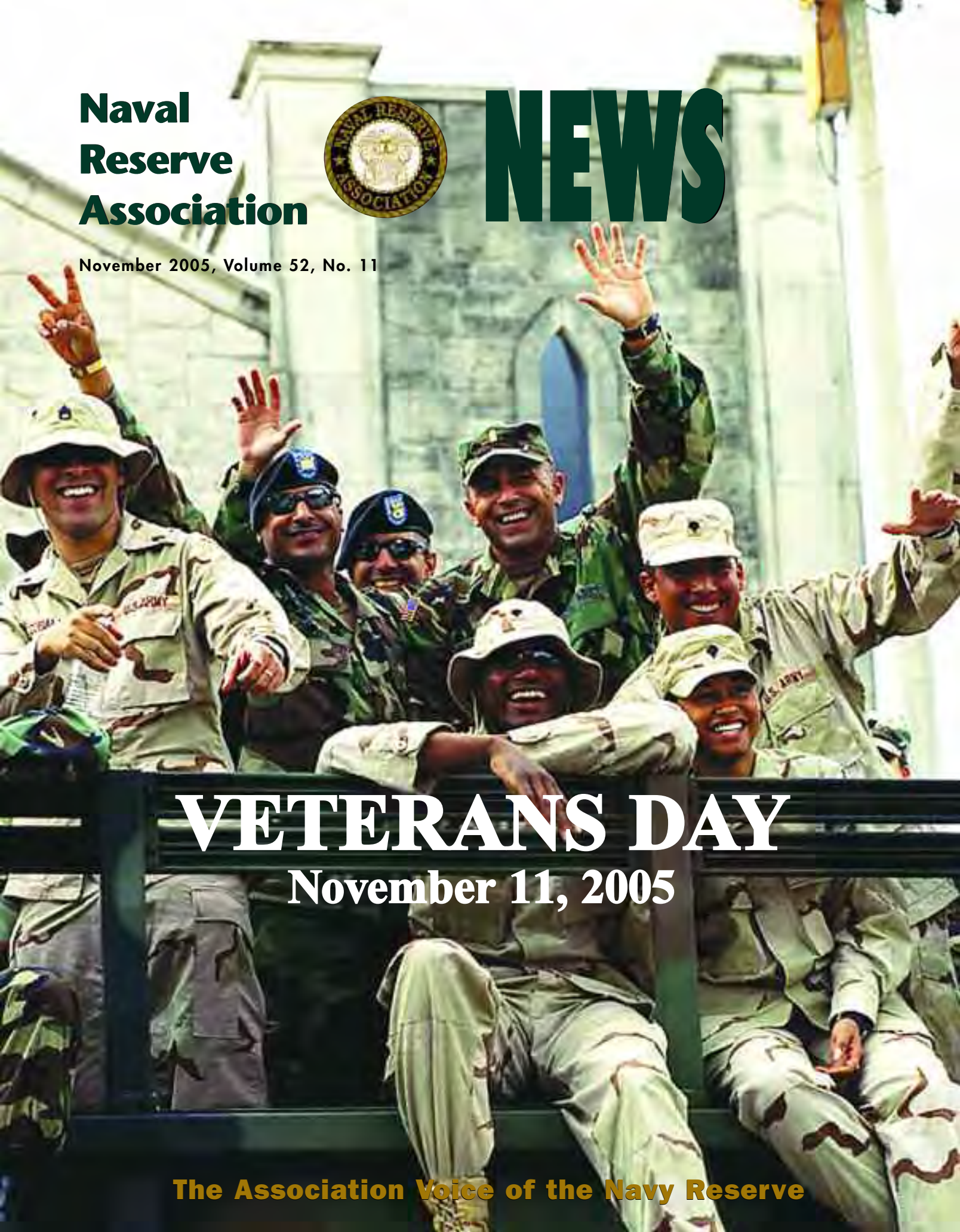
Naval Reserve Association NEWS

November 2005, Volume 52, No. 11



VETERANS DAY

November 11, 2005

The Association Voice of the Navy Reserve

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VISION OF THE NAVAL RESERVE ASSOCIATION

The Premier Professional Organization for Navy Reservists, Committed to Supporting a Strong Navy and National Defense, While Providing Outstanding Service to Its Members.

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"Although your demise is not a pleasant subject, your preparation now will assist those who will be making decisions on your behalf later. This may be one of the most important 'pull out and save' features done for our loyal membership."

— **CAPT Tom McAtee**

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A new generation of war veterans. Veterans Day Parade, Fort Lauderdale, FL, 20 November 2004. (Photo courtesy of PR Web ™)

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From the *Editor*

We purposely placed the picture of the new generation of war veterans on the cover of this issue as a reminder to focus on the people, not the policy, on Veterans Day 2005. Put those who serve or have served in the uniform of their country first and foremost on November 11th. Please know that as an Association, we value and treasure the contributions of our members to the defense of this great country – stand tall!

