



One Powerful Voice.

Citrus County Chapter

**Leading by Example - -
Drawing on the Past, Serving the Present
and Preparing for the Future**

Volume 24, Issue 2

October 2010

Chapter Awards

Web Site



Newsletter



CAPT Thomas T. Holme, Jr.
USN (Ret)
Captain's Call

We're off to a great start for the New Year. Few of our programs have generated such an animated Q & A session as September's presentation by Commissioner Joe Meek. Although I am not even a Citrus County resident, I found his presentation very interesting and extremely useful in my understanding of county matters where I live. I am hopeful that we will have many more such programs in the coming months. As I mentioned in an email to

The strength of MOAA is a function of the size of its membership. When the 370,000 member strong gorilla speaks, Congress listens. At the Jacksonville symposium, Gary and I had the opportunity to exchange ideas with members from all over the Southeast and with the National Board about how we can increase membership both nationally and in our chapters. "And increase it we must". Attrition through the loss of "the greatest generation" may have peaked, but it hasn't gone away. We need to reach out to the current generation who are active, guard and reserve and to those in our community who may have served only briefly. There are still many out there who would probably join, but still think of us as TROA, and thus, not the right place for them. We need to correct that perception. Gary and I look forward to sharing some ideas with all of you over the next couple of months.

everyone on September 9th, a scheduling conflict forced a change to our next two programs. On October 7th we will be joined by Wendy Hall of PGP Hospice and our November 4th program will be provided by Southeastern Guide Dogs. Both programs promise to be very interesting. I look forward to seeing everyone there. Bring a friend.

November is the month for Chapter elections. As I encouraged everyone by email on 14 September, please forward your recommendations of members (including yourself) to stand for election in November. Please take a few minutes to consider candidates for all elective offices as well as offices where the individuals are appointed. If you are not certain regarding what capacity you would like to fill yourself, please let us know that you are willing and able to serve in some capacity. The nominating committee will do their best to match individuals to an appropriate role and will not nominate anyone for a position without that individual's prior accession. I especially would like

Gary Runyon and I had the pleasure of attending the 2010 Chapter Presidents' Symposium in Jacksonville 16-18 September. The focus of the symposium was improving Chapter membership. Although MOAA at the national level has greatly increased its membership recently, Chapter membership has not.

(Captain's Call continued on Page 3)

2010 OFFICERS AND BOARD OF DIRECTORS

Meeting Minutes of September 2, 2010

President

CAPT Thomas T. Holme, Jr., USN (Ret)
(352) 597-3884
E-mail: tholme@tampabay.rr.com

Vice President

Vacant

Secretary

LCDR Gary E Runyon, USN (Ret)
(352) 563-5727
E-mail: laserger@infionline.net

Treasurer

COL Thomas E. Green, USA (Ret)
(352) 489-7304
E-mail: gtagreen@aol.com

Board of Directors

RADM Carlton J. McLeod, USN (Ret)
LTC Marge Blunk, AUS (Ret)
CDR Robert C. Truax, USN (Ret)
CDR Richard H. Lee, USN (Ret)
CDR Ronald A. Resare, USN (Ret)
Mrs. Emma A. Hubbartt, Aux Member

Legislative Officer

CAPT Thomas T. Holme, Jr., USN (Ret)
(352) 597-3884
E-mail: tholme@tampabay.rr.com

Public Affairs Officer

Mrs. Agnes Kearns
(352) 344-8368
E-mail: wkearns@tampabay.rr.com

Chaplain

CPT Frederick Ohsiek, USAR (Ret)
(352) 746-7131
Email: foshiek@yahoo.com

Newsletter Editor

Patricia (Pat) Colbert
(352) 613-3903
E-mail: pachanged@yahoo.com

Web Master

Mr. Michael D. Melvan
(352) 637-1301
Email:
webwizard@citruscountymoaa.org

WOMAN OF MOAA OFFICERS

President

Mrs. Louise Maroc Hogberg
(352) 637-5898
E-mail: Aussie90@tampabay.rr.com

Secretary/Treasurer

Mrs. Cynthia Resare
(352) 344-3123
E-mail: cyntharesare@aol.com

The General Meeting of Military Officers Association of America, Citrus County Chapter convened at 1200 hours at the Emperor's Garden restaurant, Inverness, Florida. President Thomas T. Holme presiding. There were 26 in attendance.

