



# RETIREE NEWSLETTER

*"They Also Serve"*

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***COAST GUARD RETIREE COUNCIL NORTHWEST NEWSLETTER***

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## ***FROM THE CHAIR***

After considerable discussion, your Retiree Council feels it should expand its support to include the entire retiree population of the Pacific Northwest, including those in Alaska, if they should so choose. For that reason, we will ask the Commandant to recharter our council as *COAST GUARD RETIREE COUNCIL - NORTHWEST*, a more inclusive title. We welcome your thoughts on this issue or any others you may wish us to consider. We are, after all, your council. The names, addresses, telephone numbers and email addresses of council members are periodically included in the newsletter so you can contact us, if you wish to.

We are planning to hold a Retiree Council meeting in Portland, Oregon on June 26th, while the Coast Guard Academy training ship USCGC EAGLE is visiting. CAPT Mike Hall, Commanding Officer, MSO Portland has offered the use of his facilities for the meeting. Retirees and/or spouses living in the vicinity are cordially invited to attend. The meeting will commence at ten thirty in the morning. If you plan to attend, please let us know by June 22nd by calling council member Ralph Preston at (503) 256-3595 . Ralph will need to know whether you will want to have lunch in the mess as well as your phone number, so we can contact you in case of an unforeseen need to cancel the meeting.

We are planning to hold a "Retiree Day" at the Integrated Support Command, Pier 36, Seattle, in the near future. We will contact you by a notice with the details. Your suggestions, as well as your volunteer help in organizing the event, are earnestly solicited. If you wish to volunteer, contact any council member. We can use the help.

The Chief Petty Officer's Association will hold its National Convention in Seattle in 2000. We will publish the details in the Newsletter as they become available.

One last item, which is real important to us as we try to serve our retiree community: 170 copies of our December Newsletter were returned to us undelivered, at a cost of fifty cents each. This is a real hit on our tight operating fund. Please let us know, if you change your address or simply do not wish to receive the Newsletter.

*Al Manning, co-chair*



YNCS Ev Black  
Secretary of  
Retiree Council

## **It All Begins Here! Retirees Helping Retirees**

April 1998 saw the opening of the Retired Affairs Office in Room 101 of the BEQ, ISC, Seattle, WA. With a few volunteers this office is beginning to make its existence known to retirees and widows. Each month sees and increase in the workload placed on the slim volunteer staff. These volunteer gather and put together numerous pieces of information. Some of the infor-

mation is retained in the office to assist visitors and callers, while other information is put in the Retiree Newsletter for dissemination throughout the Pacific Northwest.

A letter requesting retirees to volunteer to help in the office was sent to those members residing within a 45-mile radius or at least a one-hour drive from Seattle. This year the Retiree Council is asking for more help from you. The schedule is to open the office three days per week, Tuesday through Thursday from 10 am to 2 PM. The present number of volunteers does not allow for staffing the office on each of the three days for a complete month. Volunteers are not expected to obligate themselves for more than 2 hours and can select which day or days they would volunteer.

Persons living in the Seattle commute area wishing to volunteer can call the Retired Affairs office at (206) 217 6188 and leave a short message. Or send electronic mail to the Retiree Council Secretary at: [evblack@worldnet.att.net](mailto:evblack@worldnet.att.net). All calls and e-mail will be forwarded to CAPT Dick Jacobs who is coordinating the volunteer staff.

## Flag Notes

(Comments by Flag Officers)

Thank you for your continued support! I have seen retirees on many occasions over the past few months, most notably at the decommissioning ceremony for PT BENNETT. Despite the blustery conditions, an appropriate send off for a vessel that spent her entire 33 years of commissioned service in the great northwest — the event was extremely well attended. Many retirees who had served in or around PT BENNETT, including several former Officer's-in-Charge, made the trip to Port Townsend and witnessed an important piece of Coast Guard history.



If you haven't been keeping up with our current inventory of ship's and aircraft, you may be quite surprised the next time you wander down to you local Coast Guard base. The venerable 44 foot motor lifeboat, which has been the workhorse of our surfman trade since 1960, is finally being phased out, and replaced by the 47 foot motor life boat. Retaining the same "self-righting" characteristic that made the 44 so enduring, it is almost three times as fast, much more maneuverable, and far more technologically advanced. From first hand experience, I can also report that it's quite awe-inspiring in the surf. The entire MLB replacement project is about half way complete.

When I decommissioned the CGC POINT BENNETT a few weeks ago, it was one of two dozen or so remaining 82 footers still in service. The POINT BENNETT will be replaced by

the 87 foot CGC OSPREY, one of our new protector class patrol boats. Osprey will carry a state of the art electronic navigation information system, will have a stern launched rigid hull inflatable boat, and will be the most habitable patrol boat the CG has ever placed upon the water. Most importantly, it will be around to answer the call until 2020 or beyond! You'll begin to see the 87 is patrolling Puget Sound this summer.