Two Navy Reserve Flag Officer promotions are being held up by the Senate. Neither have anything to do with the performance or background of these most deserving officers (one FTS, one SELRES SC). So, what could it be? From all reports, it's a protest against the Chief of Navy Reserve and his less than straight-forward answers to Senatorial questions/concerns. For example, Congress still hasn't been advised of the fate of three Reserve VP squadrons that have personnel assigned but no flight hours or aircraft to fly. The personnel cannot perform AT and, simply, are being used as pawns! Another pattern-of-performance issue is how the Title 10-directed Commander Naval Reserve Force staff was abolished without Congressional notification, and quickly reconstituted when pressure came from Capitol Hill to the new CNO's office. At this point, it appears that the Chief is not confirmable for another three-star job. In March, he reaches the sanctuary trip wire -18 years of active duty service – and many wonder if he might be treated like many other Reserve officers and released from active duty short of the qualify date for an active duty retirement. Whatever it takes to get deserving officers confirmed by the Senate should be the order of the day for the Navy, plain and simple.

Speaking of promotions, did you know that the Chief of Navy Reserve recently recommended to the Chief of Naval Personnel that the Navy abandon the present running mate promotion policy and adopt the vacancy-based system used by the other Reserve Components? If adopted by the Secretary of the Navy, it will drastically slow down officer promotions, both SELRES and FTS. As if not promoting to allocated numbers and lowering the in-zone opportunities, to which we've taken great exception, weren't enough already! Morale, especially among the FTS officers, is already down as confirmed by reports of a three-hour meeting the Chief had with Washington area officers in early October. One officer described the meeting as "depressing and hostile."

This is my last column. I will miss the incredibly knowledgeable and dedicated HQ staff who has worked together not only as a team, but also as a family to serve you. I am deeply indebted to Tom McAtee, Art Schultz, and Ike Puzon who came to work here because I asked them. The decision to move on was made all the more difficult because of these personal relationships. Working with many dedicated volunteers over the last two years, we have accomplished the following:

Membership – grown by over 2 percent. We've added over 500 members in the last three years.

Operating Budget – revenue exceeded expenses by over 4 percent, $51,000 (This is 4 percent of the operating budget.) New ways of doing business and cost-cutting measures enabled these savings.

Net Asset Value – increased by over $100,000. We are a financially stable Association.

Magazine – more meaningful debate and easy-to-read format draws plenty of positive comments.

Member Services – the hallmark of all that we do. Telephone calls are answered by a human and reliable, accurate information follows. With our technology, we reach out to our members with information and advice at predictable age or years-of-service points in their careers. Our record reviews earn a 99 percent satisfaction rating, which is a testament to our professional reviewers.

We are a relevant Association today, and I believe that we will remain so well into the future. Why? First, a new National Officer leadership team was elected at the Fall Conference in Phoenix, and the Association will flourish under the very capable leadership of Commander Joe Quaglino, Jr. Take a moment to look over the listing of these officers on the preceding page and appreciate how junior and youthful they are – the majority of which are still drilling! This group, by composition, is less bound to the past; and I predict will make the changes required to keep us *The Association Voice of the Navy Reserve*. Second, RADM (Ret) Casey Coane has been hired as your new Executive Director. A retired Selected Reservist who served 34 years, eight of those as a flag officer, is a great complement to the dedicated and committed professional staff. His biography can be found on page 6. (And don't miss Tom McAtee's great special pull out and save feature on page 13.)

Permit me, if you will, this opportunity to thank you for your support during the past six years – the first three as the Deputy and the last three as Executive Director. And, thank you for your membership. As always, enjoy the read.

Admiral Coane, I stand relieved!

Best regards,

Steve Keith

Naval Reserve Association NEWS

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Introducing NRA's New National Executive Director

RADM CASEY W. COANE, USNR (Ret)

Born and raised in Redondo Beach, California, RADM Coane is the son of a California National Guard officer who served in the South Pacific in WWII as a Brigadier General. Both he and his father attended the University of California, Berkeley. Graduating as an ensign in the ROTC program, RADM Coane reported to flight training in the fall of 1968.

RADM Coane's thirty-four year military career consisted of eleven years of Active Duty and twenty-three years of Reserve Duty. Trained as a P3 Maritime Patrol/Reconnaissance and Antisubmarine Warfare pilot, RADM Coane flew in the Vietnam Theater; tracked Soviet submarines in the Pacific, Atlantic, and Mediterranean; and, in the late nineties, flew reconnaissance missions over Bosnia and Kosovo. In 1995, RADM Coane completed a three-month tour as Deputy Commander, Joint Task Force Southwest Asia in Riyadh, Kingdom of Saudi Arabia. As the Navy Deputy for Operation SOUTHERN WATCH, he was responsible for enforcing United Nations sanctions against Iraq. RADM Coane was also a qualified Surface Warfare Officer and served aboard aircraft carrier *USS Constellation* (CV-64) as Tactical Action Officer and Officer of the Deck. During that tour, he also flew the ship's supply aircraft, the C1A.