Chaplain Frederick Ohsiek gave the invocation. Hank Butler led in the pledge of allegiance to the American Flag.

Tom Green gave the Treasurer's report

Treasurer's Report

As of August 31, 2010

General Fund	\$4819.42
Receipts:	\$ 35.00
Disbursements	\$ 252.90
GF Balance:	\$4601.52(1)

CSF:	No Activity
Balance:	\$1238.99(2)
Petty Cash Fund:	No activity
PC Balance:	\$ 20.10

Wise CDs and Int:	\$2371.30
(\$5310.32)	

Grand Total:	\$8231.91
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- (1) Includes \$2946.02 of Maurice Wise Scholarship Funds.
- (2) Community Service Fund owes General Fund \$64.82

Tom said he had made a \$200.00 dollar deposit to the Show Palace Dinner Theatre for next February's Dinner Theatre performance.

The Treasurer's report was approved.

Secretary Gary E Runyon said that LTC Delores Carol Peterson AUS NC (Ret) died August 18.

Gary congratulated Pat Colbert for her excellent effort in creating her first newsletter as the new newsletter editor. He said that all chapter members who normally receive their newsletters via USPS, were sent the September newsletter in it's ten-page entirety. There are only forty or so chapter members who do not receive their newsletters electronically via Internet. Therefore, we are experimenting for six months to see what the resulting cost would be to mail out a larger version. Gary said that he believed that there are still ten chapter members out there who have

Internet connections and have not given the secretary their email address. If they could send him their email address, this would be ten less newsletter he has to fold, tape, stamp and carry to the mailbox. All electronic newsletters cost our chapter absolutely nothing but the time to create them and send them out on the Internet.

Gary reminded everyone that this year's Veterans In the Classroom program is coming up in November. He encouraged everyone to participate.

The secretary's report was approved.

Tim Holme introduced our guest Bob Rice. Bob is a retired Navy veteran and also served with Richard Lee while on active duty.

Tim Holme displayed our chapters latest MOAA National Chapter Award. This was the coveted "Five Star" award which our chapter won for 2009. The streamer will be added to and displayed from our Chapter's colors.

Tim announced that Gary Runyon and he would be attending the September MOAA Symposium in Jacksonville 16-18 September.

Tim noted that MOAA National membership is up while MOAA local chapter membership is down. This is because MOAA has more active duty members now that can't make it to meetings since they are typically deployed somewhere. Tim has a list of 200 potential members in Citrus County.

President Tim Holme introduced our guest speaker, Citrus County Commissioner Joe Meek.

Commissioner Meek began his remarks by saying that he would speak about three things:

1. Making county government more effective.
2. Describing his thoughts on our county's long term vision.
3. Making our county's environment more conducive to economic growth.

Between 2004 and 2008, our county's population increased six percent while required revenues increased one hundred six percent. During that time, private property values increased rapidly. Now, these same property values are declining.

(Captain's Call continued from page 1)

to talk with you if you are currently active in the business community, have personal experience with the Guard and Reserve and would like to become more actively involved in our Chapter.

Be sure to mark your calendars for our annual fall picnic. RADM McLeod has once again graciously offered to have us gather at his house for this event. It's always a lot of fun and an opportunity to see some of our fellow members who find it difficult to come to lunch during the work week. The date is Sunday, October 31st. Yes, that's Halloween, but don't worry. You will all get home in time to go "trick or treating" 😊

Tim

One of Commissioner Meek's goals is to decrease the size of the county government by reducing the size of county institutions. For example, all the police forces in Citrus County have been consolidated into one centralized Sheriff's department. This is less expensive since it avoids duplication.

The last county budget showed a reduction of seventeen percent and one hundred positions were removed. This saved twenty-four million dollars.

There is a 20/20 vision group that is investigating the county's long term goals.

Citrus County has a reputation for being hard for potential corporations and entrepreneurs to establish businesses here. To help assuage this, the transportation areas of the impact fee were eliminated. This was the most expensive part of the impact fee. Many formulas for computing the impact of businesses' usage of roads were inflated and arbitrary.