This process of renewal is also impacting our buoy tender fleet. The Coast Guard has acquired two new classes of black hulls, both of which will be sailing D13 waters by 2002. The CGC HENRY BLAKE, a Keeper class 175, will replace the CGC MARIPOSA in the summer of 2000. Shortly thereafter, the CGC COWSLIP will be replaced by a new 225 Juniper class buoy tender, the CGC FIR. Both ships combined will carry about the same personnel compliment as a single 180. Technology really has come a long way!

Eventually, this process will impact our largest and most expensive fleet — the medium and high endurance cutters. Project deepwater, in its early stages of development, will endeavor to replace all of our 210, 270, and 378 ft cutters, along with existing fixed wing aircraft, with one fully integrated design that will cut manning requirements, and save maintenance costs. To eliminate redundancy, it will be part of a "national fleet" that will take all Coast Guard and Navy missions into account. It will be the largest acquisition in Coast Guard history. And, through this immensely important process of renewal, it will be the smartest!

This December, Puget Sound will become home to the largest Coast Guard cutter ever built, the CGC HEALY. Currently being assembled at Avondale shipyard in New Orleans, HEALY will become the third vessel in the CG is polar ice breaking fleet. Please join us in welcoming all these new ship's, boat's and their proud crews to the Pacific Northwest Coast Guard family.

Looking ahead, we are laying the groundwork for a visit by VADM Collins, the Pacific Area Commander in May, followed by a possible visit from the Commandant, ADM Loy, later that month.

In late June CGC EAGLE is scheduled to call on Portland, Oregon. This will be the first visit to the West Coast by the Tallship EAGLE in nearly a decade. Stay tuned for more updates, as the calendar is firmed up.

As a member of the USO Board of

<p><b>RETIREE NEWSLETTER</b></p> <p>The RETIREE NEWSLETTER is a publication containing news of general interest, suggestions, and information to keep Coast Guard retirees and their dependents informed of recent developments. This publication shall not be considered authority and is non-record material. Comments and suggestions should be directed to the editor, Patrick Wills, care of:                  COAST GUARD RETIREE COUNCIL NORTHWEST                  USCG Integrated Support Command                  Worklife (Retiree Council)                  1519 Alaskan Way South, Bldg. 1                  Seattle, Washington 98134</p>
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Continued on page 3

## Flag Notes Continued from page 2

Directors, I am acutely aware of the need for volunteers at SEATAC INTL and McCHORD AFB. The USO has provided an outstanding level of support to service men and women for many years, and is desperately in need of your help. If you are interested please contact the SEATAC USO Center at (206) 433-5438, or the McCHORD AFB USO Center at (253) 984-2400.

Again, Thank You for your continued support! I look forward to seeing all of you as we gear up for the exciting months ahead.

*RADM Blayney*

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## Health Care on the Net

Dear Healthcare Information Seeker,

More people than ever are turning to the Internet for health advice - six out of every 10 Internet users in fact are searching for answers. Which aren't always easy to find.

We think we've come up with a pretty smart solution: [www.onhealth.com](http://www.onhealth.com). OnHealth.com. is designed solely to fulfill your very personal healthcare needs. By logging onto [www. OnHealth.com](http://www.OnHealth.com) each day, you'll discover relevant health news and issues, a deep library of resources and references, a community of support by people with similar concerns, conversations with other web users and medical experts who share your health interests, and a very special tool called the OnHealth Personal Health Tracker, which allows you to sign up and create a personal, private space to retrieve and save important health information.

In addition, OnHealth.com will inform you about what healthcare resources are available in your own town through our exclusive OnHealth City Health Guides. And our Condition Centers, tied to some of the country's most respected medical institutions, can give you not only crucial information and support to manage an ongoing health condition, but can connect you with health experts and interactive tools you can use to fully customize your own health management.

