy of the newsletter, we can add you to the email distribution list. Send an email to **L-M.Applebaum@t-online.de** with the subject line "Retiree Council Newsletter via Email" and we will add you to the list.

## **Quote**

Class is an aura of confidence that is being sure without being cocky. Class has nothing to do with money. Class never runs scared. It is self-discipline and self-knowledge. It's the sure footedness that comes with having proved you can meet life.

--- Ann Landers

## **The Next Retiree Council Meeting**

The next Council meeting will be held at 1200 hours on Saturday, 16 February 2008 at the Goldener Hirsch Restaurant, Schwetzingenstrasse 29, Heidelberg-Kirchheim. All retirees, widowed spouses of retirees, family members and their guests are invited to attend.

The program will include a presentation that focuses on personal security in the areas of trick thievery, fraud, house door business and notification that we have won a prize.

To help us better plan the meeting and buffet lunch, please call or email your reservations to MSG (R) Robert McCoy, 06205-16421 (Email **bob\_irmgard@yahoo.com** or to LTC (R) Larry Applebaum 06224-52741 (Email: **L-M.Applebaum@t-online.de**) by Wednesday, 13 February 2008.

## **Corresponding with Congress**

When writing to your senator, use the following address:

The Honorable \_\_\_\_\_  
United States Senate  
Washington, DC 20510

When writing to your representative, use the following address:

The Honorable \_\_\_\_\_  
United States House of Representatives  
Washington, DC 20515

If you have Internet access, use the Military Officer Association of America web site to communicate with members of congress. It is an easy way to find out the address for your representative and senators.  
[www.moaa.com](http://www.moaa.com).

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