Land development codes were rewritten since many of the old standards were also inflated (and costly).

Under the old way of tending to transportation costs, the county paid the entire bill. Now we are looking into getting state funds.

We now have a dedicated county employee working on small business development. He is looking into methods of providing development incentives.

The Redevelopment Council has been revamped.

The Crystal River power plant complex is one of the biggest power generating systems in the country. We are looking to build more power plants in this system. Commissioner Meek said that we should consider such things as tax incentives to lure businesses to our county.

Citrus County has the third oldest population base in the state and the fifth oldest in the United States. This means that there will be a continuing requirement for more gerontologists. Zoning boards are working to increase the size of the "Medical Corridor" near highways 486 and 491.

There is still a plan to build some sort of shopping center at the Highway 486/491 intersection. The resulting store may be something less than an upper level department store since the economic demographics simply won't support something like a Dillards. The main store might be a Target or something like that. Wal-Mart is no longer interested in the property so our county will somehow have to get by with only three Wal-Marts.

A company called CIBEX is looking into using the old Scotty's store in Crystal River. CIBEX makes things like miniature mother-boards for small items.

Commissioner Meek responded to a question about the county paying 2.9 million dollars for Ottawa Avenue. Why did we buy it now? The road is part of a long range plan to build three arteries between Highway 486 and Highway 44. Perhaps this property could have been purchased long ago. But, the fact before us is that it wasn't. Paying the 2.9 million is simply the cheapest way to do it now. Commissioner Meek noted that the 2.9 million does not come from property taxes but rather from gas taxes.

Responding to a question, Commissioner Meek said that the current thinking about buying property already in place on Highway 44 is to avoid paying rent. Rather, if the government was the landlord, not only would it not have to pay rent, it could make money by leasing the extra rooms. This is not a done deal yet.

Responding to a question about the county's homeless, Commissioner Meek said that the government is working with already established organizations such as the Salvation Army. These organizations help route needy people to the proper places.

Respectfully Submitted,

Gary E Runyon
Secretary

Well Wishes/Medical Update

During this months Women of MOAA meeting Judith Greathouse informed the group that her husband, LCDR Robert "ROBBO" Greathouse had to go to the Mayo Clinic and have yet another brain surgery. We were sorry that we did not know about this information sooner, but at this point he is doing better. We look forward to the ongoing improvement in his health as well as looking forward to seeing him soon





Secretary's Notes LCDR Gary Runyon, USN (Ret)

For those of you attending our September meeting, you saw that we received the coveted MOAA five star streamer for best chapter. This will now be displayed from our Chapter's colors. It will be right along side the four star award we won the previous year.

Our fall activities now begin in earnest and things will be coming at us hot and heavy. So, take a deep breath and hang on.

In October, we will be having our annual fall picnic at Admiral McLeod's house. Check the advertisement elsewhere in this newsletter for the date and time and other particulars of this event. Later in October, we will be following-up with the email-tree.

In addition to our chapter's participation in the various Veteran's Week activities, we will be coordinating this year's Veterans in the Classroom program once again. Please set aside some time in November so you can help us out as classroom speakers.

IN CELEBRATION:

Happy 63rd belated birthday to the Air Force on SEPTEMBER 18, 2010.

Happy 235th Birthday to the Navy on October 13, 2010.



Thank You to our colleagues who served in these branches. We celebrate with you!!!

Strategic Operations: Hyper-Realistic Tactical Training

At Strategic Operations' movie studio facility in San Diego, California in the USA, highly trained tactical operators, design experts and public safety officials join movie industry professionals to create Hyper-Realistic™ tactical training scenarios for soldiers preparing to go to war in places such as Afghanistan or Iraq.

Strategic Operations personnel state that the training produces "stress inoculation". **You Can click on the below link to see this realistic training in action.** Both new and veteran soldiers had laudatory comments to make about the caliber of training and realism of the training that they receive at the facility. This training helps to mirror the discussion that was given by LCDR Poage on some of his experience with the Afghani Army.

<http://link.brightcove.com/services/player/bcpid50062332001?bctid=85579948001>

As a reminder, LCDR Matt Poage USN is the son of MOAA Women Vice President Cynthia Resare.