I invite you to try OnHealth.com - and to share your thoughts about this exciting new health resource. To get to OnHealth.com click on: <http://www.onhealth.com/promo/cpgn8>

Best regards,

Rebecca Farwell  
Editor-in-Chief, OnHealth.com



## Space Available Health Care

Because the ISC clinic is unable to meet the health care needs of active duty personnel in a timely manner, we no longer have the ability to provide space available care to active duty family members and retirees and their family members. Effective 1 January 1999 we will no longer offer medical appointments to active duty family members and retirees and their family members. If you have been receiving medical care at our clinic, we recommend you contact TRICARE Information at (800) 982-0032 or the TRICARE Service Center nearest you. The service center numbers are:

Everett Naval (425) 303-8638  
Bremerton Naval Hospital (360) 475-4000  
Madigan Army Medical Center (253) 964-7136

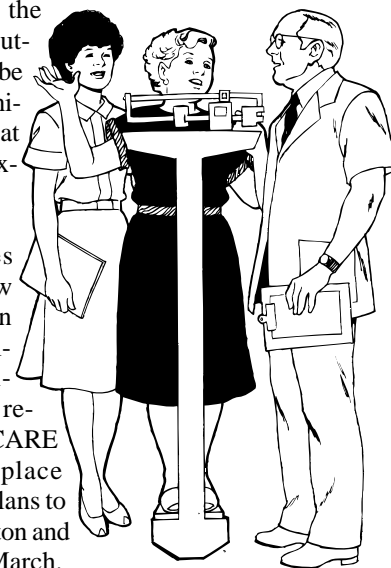
If you need medical advice, you may call the Health Care Information Line at (800)750-6946 twenty four hours a day. We will continue to provide pharmacy and optometry services to eligible beneficiaries.

If you have any questions, please call the Clinic Supervisor, HS1 A.J. Burton at (206) 217-6442.

## Short Medical Notes

Changes in Madigan Army Medical Center's Pharmacy Policies: All RX refills requests must now be called in through the pharmacy automated refill service (253) 968-2990 or by using the Internet refill page at: [www.mamc.amed.army/refill.htm](http://www.mamc.amed.army/refill.htm). Refills may be picked up by using the Drive-Through pharmacy or the Main pharmacy. All outside provider RX's will be filled at the AAFES Mini-Mall Pharmacy located at the Fort Lewis Post Exchange annex.

FHFS has announced that it will create new primary care clinic in two areas where beneficiary demand has exceeded new provider recruitment for the TRICARE Prime network to replace Group Health. FHFS plans to start up clinics in Thurston and Kitsap Counties by 1 March.





## The Chaplin's Corner

### Don't Punish Every Mistake

In one of my assignments as a young infantry officer, I was sent to the 48th Infantry near Frankfurt, Germany. In those days our prize weapon was a huge 280-mm atomic cannon. Guarded by infantry platoons, these guns were hauled around the forests on trucks to keep the Soviets from guessing their location.

One day Captain Tom Miller assigned my platoon to guard a 280. I alerted my men, loaded my .45 caliber pistol and jumped into my jeep. I had not gone far when I realized that my .45 was gone.

I was petrified. In the army, losing a weapon is serious business. I had no choice but to radio Captain Miller and tell him. "You what?" he said in disbelief. He paused a few seconds, then added, "All right, continue the mission."

When I returned, uneasily contemplating my fate, Miller called me over. "I've got something for you," he said, handing me the pistol. "Some kids in the village found it where it fell out of your holster."

"Kids found it?" I felt a cold chill. "Yeah," he said. "Luckily they only got off one round before we heard the shot and took the gun away." The disastrous possibilities left me limp. "For God's sake, son, don't let that happen again." He drove off. I checked the magazine and found it was full. The gun had not been fired. Later I learned that I had dropped it in my tent before I ever got started. Miller had fabricated the scene about the kids to give me a good scare. Today the army might hold an investigation, call in lawyers and likely enter a bad mark on my record. Miller gave me the chance to learn from my mistake. His example of intelligent leadership was not lost on me. Nobody ever got to the top without slipping up. When someone stumbles, I don't believe in stomping on him. My philosophy is "Pick 'em up, dust 'em off and get 'em moving again."

By Colin Powell from A Cup of Chicken Soup for the Soul © 1996 by Jack Canfield, Mark Victor Hansen & Barry Spilchuk

## Scholarship Funds & The Web

The Arnold Sobel Endowment Fund Scholarship, which is administered by the Coast Guard Foundation, is offering four scholarships (totaling \$80,000) for the 1999-00 school year. Dependent sons and daughters of enlisted men and women of the U. S. Coast Guard and U. S. Coast Guard Reserve on active duty, retired or deceased, are eligible to apply for these full-time scholarships. The grant will be up to \$5,000.00 per year and is renewable each year for four consecutive

years, so long as the student in the opinion of the committee continues to qualify. Scholastic promise, motivation, moral character, leadership qualities, and good citizenship are the major considerations for the selection of awardees. Applicants will be selected on an objective and nondiscriminatory basis.

In addition, the foundation offers up to three other scholarships. Applicants should use the same application when submitting their sobel package. The same criteria used to select sobel applicants will be utilized for the selection of candidates for the foundation scholarships. The amount of each scholarship is \$5,000 per year for a total of four years.