During his career, RADM Coane held five Commanding Officer assignments including command of Patrol Squadron Nine Four in New Orleans, LA, and Reserve Readiness Command Southeast where he was responsible for six thousand Reservists in seventeen reserve centers across four states and Puerto Rico. His Flag Officer assignments included three years as the Deputy Commander U.S. SIXTH Fleet embarked aboard the *USS LaSalle* (AGF-3). During this tour, he personally conducted official visits to Romania and, twice, to Bulgaria where he negotiated bilateral exercises. His last assignment was as the Deputy Commander for the Naval Network Warfare Command/Naval Space Command in Little Creek, VA. There, he also served as the Director for the Naval Reserve Space and Network Warfare Program. Other assignments included a four-year tour on the Secretary of the Navy's National Naval Reserve Policy Board, Naval War College reserve course series, Army War College Course for Senior Reserve Officers, and the Executive Program for General Officers at Harvard's Kennedy School of Government. Admiral Coane retired on 01 October 2002.

In civilian life, RADM Coane has worked for thirty-two years as a pilot for Eastern Air Lines and Delta Air Lines where he recently retired as a Captain on the MD-88 aircraft. While at Delta, he also served as a simulator instructor and a classroom facilitator for New Hire and recurrent training classes in leadership and crew coordination. He served as Program Manager for all pilot Human Factors programs responsible for training program development and execution. Most recently, he served as a trained facilitator for the company's New Captain leadership seminar.

In the community, RADM Coane is the Chairman of ARMAC, the Atlanta Regional Military Affairs Council. This is a fifty-three-year-old Atlanta organization which seeks to bring area military leadership and business leadership together. Throughout the year, ARMAC sponsors a Sunrise Breakfast series; and in May of each year, sponsors a "Salute to the Military" luncheon attended by over 600 congressional, business, and military leaders. RADM Coane also serves as the Youth Affairs Vice President for the Atlanta Metropolitan Council of the Navy League of the U.S. He is responsible for council sponsorship of seven Naval Sea Cadet Corps units, thirty-five high school Junior ROTCs, and support for the ROTC at Georgia Tech and Morehouse College. This past year, he also served as the CoChairman Fund Raising for the *USS Jimmy Carter* Commissioning Committee which raised over $230,000 to support the commissioning of the *Jimmy Carter* (SSN-23) and scholarships for her crew.

RADM Coane is married to the former Judith Ann Osborn of Torrance, CA. Judy is a National Board Certified high school English teacher and Department Head in Cobb County, GA. They have two children, a son Brian, a chef in Atlanta, and a daughter Kathryn Lee, who works for the Defense Department in Washington, DC. ⚓

Strategic Planning

By CAPT Ike Puzon, USNR (Ret), Director of Legislation

At what time, did you believe that the military (active and reserve) would be engaged in the way it is today, and to the extent it is today? These increases in utilization of the military have not been predicted well. We have seen and are seeing, how strategic planning and tactical planning can and will miss the next major requirement of the military both now and well into the future. However, our ability to react to world conflict or unfolding world events is a record untouched in history. America is a reactionary nation – when it comes to use of our military strength and infrastructure. This is a proven practice in world politics. However, our reactionary nature does not bode well for our military members and their families in today's military all the time. At this time, the Department of Defense, along with the Services, is conducting the Quadrennial Defense Review to attempt to predict the needs and requirements into the future. This exercise to look into the future and review the past to see what the military may need, or the requirements for the future national security defense (and now the Homeland Defense strategy), has rarely predicted all the conflicts or incidents that call on our military.

Over 550,000 Reserve Component personnel have been mobilized for military requirements since 9/11; and, as you know, the number is growing. The reaction of our military members has been overwhelmingly amazing. The families understand the need and have responded exceptionally well. The service members (active and reserve) know the need. The civilian employees are appropriately responsive to the nation's calling. We are at war; let's not forget.

Yet, as we move further down the road of uncertainty, with the Iraq war and Afghanistan still unresolved, the strategic focus of the Department of Defense appears to be on smaller is still better, and technology is going to be the answer. The DoN and DoD remain on the road to smaller integrated forces, which includes the Navy Reserve. The theme is that "increased network centric technology" will solve the requirements of the 21st century Navy. Has this been proven? Research and analysis may be able to prove this; however, it remains to be proven in current requirements – Iraq, Afghanistan, and now Katrina/Rita Task Force response. Has it been proven that less people plus increased technology advances (when they are deployed) will save the day? Did, at any time, technology advances with less people solve the overwhelming military requirements to meet the challenges? History shows to-date that technology has, indeed, not solved all military requirements but has allowed the people to save the day with their application of technology. Yet, we are on that road of less people is better. If you ask current civilian leadership and the current military leadership, they also believe current people benefits is hurting the military of the future. Money and "toys" are beginning to be more important than people. Follow the actions and statements of current civilian and military leadership, and the picture of the future becomes clear.