LCDR Poage served as a Surface Warfare Naval Officer during a 2007-2008 tour in Afghanistan. During his recent speaking engagement with us, he was able to recount the difficulty with the United States' initial policy to train the Afghani Army, so they could be self reliant. Further, he explained the problem with trying to train Afghani police.

There were several clear observations that he made that hampered our ability for success. First, the Islamic religion is problematic in that it tends to resist modernization. Also, illiteracy is a major challenge.

Secondly, Afghanistan is a very fractured society with many local tribes and warlords. Thus, there is no overall set of national codified laws laid out in writing.

Therefore, training is key to our success in understanding and accomplishing a mission there. The Hyer-Realistic Tactical Training facility along with the movie industry are working hard to provide soldiers like LCDR Poage and others the opportunity for a realistic look at how things will be in the Middle East prior to placing them in harms way. This is an excellent training program that has the potential to save many lives.



Strategic Operations Soldiers on a Tactical Operations Mission.

Legislation News for October



Tim Holme

Capt, USNavy (Ret)

The person who has nothing for which he is willing to fight, nothing which is more important than his own personal safety, is a miserable creature and has no chance of being free unless made and kept so by the exertions of better men than himself.

John Stuart Mill

The political season is truly upon us. As this is written, unsolicited phone calls, emails and snail mail, as well as annoying political interruptions on TV are rapidly increasing in frequency and intensity as November 2nd draws nearer. I really don't mind. In fact, I probably enjoy it, because it is biannual reminder that we live where it's possible to take sides and make our partisan opinions heard. That said, it's critical to remind ourselves that MOAA is "**an independent, nonprofit, politically nonpartisan organization**". Accordingly, MOAA, our Chapter and this column refrain from taking sides based on politics but do take sides based on the judged impact of issues on the military community. That's sometimes a real fine line to walk. But it's essential to maintain the organization's ability to lobby our government successfully. A recent email from national that tried to explain a complex issue resulted in a dramatic response from the membership. While some of the responses agreed and some disagreed, most were simply very angry with what they perceived to be a politically biased position. MOAA apologized. It was eye-opening to say the least. Our membership is very protective of its reputation as being politically nonpartisan.

There is very little legislative time left before the end of the current Congress. Expect Congress to recess in early to mid October so that members can go home to campaign for at least

2-3 weeks before the November elections. What of real substance can be accomplished between now and adjournment after the elections is questionable. Not least among unfinished business are major pieces of budget legislation. There has been some talk of what might be accomplished in the lame duck session after the election. I personally believe that the passing of any controversial legislation during such a session is fraught with danger. This is particularly true if the November elections result in either house changing party control. The passage of any legislation that is contrary to the position of a party that will become a new majority party in January could be political suicide. The most likely (prudent?) action to be taken during such a session will be the passage of continuing resolutions to keep the government running until the incoming Congress can pass finished budgetary legislation. And, in the case of issues such as "Doc Fix" the outgoing Congress will pass another postponement resolution.

Remember that all pending legislation, not passed by the current Congress, dies with the adjournment of this Congress and must be reintroduced in January, when the new Congress convenes. To check on legislation that MOAA supports which still awaits Congressional action, go to <http://capwiz.com/moaa/issues/bills/>. The list is long. Don't expect many of them to pass before adjournment, especially if they lack a majority in both houses as sponsors.

Tim



ON THE HILL, OFF THE CUFF

A COLUMN BY U.S. CONGRESSWOMAN GINNY BROWN-WAITE

VOLUME 8, NUMBER 26

September 11, 2010

SPECIAL EDITION

Remembering 9-11-01

Nine years ago today, children were in school, I was in my office in Tallahassee, and you probably were going through the motions of your typical Tuesday morning. Then, our world was suddenly and violently shaken.

Like almost every other American, I spent most of September 11, 2001 calling loved ones and watching the television, looking for answers, for comfort, and for understanding. Years later, we still struggle to comprehend how people can have that kind of hatred in their hearts. The hatred that makes you board an airplane and kill yourself and thousands of defenseless, innocent people in the process. These acts are evil and senseless to you and me; however, Al-Qaeda, Osama Bin Laden, extremists, and their dangerous beliefs in the righteousness of jihad continue to threaten the safety of America and our allies.