Application and qualification requirements for both scholarships are found in COMDTINST 5760.9 dtd 26 Oct 93. You may contact your dependent resource coordinator (DRC) on your servicing work-life staff for a copy of the above listed instruction. The student's application package shall contain:

- a. The student's SAT/ACT scores;
- b. Letter of recommendation from the principal/teacher where the student is attending;
- c. High school/college transcript signed by school official; and
- d. A letter of acceptance from the college/vocational school the student plans to attend or currently attending.

Mail applications to COMDT (G-WKW-2) room 6400, attention Mrs. Jessie Broadaway, 2100 second street, S.W., Washington, D.C. 20593-0001. Applications deadline is 1 April 1999. Selection will be completed in May 1999. Photographs of the student are not to be submitted. Application packages shall include originals plus four copies of all required material.



The below sites may pertain to retirees as they may have children or grandchildren in college. These are primarily sites for financial aid, but a couple sites just have good info, not necessarily financial aid only.

- <http://www.va.gov/education/>
- <http://www.lycos.com/cgi-bin/pursuit?query=college+grants>
- [http://www.lycos.com/wguide/wire/wire\\_484450\\_40189\\_3\\_1.html](http://www.lycos.com/wguide/wire/wire_484450_40189_3_1.html)
- [http://www.lycos.com/wguide/wire/wire\\_484449\\_49395\\_3\\_1.html](http://www.lycos.com/wguide/wire/wire_484449_49395_3_1.html)
- <http://www.ed.gov/free>
- <http://www.collegenet.com/>
- <http://www.collegeboard.org/>
- <http://search.excite.com/search.gw?trace=MS&search=FAFSA>

The first site is for the VA. A couple of these are not totally financial aid

and grants, but they contain great material all the same. The three after the VA site are very good as they contain other education sites as well. You can spend days in there! Anywhere there is a search engine, just type in the words "grant" or "financial aid" and you should get tons of info.

## Notes from all Over

### Attention 255 Sailors:

I am setting up a database for all former crewmembers that have sailed on any of the thirteen Owasco class 255's. If you were a former crewmember I would appreciate the following information for the database. Name, address, rate/rank, phone, ships aboard and year and wife's name. It will be entered into the database and you will be informed of up coming events or news of 255's. Also if you know the names of others that were aboard 255's would like that information.

Many Thanks,  
Doak Walker RMC (ret) <saad@ptialaska.net>  
Chairman 255 Sailors Reunion

### Lightship Coasties

From: [PointBanks@aol.com](mailto:PointBanks@aol.com) Good Moring Lightship Coasties. The Coast Guard Combat Veterans Association is fund raising for monuments to fallen Coasties by offering a book about the good, bad, & horrors of lightship duty in the states & abroad. The 145 page book, "No Port In A Storm" by Bob MacAlindin, is a chain of true stories with photos about the crews of the lightships preventing disaster along some of the most treacherous coastlines in the world. Cost including shipping is \$25.00. Limited edition & like the lightships will fade into history. Make check payable to CGCVA & send to Joe Kleinpeter, PO Box 548, Moriches, NY 11955 I also suggest you visit the REunion Hall at Freds and log in at the new table "Lightship Sailors" which can be found on the main screen of the reunion hall. The computer has been a blessing uniting Coasties all over the world. Semper Paratus

### Space A Flights

During a recent trip of mine I stumbled across a benefit at SEA-TAC airport I knew I had but was unaware of the details. A free trip to Los Angeles, CA or to the orient to Osan, Korea, Kadena, Okinawa, Misawa, Yokota, Iwakuni, Japan. This includes the return trip.

I decided to take advantage of the trip and here are my findings. Active duty on leave (bring leave papers and military identification card); retiree (show your retired military identification card; dependents: cannot go on domestic flights to Los Angeles or return to Seattle. However they can travel, with the retiree member on trips to the orient. If you think about this, here is a good case to save a minimum of \$175.00 in your pocket or more for some travel. In the above instances, you travel space "A". The flight I went and came back on was a Hugh MD-111 flown by World Airlines. The trip include a meal, drinks (alcohol too) and a movie. World Airlines is a contracted airlines that have their own stewards and commerial pilots.

Upon arrival in Los Angeles, I made reservations for my return flight at the Los Angeles airport terminal. I never encountered a problem and the people were very friendly. I traveled in civilian clothes and blended in with everyone else. If you want to know more you can call the air mobility command seattle gateway at 253-512-5555. Location is at the Sea-Tac airport main terminal between the Asiana and America West counter. If no one is there, go behind the counter area to the office spaces to room 6411M. Also you can make space arrangements on e-mail at: [seattle.gateway@mcchord.af.mil](mailto:seattle.gateway@mcchord.af.mil).