Today, we hear some senior members of the DoN still complaining about the responsiveness of the Navy's Reserve Component. Those complaining do not know, nor do they want to know, what the Reserve Component's strengths are, or the facts about the Reserve Component – especially those in the Navy Reserve Force. Recent BRAC actions and pending implementations are living proof that an integrated Navy does not necessarily mean one that does include reserve equipped forces. Actions to date indicate that integration is a one-way street, and the reality is that was intended all along. The integration of forces is going full steam ahead under the mandate of those active members who never understood the strengths or the real weaknesses of the Reserve Components.

The Navy Reserve represents the constituents from "Hometown, USA." However, this is lost on current leadership since their actions prove they no longer believe, nor have they believed, in the Abrams Doctrine. In fact, this doctrine that has served America extremely well appears to be discarded by current civilian leadership and military leadership in the Pentagon. The focus has been on reduction of military benefits; increase technology for technology sake; modernize the active forces; reduce "excess capacity and excess forces;" and this will allow increased readiness of the force of the future that may or may not include Guard and Reserve forces. In the Navy's case, there will be only a small manpower pool of people (without equipment), similar to Coast Guard Reserve, that will be called the nation's Navy Reserve Force. America has rarely been ready for the next war, nor has it always been properly prepared for the next emergency. This is the American way of life: nonaggression, no large standing forces, and react appropriately when conflict occurs. This philosophy has served our country well. The GWOT has changed a lot of this philosophy for good reasons. But, to maintain the political will, the "hometown" connection is even more necessary.

Our highest civilian leadership seem to believe that the youth in the military want a pickup truck, or want a bonus for their technical expertise or war-fighting participation. I wonder if they actually asked them what they want. Our indication from our membership shows there are growing questions of where the Navy and the nation are going with rebalancing and integration of the Reserve Components – especially in the Navy. But, their opinion may not matter, since it is a completed deal with the Navy Reserve. It is gone.

At the end of the Cold War, it was very clear that every service member would end up being a strategic asset because of the different kind of enemy that we are facing. For sure, we have to restructure continuously and realign forces to stay flexible, agile, and ready for the next "battle." Technology will not solve our problems, or fight our battles. The real part of war is the people – not the technology. Reductions in people to pay for technology may be laying a trap for us. We are not good at being strategically prepared for the next battle. History shows that we build our future forces based on the current or just-past war or conflict. The way we strategically prepare means we are bound to miss something. I submit that our Navy Reserve Force is gone, never to return. We have a pool of people who are, or will be, managed by the Active Force. So, the question remains, did we miss something in this strategic move? Have we forfeited a tactical response or strategic response that is going to be required?

Few military or civilian planners predicted the current efforts in Afghanistan, Iraq, and now Katrina/Rita Task Force at the same time. And, until recently, few were planning to meet the growing China threats. Our strategic strength is our people and the abilities we provide them through equipment and training. With a smaller Navy Reserve Force actually less integrated, it remains to be seen how the Navy will react to the next blue water threat; and, at the same time, conduct the GWOT and properly respond to the next natural disaster. ⚓

Running Up the Flagpole

CAPT G. Mark Hardy III, USN
National VP for Professional Development

The acme of a Navy Reserve career is selection to flag officer. Yet less than one in a thousand Reservists achieves this milestone. What does it take to make rear admiral (lower half), or RDML?

First, let me start with a disclaimer. I have never sat on a flag board. This article is speculation; its purpose is to stimulate thought and discussion between you and your flag mentor.

Each year, the Reserve O-7 Line and Staff Selection Boards choose new flag officers (this year, they met 24 October and 2 November). At the line board, nearly 750 unrestricted line (URL) O-6 records were screened to select four RDMLs. Different communities have different requirements, so consult with your flag mentor to see what actually applies to your career path.

Three factors influence promotion to Flag: record, reputation, and relationships. Let's take a look at each.

Record

The first screening at the O-7 board is a "vote to brief." All board members view each Officer Summary Record (OSR) and Performance Summary Record (PSR) on the screen for several seconds without any formal briefing. Some discussion may ensue, but usually records speak for themselves. Members vote either 0 or 100, and then move on to the next record. Hundreds of records go by in a matter of a few hours. Like an experienced jeweler, the eyes of board members quickly identify the few outstanding "gems" in the group. Essentially, they are looking for records with strong command experience (especially in challenging assignments) and a history of **EP**s, ideally in "heavy traffic." A single **MP** might not sink a record, but a **P** at the O-6 level almost certainly will. After this first screening, only a fraction of the records remain. Even if the OSR cover page is stamped "LETTER TO THE BOARD," letters and records eliminated in this first pass are not examined. However, interested board members may access the hard copy letter.