We must pledge to ensure that the lessons that we learned on September 11, 2001 are never forgotten. Although our World War II Veterans have certainly not forgotten the attack on Pearl Harbor, too many of our nation's school children could not tell you when we commemorate Pearl Harbor Day. It is our responsibility to teach our children and our children's children about 9/11 and to make sure that they, and we, never forget.

We must also remember that September 11, 2001 taught us all lessons of heroism, grace, and the human spirit's capacity for love even in the face of darkness and despair. Pictures from the streets of Manhattan after the Towers fell don't show people questioning one another's political affiliation. Instead, we see first responders selflessly running towards Ground Zero as everyone else runs away. We see images of neighbors, coworkers, families, and strangers holding one another. We went to church and held each other's hands in prayer, worrying not how the person sharing our pew had voted in the last election. We were not Republicans or Democrats, we were Americans.

The recent attempted attacks by terrorists like the Christmas Day "Underwear Bomber" and the bomb in Times Square remind us that we cannot become complacent. As a nation, we must resolve to continue to protect our country and our allies. We must support our

men and women serving in uniform overseas in the fight against terror. We must never forget the lessons we learned from September 11, 2001.

Today is a moment for reflection - a time to stop and take stock of where we are as a nation, where we are headed, and where we want to be. It is also an opportunity to look at our own lives. It is a time to put aside personal and political differences and remember what it is to be an American, what it is to love and to be loved, and to celebrate the wonderful gifts God has given us. I hope you will join me in prayer for those who lost their lives on 9/11, for those men and women who are serving our nation overseas, and for all those who work in the field of homeland security, keeping us safe day in and day out.

We may not always agree on politics; however, we can all agree that, in good times and in bad, in the brightest of days and the darkest of nights, we are blessed to be Americans.

Thank you,



MOAA CHAPTER ELECTIONS

November is the month for Chapter elections. Please forward your recommendations of members (including yourself) to stand for election in November. Please take a few minutes to consider candidates for all elective offices as well as offices where the individuals are appointed. If you are not certain regarding what capacity you would like to fill yourself, please let us know that you are willing and able to serve in some capacity. The nominating committee will do their best to match individuals to an appropriate role and will not nominate anyone for a position without that individual's prior accession.

Citrus County Chapter of The Military Officers Association of America 2010 OFFICERS AND BOARD OF DIRECTORS

Unless I hear from incumbents that they choose not to seek reelection/reappointment the following constitutes the slate for November. Only the VP position is vacant and requires nominations. If there is any other capacity that you would like to fill please let me know.

PRESIDENT

CAPT Thomas T. Holme, Jr., USN (Ret)

VICE PRESIDENT

Currently Vacant

Secretary

LCDR Gary E. Runyon, USN (Ret)

Treasurer

COL Thomas E. Green, USA (Ret)

Board of Directors

Expiring positions:

RADM Carlton J. McLeod, USN (Ret)

LTC Marge Blunk, AUS (Ret)

CDR Robert C. Truax, USN (Ret)

Appointed Positions:

Legislative Officer

CAPT Thomas T. Holme, Jr., USN (Ret)

Public Affairs Officer

Mrs. Agnes Kearns

Chaplain

CWO4 John J. Kenney, USMC (Ret)

Newsletter Editor

CPT Patricia Colbert USA (Ret)

Web Master

Mr. Michael D. Melvan



Save The Date for our February 17, 2011 trip to the Show Place Theater in Hudson, Florida. It is not too early to plan NOW!!!

CDC Says "Take 3" Actions To Fight The Flu

Flu is a serious contagious disease that can lead to hospitalization and even death. In 2009–2010, a new and very different flu virus (called [2009 H1N1](#)) spread worldwide causing the first flu pandemic in more than 40 years. Flu is unpredictable, but the Centers for Disease Control and Prevention (CDC) expects the 2009 H1N1 virus to spread this upcoming season along with other seasonal flu viruses.

CDC urges you to take the following actions to protect yourself and others from influenza (the flu):

1. Take time to get a flu vaccine.

CDC recommends a yearly flu vaccine as the first and most important step in protecting against flu viruses.

Vaccination of high risk persons is especially important to decrease their risk of severe flu illness.