If you want to speak to me about anything else, please call me at (206) 220-7192. I do travel alot but I will return you call later than day. I hope to see you on board one day!!!!

David Ojeda, Command Master Chief,  
13th Coast Guard District

## "Forgotten Widows" To Receive New Benefits

Alexandria, Va.....Thanks to the hard work of military and veterans associations and members of Congress, certain elderly widows of military retirees who were inadvertently left out of the military's Survivor Benefit Program when it started in 1972 will receive \$168 every month starting December 1, 1997.



This initiative was part of the recently passed Defense Authorization Bill, which was signed into law on November 18, 1997. "Forgotten widows" were inadvertently created 25 years ago when Congress passed legislation authorizing Survivor Benefit coverage for uniformed services retirees eligible to draw retired pay. In 1978, another law extended SBP options to Reserve retirees who had not reached age 60, the age at which Reserve retirees begin drawing retired pay. In the process, these laws inadvertently created a class of "forgotten widows" whose husbands had retired from service and died before being able to enroll in SBP. When enactment of the Federal Civilian survivor Benefits Program in 1948 created a similar group of civilian forgotten widows, Congress acted 10 years later to provide them with a modest annuity.

For many years The Retired Officers Association and other members of The Military Coalition—a group of 26 military and veterans organizations—asked Congress to acknowledge a similar responsibility to uniformed service forgotten widows by extending them the minimum SBP annuity.

According to retired Air Force Colonel Paul Arcari, director of TROA's government relations department, "Senator Strom Thurmond (R-SC), Chairman of the Senate Armed Services Committee and Representative Mike Bilirakis (R-Fla.) worked tirelessly to keep this issue alive in their respective houses of Congress. Their leadership and perseverance helped attain the goal of fairness for these spouses who shared the sacrifices of service with their husbands."

Neither TROA nor the Department of Defense is sure of how many forgotten widows there are. TROA's estimate is around 10,000, but because some have remarried and taken other names, they are difficult to track down. TROA is attempting to gain names of potential eligibles by telling the "forgotten widow" story in the news media. To be eligible to apply for the new benefit, widows must meet specific criteria listed at the end of this article.

The Department of Defense is developing application procedures now, and will publish them shortly. Benefits for all



qualifying widows will be retroactive to December 1, 1997, regardless of the date the application is approved. In the meantime, TROA is compiling a registry of forgotten widows and will assist qualifying widows in applying for the benefits. TROA will assist any eligible widow in applying for the new benefit, regardless of the retiree's grade or TROA membership status. Applicants for the Forgotten Widows Registry can write The Retired Officers Association (Government Relations Department), 201 N. Washington St, Alexandria, VA 22314 or call TROA at 1-800-2435-8762, ext. 807.

**Criteria:**

Two categories of widows would qualify for a \$168 per month "forgotten widows" SBP annuity under the provisions of the FY 98 Defense Authorization Bill (H.R. 1119):

1. A survivor of a retired (regular or reserve) servicemember who:
  - (a) died before March 21, 1974, and
  - (b) was already drawing retired pay at the time of death. In addition, the widow must not have remarried, and cannot have received Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA)
2. A survivor of a Reserve member who:
  - (a) had over 20 years of qualifying service (but less than 20 years on active duty) at the time of death, and
  - (b) died between September 21, 1972, and October 1, 1978, inclusive. In addition, the widow must not have remarried, and cannot have received DIC from the VA.

A survivor does not qualify as a forgotten widow under this legislation:

1. If the servicemember:
  - (a) died on full-time active duty status (and the survivor is eligible for DIC); or
  - (b) had less than 20 years' service at the time of death (unless the member retired for disability and died before March 21, 1974); or
  - (c) was a reserve retiree who died before September 21, 1972, and was younger than age 60; or
  - (d) died on or after March 21, 1974, and was drawing retired pay at the time of death (and thus had declined to enroll in SBP); or
2. If the widow has remarried since the servicemember's death (including a widow whose second or subsequent marriage ended in death or divorce); or
3. If the widow is receiving DIC from the VA as a result of the member's death.

## Crackdown on Phony Credit Firms That Turn Consumers into Felons

In a massive crackdown on operators who turn credit-challenged consumers into lawbreakers, the Federal Trade Commission (FTC) and National Association of Attorneys General



(NAAG) announced today that 17 law enforcement agencies have filed 43 law enforcement actions against defendants who claim to help consumers obtain new credit histories through new identification numbers - a practice known as "file segregation."