Reputation

Remaining records are reviewed and briefed in the same manner as other selection boards. Voting members review records, read letters, and mark up OSR/PSRs before presenting them to the other board members in the Tank. This is where service reputation helps.

A majority, but not all, of the typically eleven flag officers on the panel are reserve component (RC), per SECNAVINST 1401.3. Thus, high visibility within only the RC may be insufficient to carry all the votes. RC officers who are known to the fleet have an advantage. Most records that survive the vote to brief are keenly competitive. Board members look for strong fitness reports (FITREPs), especially as a unit CO, signed by O-8s or O-9s, with recommendations for "FLAG" in blocks 40 and 41. After the first review, brief, and vote, the board may select one or two singularly stellar records for promotion. A large number are removed from further consideration. The handful of remaining records return to the "crunch" to be rebriefed.

"Three factors influence promotion to Flag: record, reputation, and relationships."

Relationships

Remaining records represent officers who would make outstanding choices for flag. However, the board usually is limited to four selections. Flag mentors likely speak up for their protégés. Positive comments based on personal experience of several board members could make the difference between two similar records. Thus, being well-known by flag officers can be immensely helpful. One officer promoted to flag stated nine of the eleven officers on the board knew him personally. It was his last look before mandatory retirement; and he made it. One cannot predict this; it's simply a matter of chance.

Traditionally, the unrestricted line board each year selects two surface warriors and two aviators, with a submarine officer selected every other year. But this is not a rule, and has NOT been exactly the case in the recent past. The board is mindful of the needs of the Navy Reserve and makes its choices with "Where can we assign this flag officer?" in mind. An officer's "assignability" may depend upon civilian career flexibility, geographic location, billet assignment diversity, and special expertise.

The Road Less Traveled

What can one do to prepare better for flag? Years ago, a captain told me his flag mentor called him aside and told him, "You've got flag potential, but you need to do certain things." Most are common sense, but as I recall, the list included Joint Professional Military Education (JPME), selection board experience, policy board experience, meaningful participation in an association (such as NRA or ROA), two successful O-6 operational command tours (ranked as top **EP** each time), completion of Senior Naval Reserve Officer Orientation Course (SNROOC), a tour as a Deputy Readiness Commander, and significant contributions during extended active duty while an O-6. He followed the advice, and has since been promoted to O-8.

There is no sure-fire way to make Flag; every career path is different. Many officers apply for billets recently vacated by flag-selects like investors buying last year's hottest mutual fund. Recognize it's not the billet that creates the flag opportunity; it's the record that got the officer INTO the billet. Billet diversity is important; don't "homestead" in one type of billet because you are good at it or get comfortable.

If you wish to be a serious contender for Flag, find and engage a flag mentor now. It's never too early to start; successful career tracks often begin as a junior O-5 (!). If you're fortunate enough to make it, never forget the Sailors who worked hard to give you the FITREPs that got you there. Being a flag officer is a sacred trust; fulfill it with the deepest sense of duty and respect. Good luck!

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Get A Mentor

CDR Phan Phan, USN
National VP for Junior Officers

As this will be my last article as your National VP for Junior Officer Programs, I'd like to share a few thoughts, ideas, and observations in hopes of stimulating further thinking, planning, engaging, and implementation among our JOs out there.

Get a mentor. We all have read and heard such advice from senior officers, and various formal and informal programs in the Navy. The idea sounds simple enough but takes serious, persistent, and thoughtful effort to implement successfully over the long term. Finding, building, and maintaining a fruitful relationship takes lots of work, and a bit of luck and faith. Officers rotate every few years. People retire or move to other states because of civilian employment. These are only a few reasons that can make maintenance of a mentoring relationship challenging. However, our modern communications facilities can certainly mitigate some of the obstacles. It is a worthwhile endeavor to invest one's time and effort to nurture, from both sides. Think of oneself as *Luke Skywalker* looking for and working with *Yoda*.

Make the most of one's JO years. It's the wonder years. Sounds old-fashioned and corny enough? As JOs aren't required yet to compete for a pay billet within the APPLY process, one has a bit more freedom to choose billets, units, programs, or even designator change. Newly-commissioned officers are protected in a pay status for three years even in IAP status. One is certainly empowered to plan and shape one's own destiny rather than having to depend on the element of chance in the APPLY process. That is not to say success is going to drop into one's lap effortlessly. To capture successfully the potential opportunities for long-term professional growth, it takes much initiative; thinking; planning; persistent execution; and last, but not least, personal resources. If unsure about how to plan out the JO years, well, that's a good reason why one needs a mentor.