2. Take everyday preventive actions to stop the spread of germs.

Cover your nose and mouth with a tissue when you cough or sneeze. Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.*

Avoid touching your eyes, nose and mouth. Germs spread this way. Try to avoid close contact with sick people.

3. Take flu antiviral drugs if your doctor prescribes them.

If you get the flu, antiviral drugs can treat your illness. Antiviral drugs are different from antibiotics. They are prescription medication for the flu (pills, etc). Antiviral drugs can make illness milder.

Chapter Contact Information

(Mail) P.O. Box 995
Inverness, FL 34451

(Phone) (352) 563-5727

(Email) Laserge@infionline.net

(Web Address)

<http://citruscountymoaa.org>

Citrus County Veteran, Service Officer

CWO4 J.J. Kenney, USMC (Ret)
2804 W. Marc Knighton Ct., Suite B140
Lecanto, Florida 34461

Phone: (352) 527-5915
Fax: (352) 527-5916
Email:

Citrus County Veterans Foundation
Post Office Box 2065
Lecanto, Florida 34460

LUNCHEONS
MOAA



Emperor's Garden
1314 Highway 41N., Inverness
Next door to the Inverness Post Office.
1130 hours Thursday, Oct 7, 2010

*Open Buffet - Private meeting room
Reservations not required*

MOAA Women

The women of MOAA will meet Thursday, October 28 at Z-Chefs @ midday/noon, (12:00 hours). Z-Chefs is in Homosassa and Bonnie has kindly arranged this luncheon. A fun time is always had by all at Z-Chefs with its delicious and varied menu.

RSVP: Bonnie: rlee14@tampabay.rr.com
382-0211

Louise: Aussie90@tampabay.rr.com

Chapter Calendar of Upcoming Events:

Friday-Tuesday, October 1-5, Friends of the Citrus County Library System, Fall Book Sale/Fundraiser at Citrus County Auditorium on US Hwy 41

Thursday, October 7. Our guest speaker will be Wendy Hall from HPH Hospice of Citrus County.

Thursday, February 17, 2011, Show Palace Dinner Theater, Hudson, FL. Mark your calendars and get your tickets early. WE HAVE EXCELLENT SEATS!!!

May 5-10 2010, Florida Council of Chapters Convention at Sea Cruise

**OUR PRESIDENT CHALLENGED US TO SUBMIT
ENTRIES FOR A TITLE FOR OUR NEWSLETTER
LAST MONTH.**

BELOW ARE THE SUBMISSIONS RECEIVED FOR
CONSIDERATION:

**The Citrus County Telescope - Focusing on the
important News for all our Members**

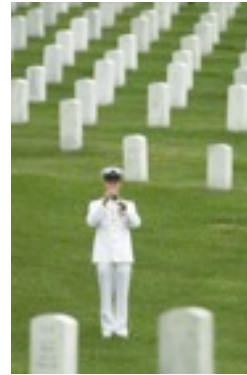


(Ideas for Newsletter continued from Page 8)

Citrus County Crier (Newsletter): One who makes proclamation. An official who makes public announcements.



Serving members of the Citrus County Chapter



LTC Delores Carol Peterson AUS NC
18 August 2010



Serving members of the Citrus County Chapter

Scuttlebutt: Rumor or gossip.

Scuttlebutt



Keeping the membership of the Citrus County Chapter informed

Annual Fall Picnic

Sunday October 31, 2010 1330 hrs

RADM McLeod's House

670 W. Pearson Street

Citrus Hills

Hernando, Florida

There will be a \$7.00 per person charge that includes a donation for the Bud Wise Scholarship fund. As per tradition, all Auxiliary members may attend for free and are highly encouraged to participate in this event. Hamburgers and hotdogs will be served from the grill. Sodas, wine, beer and water will be available. Each family is encouraged to bring a small potluck item, salad or desert. Please bring your own folding chair.

Help Needed to Find 90,000 “Stop Loss” Vets Due Money

Let's go on a scavenger hunt!

The object is to find one (or more) of 89,836 service members, many of them now veterans, who were forced to stay on active duty under "stop loss" orders, for days or months beyond projected separation or retirement dates, sometime from Sept. 11, 2001, to Sept. 30, 2009.

They might be a family member, a friend, a fellow employee, or your mailman. But if you find one before **October 21** the prize will be their gratitude because the government is ready to pay them, on average, \$3500.