Using the Internet and other media to make claims such as "BRAND NEW CREDIT FILE IN 30 DAYS," the

suspect firms sell instructions about how consumers can substitute federally-issued, nine-digit employee identification numbers or taxpayer identification numbers for social security numbers and use them illegally to build new credit profiles that will allow them to get credit they may be denied based on their real credit histories. The FTC and NAAG cautioned that using a false identification number to apply for credit is a felony.

"The Internet and e-mail are spreading this scam far and fast," said Jodie Bernstein, Director of the FTC's Bureau of Consumer Protection. "America Online reports that credit repair schemes represent one of the biggest categories of unsolicited commercial e-mail or spam. Fourteen of the FTC defendants advertised their services on Internet Web pages. These scams target very vulnerable consumers. They prey on people who are plagued by poor credit — people who may be desperate to develop a clean credit history so they can get a loan, get a job or buy a car."

"This type of crime creates several victims," said Drew Edmondson, Oklahoma Attorney General and chairman of the NAAG Consumer Protection Committee. "The unsuspecting consumers who only want to repair their credit are victimized, as are the businesses who grant credit based on falsified information and then are forced to increase prices. We as consumers must pay the higher prices to make up for their losses. The law enforcement actions already filed are just the tip of the iceberg compared to the suspected number of file segregation scams circulating the Internet and newspapers today. I speak for all attorneys general when I say we will continue to pursue these criminals."

Bernstein added, "File segregation scammers tell consumers they can show them how to create a whole, new credit identity. They tell them their scheme is legal. In short, they lie to consumers, take their money, and turn them into lawbreakers. The fact is that it takes time to rebuild a good credit reputation. There is no legal way for consumers to alter their credit identification to conceal adverse information that is accurate and timely."

In the cases announced today, the firms in question advertised their services in newspapers, magazines and on Internet sites. Using claims such as, "ERASE BAD CREDIT," "ANYONE CAN HAVE A NEW CREDIT FILE INSTANTLY OVERNIGHT," and "START ALL OVER AGAIN WITH

BRAND NEW CREDIT," the companies offered to show consumers how to develop new credit identities through file segregation.

Many of the ads claim that, "It's 100% LEGAL..." or "It's not only legal, it's your right." For fees ranging from \$29.95 to \$200.00, the companies offer to sell consumers the instructions they need to apply to the Internal Revenue Service for employer or taxpayer identification numbers.

Consumers were typically counseled to use the new I.D. number in place of their social security number when applying for credit. They frequently were given advice about how to develop whole new credit profiles by doing such things as getting new driver's licenses using the new I.D. number and advised about places that would give consumers "starter credit" using the new number. Using a false social security number — such as a taxpayer I.D. number — to apply for credit violates federal law and has been prosecuted vigorously by the IRS and U.S. Attorneys.

Fourteen complaints filed by the FTC, along with another three filed by the Department of Justice at the FTC's request, allege violations of the Credit Repair Organizations Act and the FTC Act. The FTC and the Justice Department have asked U. S. District Courts to permanently enjoin the illegal claims and order consumer redress or civil penalties for the defendants.

In addition, 21 cases were announced by the Attorneys General of Arizona, California, Connecticut, Delaware, Illinois, Kentucky, Minnesota, Missouri, Nevada, North Carolina, Ohio, Oklahoma, Oregon, and Pennsylvania. Finally, the Treasury Inspector General for Tax Administration (formerly the IRS Internal Security Division) announced that criminal search warrants had been executed in an additional five cases. Other law enforcement agencies participating in the joint effort, but not announcing cases today, include the Orange and Santa Clara County, California, District Attorneys, the San Diego, California, City Attorney, the United States Attorney for the District of New Jersey, and the Massachusetts, Michigan, Tennessee, and Wisconsin Attorneys General.

## Tax Help in Seattle

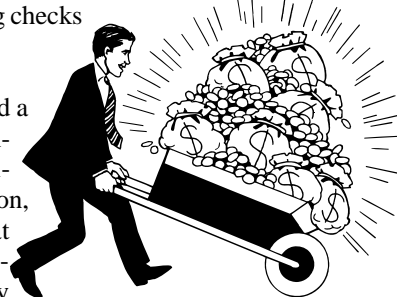
The Filipino-American Association of Certified Public Accountants (FAACPA) has graciously offered to assist the Coast Guard family with income tax preparation on Saturday, 27 March 1999, from 9:00 AM until 4:00 PM in the Bear Room at ISC Seattle. Appointments are not available at this time, but there will be 5 CPAs there to help you with your questions. The FAACPA is especially interested in trying to assist wives of deceased retired Coast Guard personnel and active duty junior enlisted personnel (E4 and below). The FAACPA will not be assisting with business or property tax questions, due to the additional time required for those issues. For more information please contact LCDR Maxson, Retiree Council Liaison, at (206) 217-6611.