Pursue meaningful assignments. So, that goes without saying, does it not? Tell me something new, one might say. Well, the question is what's meaningful and relevant in today's Navy? In a recent issue of our *NRA News* magazine, RADM Keith presented a very detailed and comprehensive article on the ZBR process in validating Navy Reserve's capabilities and missions, and ultimately, size of various programs and their associated billets. In this write-up, there was a flowchart outlining the ZBR steps. One could, and should, go through these steps on a personal level and ask critically and honestly of oneself the very same questions, within the context of one's current billet, task assignments, and unit's mission. What are we bringing to the fight? Are we contributing *directly* to a ZBR-validated mission? Are we on some OPLAN or CONPLAN to support the joint warfighters? If unsure, ask your unit CO/XO. And if you are a unit CO, ask your Program Manager or OSO, or again, a mentor.

Pursue relevant professional development. If we have already completed our basic qualifications in whichever designator or program we are, the goal should be actively and continuously to pursue additional professional development. For some specialized communities, graduate-level education, professional licenses, NOBC's, and AQD's are must-haves to stay competitive. For URL officers, JPME will be a significant discriminator in only a few years from now, when one will have to compete in the APPLY process for a pay billet. It takes much personal resources and persistent effort but that's the way life will be in the Navy. Why? All these accomplishments go onto our OSR front page at which various statutory and administrative selection boards will look with discerning eyes. Not sure which path to invest one's limited time resources for the most optimal benefits? Ask a mentor.

Exert maximum effort. Sometimes people tend to forget or lose sight of the ongoing Global War on Terrorism, and war requires maximum exertion of force (for those of us who read Clausewitz). What makes this war especially challenging is its requirement to maintain continuous long-term public support in an austere fiscal environment. For the past four years, ever since 9/11, the ops tempo and personal tempo have intensified for many of us. The old paradigm of one-weekend-a-month and two-weeks-a-year have been just that, old and obsolete. Many of us have been mobilized more than once. Many of us have put in other extra Herculean efforts, easily surpassing the 90-Inactive Duty annual point limit (many of which, of course, have been non-pay) and executing multiple AT/ADT's. I suppose one of the resultant effects of the Zero-Based Review and the Human Capital Strategy is to have less reserve pay billets, but those of us who are in one are expected to double-up or triple-up our time on duty. It seems to get to a point where the difference between active and reserve status is just practically a blurred line, and becomes more of a continuum rather than any finite discrete. That is certainly not to say things have been and will be any easier on our civilian employment, families, and personal life. But it shouldn't come as any surprise since we're naval officers in the middle of a war, should it?

It's been a wonderful and rewarding two years for me, serving as your National VP for Junior Officer Programs. I've been greatly blessed with the pleasure working with many of our dedicated JO readership; many thanks for your contributing articles, questions, and issues. I've learnt from many other senior and flag officers with whom I've come into contact. I'm grateful for your sharing of your valuable experience, and greatly appreciate your encouragement and mentorship. And last, but not least, I've found myself among the warm and caring family of NRA national and district officers and Headquarters staff. And for this, I'm just simply and humbly honored. At the time of this writing, the National Fall Conference has not yet been convened, and my relief has not been selected. But rumor has it that there would be at least two, if not more, candidates running for the job. BZ for these JOs and my hat's off to you; many thanks for stepping up!

ATTENTION – PLAN AHEAD FOR NRA JUNIOR OFFICER OF THE YEAR FOR FY 2005

JOY PROGRAM:

A. Selected Reservist – Two awards, one for line officer and one for staff officer.
B. Full-Time Support – Two awards, one for line officer and one for staff officer.
C. In regard to the exclusive NRA Bea Ratner Junior Nurse Corps Officer Award, if a Nurse Corps officer is selected as the Selected Reserve – Staff JOY, the selectee will also receive the Bea Ratner Award. If not, the Bea Ratner awardee will be selected from the nominations submitted for the Selected Reserve JOY – Staff. Nomination and submission guidelines for the Bea Ratner are the same as the other four JOY categories.
D. Deadline for nominations is 14 January 2006. Nominations are now sent to Navy Reserve Force (N01A) instead of directly to NRA.
E. A board will be convened at NRA Headquarters by the end of February. Navy Reserve Forces Command will solicit membership for this board by Naval message in Nov/Dec each year.
F. The Navy Reserve Forces Command will fund travel for the recipients to attend the award event.
G. Award presentation will take place at the Association's Spring Conference. For 2006, the NRA Spring Conference will be 21-23 April in Washington, DC.

REFERENCES:

Expanded information on the NRA JOY program and nomination procedures for 2005 can be found in ALNAVRESFOR 032/03 and COMNAVRESFOR Instruction 1650.10 dated 17 Oct 2003.