The precise payment formula is \$500 for every month or partial month they were kept on active duty involuntarily after 9/11 to ensure force readiness during some difficult times for the nation and their service.

Hint: Only the Army used "stop loss" authority beyond 2003.

Indeed, it still uses stop-loss to keep some soldiers beyond their period of obligated service. Current stop-loss pay comes from a different pot, and use of stop-loss even by the Army is set to end by **next March**.

Congress ordered the **Retroactive Stop Loss Special Pay** program established last fall but it allowed only a one-year window for eligible veterans and service members to claim their payments. With six weeks remaining, 38 percent have done so. That leaves \$320 million on the table, and the likelihood a lot of it will be returned to the U.S. Treasury or spent on lesser priorities, if deserving veterans aren't told about the cash by **October 21**.

Lernes "Bear" Hebert, acting director of officer and enlisted personnel management for the Department of Defense, said 55,000 retroactive **stop loss claims** have been processed to date and \$212 million paid out.

"This payment is for services already rendered. It has no strings attached," said Hebert. Those who believe they might be eligible can get full details and fill out an application online at:

www.defense.gov/stoploss.

Completing the application isn't difficult, Hebert said. If an applicant doesn't have all the supporting documents needed to complete the form, he or she should file it anyway by **October 21** and allow program staff to help them complete it later.

"A professional counselor with that member's service will contact them and answer any other documentation questions they might have. They can either be contacted by e-mail or by phone, depending on the contact information provided with the application," Hebert explained.

Retroactive stop loss pay might not even be taxable if it was earned while the member was serving in Iraq, Afghanistan or another designated Combat Zone Tax Exclusion area. That would be verified by **Defense Finance and Accounting Service**, said Hebert.

Some members while in stop loss status changed their minds about leaving and reenlisted. If they did, or were paid bonus money, they will only be eligible for the \$500 for months or partial months of stop loss before electing to reenlist. If not sure money is due, file a claim by the deadline.

All four DoD branches of service used stop-loss orders after 9/11. The Navy used it sparingly, on only 250 sailors. Of those, only 33 have filed claims so far. The Marine Corps' pool of eligible veterans or current service members is 8,892, yet only 3040 have applied for payment. **The Air Force** has processed

3500 claims out of 16,000 eligible. The Army has processed more than 49,000 claims out of an eligible population of 120,267.

All the services are reaching out to potential claimants, urging them to apply. The Army has conducted several direct mailings to try to reach former and retired soldiers, even chasing down address changes or contacting next of kin, when possible, to ensure the word gets out.

But for all the outreach, including to news outlets nationwide, Hebert said the services clearly haven't been able to reach all eligible veterans.

"There is still a group, we believe, that has not heard about this program," he said. "There is another group that has heard about it but question its legitimacy...If it looks too good to be true, you think twice."

A third group, Hebert said, might have pinned reminders "to the fridge and said 'I still have time.' They are living their busy lives with their families and haven't got around to applying. That's a group we really want to remind strongly that **October 21** is not that far away."

Eligible members or vets will be kicking themselves if they wait until **October 22** to mail an application or hit "send" on an online application. By law, applications sent past the deadline can't be paid.

The good news is "it really is a very simple process," said Hebert. "It requires minimal investment -- a half hour -- and yields an average pay back of over \$3500. That's a pretty good return."

From last October on the first to file were service members still on active duty or those who had been kept on active duty for many months. Since then, the average payment has gotten smaller with slower applicants, on average, having served less time in stop loss status.

"We're still trying to get out there to the farms, factories and the schools to get word to those individuals who perhaps have not stayed in contact with the department over the years," Hebert said.

"Many members have family out there who might hear about this or might read your article. We are asking them to tell a friend," said Hebert. "Reach out to those families that they know served between 9/11 and Sept. 30, 2009, and not assume they have heard about this program. Being responsible for getting them no-strings-attached money is being a pretty good friend."

Readers who succeed at this "scavenger hunt" are encouraged to share with us how the good news reached a veteran or how the "found" money will be spent, a belated gift for having served longer than planned.

How Wonderful it is that nobody need to wait a single moment before starting to improve the world. Anne Frank