## Great News For Oregon Retired Vets

On January 7, 1999, Judge Carl N. Byers of the Oregon Tax Court approved the final agreement between the state and the plaintiffs in *Vogl v. Oregon Department of Revenue*.

Now that the agreement has been approved, Oregon Department of Revenue (ODR) is finalizing the process to issue refund checks as quickly and as accurately as possible. They will begin mailing checks in early February.

If you have not received a verification form and instructions, or the notification of the class action, please contact ODR at (503) 378-4988. or toll-free in Oregon (January through April 30) 1-800-356-4222. For TTY (hearing or speech impaired only), the year-round toll-free number in Oregon is 1-800-886-7204; in Salem the number is (503) 945-8617. These numbers are answered by machine only and are not for voice use. The Spanish language message number is (503) 945-8618. Telephone help hours are 7:30 a.m. to 5:10 p.m. PST, Monday through Friday, except Wednesday when they hours are 9:00 a.m. to 5:10 p.m. PST.



## Land Title

A New Orleans lawyer sought an FHA loan for a client. He was told the loan would be granted if he could prove satisfactory title to a parcel of property being offered as collateral. The title to the property dated back to 1803, which took the lawyer three months to track down. After sending the information to the FHA, he received the following reply (actual letter):

"Upon review of your letter adjoining your client's loan application, we note that the request is supported by an Abstract of Title. While we compliment the able manner in which you have prepared and presented the application, we must point out that you have only cleared title to the proposed collateral back to 1803. Before final approval can be accorded, it will be necessary to clear the title back to its origin."

Annoyed, the lawyer responded as follows (actual letter):

"Your letter regarding title in Case No. 189156 has been received. I note that you wish to have title extended further than the 194 years covered by the present application. I was unaware that any educated person in this country, particularly those working in the property area, would not know that Louisiana was purchased by the U. S. from France in 1803, the year of origin identified in our application. For the

**Continued on page 8**

**Land Title Continued from page 7**

edification of uninformed FHA bureaucrats, the title to the land prior to U. S. ownership was obtained from France, which had acquired it by Right of Conquest from Spain. The land came into possession of Spain by Right of Discovery made in the year 1492 by a sea captain named Christopher Columbus, who had been granted the privilege of seeking a new route to India by the then reigning monarch, Isabella. The good queen, being a pious woman and careful about titles, almost as much as the FHA, took the precaution of securing the blessing of the Pope before she sold her jewels to fund Columbus' expedition. Now the Pope, as I'm sure you know, is the emissary of Jesus Christ, the Son of God. And God, it is commonly accepted, created this world. Therefore, I believe it is safe to presume that He also made that part of the world called Louisiana. He, therefore, would be the owner of origin. I hope ... you find His original claim to be satisfactory. Now, may we have our ... loan?"

*They got it!*

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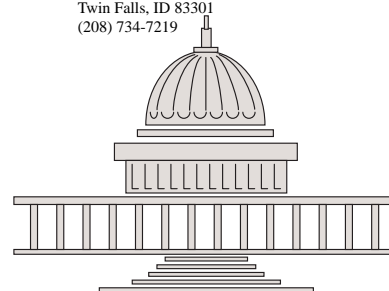
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In conjunction with the organization of the House Committee on Veterans' Affairs for the 106th Congress, the web site address for the Committee has been changed

from:  
<http://www.house.gov/va>  
to:  
<http://veterans.house.gov>

This new name for our web site avoids any confusion with the common abbreviations for the Department of Veterans Affairs (VA) or the state of Virginia (VA). It better reflects the committee's mission in the House to serve those who served our country and establishes a recognizable brand name in the veterans' community for finding information regarding legislative activity affecting America's veterans.



**A British View of Risk  
Aversion and Zero Defects**

By Lieutenant Colonel D. T. Eccles, Royal Tank Regiment, Royal Army.  
Published in The British Army Review, #114

At the time of writing, I am four months into a tour of duty in Sarajevo with Headquarters Implementation Force (HQ IFOR); which in essence is a forward element of HQ AFSOUTH. This has given me the opportunity to study the military cultures of a number of countries (currently 34 different nations contribute to IFOR) and that of the United States in particular. What follows is not an attempt to denigrate America or Americans; rather, because it is easier to identify in others characteristics which may be all too present but unnoticed in ourselves, the intention is to sound a warning note in respect of our own (military) culture. I have been struck by four particular overlapping trends within the American military culture.