NOMINATION FORMAT:

JUNIOR OFFICER OF THE YEAR AWARD

1. PERSONAL INFORMATION
NAME:
RANK:
SOCIAL SECURITY NUMBER:
DESIGNATOR:
BILLET ASSIGNED:
MAJOR DUTIES AND RESPONSIBILITIES:
NUMBER OF MONTHS AT COMMAND:
ASSIGNMENT HISTORY: (Previous commands assigned and dates)
MAILING ADDRESS:
E-MAIL ADDRESS:

2. SELECTION CRITERIA
JUSTIFICATION FOR NOMINATION (Demonstrated leadership, performance, accomplishments, and contributions.) The justification must be submitted in the brief and concise "bullet" format, not to exceed three pages. DO NOT include fitness reports.

3. ATTACHMENT
Full-length photograph in any service uniform

QUESTIONS:

NRA point of contact is CAPT McAtee at (703) 548-5800 or by e-mail at stratcom@navy-reserve.org.

Record Review Service:

Is your personal record selection-board ready?

The convening dates for key FY07 Boards are:

Reserve O6 Line	18 January 2006
Reserve O6, O5, and O4 Staff Corps	27 February 2006
Reserve E8/9	06 March 2006
Reserve O5 Line	13 March 2006
Reserve E7	15 May 2006
Reserve O4 Line	22 May 2006
Apply Board	12 June 2006
Reserve CWO3/4	29 June 2006

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http://www.navy-reserve.org/i4a/pages/index.cfm?pageid=981

VA ANNOUNCES NEW SURVIVOR BENEFITS WEB SITE

The Department of Veterans Affairs (VA) has created a new Internet Web site for the surviving spouses and dependents of military personnel who died on active duty and for the survivors and dependents of veterans who died after leaving the military. The Web site is organized into two broad categories – death in service and death after service. It provides visitors with information about a wide range of benefits for the surviving spouse, dependent children, and dependent parents of deceased veterans and active-duty personnel. The site also has information from – and links to – other federal agencies and organizations that offer benefits and services to survivors and dependents. The new Web site can be found at www.vba.va.gov/survivors or by clicking the "Survivors Benefits" button on the left panel of www.vba.va.gov.

RESERVE SEABEES SUPPORT KATRINA RECOVERY EFFORTS

Reserve Seabees from Naval Mobile Construction Battalion (NMCB) 18 are supporting their active-duty counterparts here during hurricane relief efforts. A twelve-member detachment from NMCB 18, headquartered in Washington, is augmenting NMCB 1, an active-duty battalion homeported at the construction battalion center here. CDR Bradley Posadas, NMCB 18's commanding officer, said "I'm very happy our personnel from both Helena, Mont., and Central Point, OR, detachments are there with our other Seabee brethren from NMCB 1 to lend a helping hand." NMCB 18 started its work at Naval Air Station Meridian, MS, where 1,000 evacuees from the Gulfport area were transferred to an on-base shelter. After four days in Meridian, the detachment traveled back to the Gulfport area to support NMCB 1 by contributing diverse and specialized construction and engineering skills to complement their active-duty counterparts. NMCB 18 is headquartered in Ft. Lewis, WA, and maintains fourteen detachments within seven states: Alaska, California, Washington, Idaho, Montana, Oregon, and Nevada.

MILITARY FORCES STRETCHED BY HURRICANES

Hurricane Katrina stripped the roof off Navy Seabee Steven Sepulvado's house and flooded it, forcing his wife and two small children to flee even as he went to work aiding this decimated Gulf Coast town. Now, with his life still in disarray and no home for his family, Sepulvado is preparing to deploy in about a month to Iraq's insurgent stronghold of Anbar Province, where his Seabee unit will be assigned construction jobs. The story of Sepulvado and his 638-man Naval Construction Battalion is an extreme example – but far from an isolated one – of how the emergency deployment last month of more than 70,000 U.S. troops for disaster relief has exacerbated strains on a military already severely taxed by the wars in Iraq and Afghanistan. Katrina and Rita sparked one of the biggest ever mobilizations of American military forces – National Guardsmen and active-duty soldiers – for natural disasters. The urgent response essentially maxed out the forces of the 82nd Airborne Division, which dispatched to the Gulf Coast nearly 4,000 paratroopers – including a strategic brigade the Pentagon keeps on alert to jet to global hot spots on 18-hour notice.

WOMEN IN MILITARY OFTEN KEEP QUIET ON HARASSMENT

Six in ten women who have served in the National Guard and Reserves say they were sexually harassed or assaulted, but less than one-quarter reported it. Many who did were encouraged to drop their complaints, a government survey says. The survey by the Veterans Affairs Department found that nearly half of the women who responded said the incidents occurred while they were on duty. One in ten said she was raped, nearly 60 percent said they were verbally harassed, and the rest of the reports were for other types of incidents. The study surveyed those in the Guard and Reserves from 1950 to 2000; most of the 4,000 respondents served in the 1980s and 1990s.