The first is their nervousness over the issue of force protection: the physical safety of their individual soldiers. Of course, we are all anxious to minimize the risks to our troops, but it is always a fine balance between this and the imperative of the mission in hand. I would contend, and the majority of senior American officers to whom one listens would also endorse privately that they have not got it quite right in Bosnia. Every single off-base journey has to be made by four vehicles, and the soldiers must all wear their helmets and combat body armor and carry their rifles. This does anything but give the local people the impression that tension is reduced and the country is returning to normalcy. But the American public, and hence Congress, is a victim of its own success during Operation Desert Storm - and now believes that war can be waged without incurring any casualties at all. For example, the US Center for Naval Analysis used to plan on the "51 % Solution" in the Cold War days (how to prevail, irrespective of the casualties). Today, it bases its analysis on the "100% Requirement" (operations are to be so organized that there are no casualties).

The second trend is the way in which they are tied in knots over the dictates of political correctness. This ranges from the comical, for example: the title ADC (Aide de Camp) can no longer be used because of the HIV connotation, to the extreme, whereby a persons' promotion or appointment is based, not necessarily on ability, but on racial origin or gender. This has not been helped by some well publicized scandals, but is widely acknowledged that the civilian obsession with political correctness has gone too far in the military.

The third trend is the fear that officers have of the consequences of the slightest personal administrative error, such as an inaccurate travel claim. Recently, the Stars and Stripes had splashed all over its front page the fact that a general and his wife were accused by one of his own junior staff officers of having made an unauthorized journey on a U.S. military-aircraft. This story was completely unfounded, but senior officers have been dismissed for much less. To be fair, this attitude is simply a manifestation of a wider phenomenon throughout U.S. public life.

The final trend is the reluctance that some officers display to disagree with their superiors, even well in advance of the point of decision. Anecdotal examples of the effective termination of careers for displays of dissent from the opinion of senior officers present are legion. Consequently, many decisions must now be referred to higher authority. For example, nowadays it is quite common for every soldier's leave pass to be approved personally by the Battalion Commander. A more serious consequence perhaps than the inefficiency that this imposes on the system is the creation of a culture of risk aversion. Generations of U.S. officers are growing up without being encouraged to exercise any autonomous authority and with little instruction in how to assess and then be prepared to take risks in pursuance of a military objective. Thus, there is an erosion of the key virtue which underpins every military organization: the moral courage to take risks.

This article is not written to belittle Americans. The shortcomings I have identified above are certainly not reflected in the performance of every officer and indeed they are extremely competent within their fields of expertise. Furthermore, the operation in which we are currently engaged is unfamiliar to the U.S. and their approach to it is thoroughly professional. I stress again that this is an attempt to alert us to an insidious process that may well be going on within our own Armed Services. We have all seen shades or elements of what I have described above in our own military organizations. I propose no solution: I simply raise a flag.- Andy Eccles

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**President's Council on Coast Guard Roles and Missions (CORM)**

The Commandant announced the establishment of a presidential council to study the Coast Guard's roles and missions recently. The purpose of the study is to conduct an in-depth analysis on the appropriate coast guard roles and missions through the year 2020. This is the first such high-level assessment of our organization since 1982, and the fourth since World War II.

The president will appoint nine members to serve on the CORM. These individuals will be drawn from agencies across the federal government at the deputy, assistant or under secretaries of cabinet level departments, agency heads, or other such national leaders. They will be chartered to act as an independent advisory council to identify and distinguish which roles and missions might be added, increased, reduced, or eliminated. The council may consider whether current functions which the Coast Guard currently performs, might be better performed by other governmental or private organizations. The council's stature, coupled with its broad scope of study, guarantees the report will have a profound effect on the future of the Coast Guard.

From their first meeting on 4 Feb 98, the council will have 6 months to complete its work. During this time, they will undertake a series of briefings, meetings, and field visits to focus on what they consider to be the maritime issues of greatest importance to the nation over the next two decades. They will use conclusions reached during these events, and background information and quantitative analysis provided by the center for naval analyses (cna), to craft their recommendations. Despite the quick turnaround, this outside evaluation will have tremendous impact on our future. The study on Coast Guard roles and missions is a significant opportunity. For the first time, we have the ability to participate in shaping our organization for future challenges.

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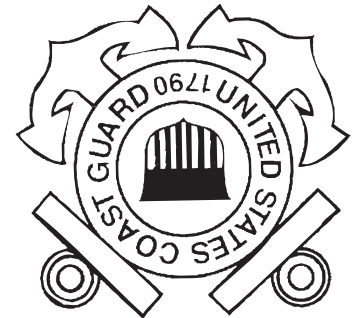
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**Coast Guard Retiree Council Northwest Newsletter**

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