JEWISH CHAPEL AT THE NAVAL ACADEMY

When Howard Pinskey attended the U.S. Naval Academy more than 40 years ago, he and 41 other Jewish midshipmen had to leave the yard to attend services at an Orthodox synagogue two blocks away. But now, about 120 current Jewish midshipmen will have a chance to attend Shabbat services in their own chapel in the middle of the academy grounds. The Commodore Uriah P. Levy Center and Jewish Chapel, the first U.S. military building bearing the Star of David on its exterior, has now opened. The $8 million facility was paid for with $1.8 million in federal funds and money raised by the U.S. Naval Academy Foundation and the Friends of the Jewish Chapel, a nonprofit group dedicated to supporting and sponsoring Jewish midshipmen.

NO EVIDENCE OF GULF WAR PILOT'S DEATH, NAVY SAYS

A Navy pilot shot down over Iraq in January 1991 may have been captured by Iraqi forces, and members of the former Iraqi government "know the whereabouts" of the officer, the Navy has concluded. A Navy board of inquiry concluded that there is no credible evidence that CAPT Michael "Scott" Speicher is dead, and it reaffirmed his official status as "missing/captured," according to the board's final report. The board also recommended that the Pentagon work with the State Department, the U.S. Embassy in Baghdad, and the Iraqi government to "increase the level of attention and effort inside Iraq" to resolve the question of Speicher's fate.

NORTH KOREA HINTS AT RETURNING *USS PUEBLO*

The North Koreans are giving hints they might be ready to end another lingering problem with the United States by returning the captured spy ship *USS Pueblo*. They are setting an unlikely condition, though, considering hostile U.S.-North Korean relations: a visit by Secretary of State Condoleezza Rice or another top-level American official. The *Pueblo* ranks low in the hierarchy of irritants causing bad blood between the two countries. Still, to those involved with the *Pueblo* and to the U.S. Navy, the ship's plight is far more than a footnote to the history of the Cold War. The *Pueblo* now sits at its moorings on the bank of the Taedong River in Pyongyang, North Korea's capital.

U.S. WARSHIP ARRIVES IN CHINA FOR VISIT

A U.S. guided missile destroyer arrived at one of China's main ports as part of efforts by the two countries to increase military-to-military exchanges. The *USS Curtis Wilbur*, an *Arleigh Burke class Aegis* guided missile destroyer spent several days at Qingdao, a key port of China's North Fleet, officials said. The *USS Curtis Wilbur* is deployed to the Western Pacific and operates out of Yokosuka, Japan, and is part of the *Kitty Hawk* aircraft carrier group. ⚓

IT'S INEVITABLE . . .

Have You Prepared Properly?

By Tom McAtee

This article provides updated, researched information regarding planning for your own demise and actions to be taken upon the death of a retiree or veteran. As the retiree or veteran, you must look squarely into the mirror and understand that no matter how depressing it may be, your demise is a reality. How much unfinished business do you want to load onto a grieving family?

It is never too early to start planning, gathering important documents, writing down your personal instructions, and talking to those family members who will be the decision-makers regarding your affairs once you have passed away.

And for the families, we understand that the loss of a loved one is not an easy or light subject. However, bad things will continue to happen; and we must prepare ourselves. The Association staff continually assists surviving spouses or family members of members who have passed away. In these difficult times, the last thing a surviving spouse or next of kin needs is confusing or conflicting information about benefits/entitlements. Survivor assistance is one of the Association's most needed and important benefits, and we are dedicated to providing accurate advice.

DEATH IS A REALITY BUT INCAPACITATION IS A POSSIBILITY

In your planning, don't forget about the possibility that you could become incapacitated. What effect would it have on your family? Think about a Power of Attorney for Health Care and a Living Will. Consider a long-term care insurance policy as a way to protect against the depletion of family wealth.

PREPARE; DON'T LEAVE SURVIVORS GUESSING

Although you will never be able to prepare your surviving family members for your loss, you can prevent many of the dilemmas that will face them. Put in order your personal affairs – and don't keep it a secret. Share the fact that you have prepared a personal data file and its location with your spouse and family.

What to Discuss in Advance:

- Location of important documents.
- Desire to be an organ donor.
- Your desires in the case of incapacitation.
- Funds through accelerated benefits for terminally ill from SGLI/VGLI or commercial insurance.
- Final resting place: national or private cemetery, burial at sea, or scattered remains.
- Obituary notice.
- Your desires: military honors, burial flag, and VA provided headstone or marker.
- Power of Attorney, both general and for health care.
- RCSBP/SBP Annuity, whether immediate or deferred and percentage of retired pay.
- Confirm that proper beneficiaries are recorded on all insurance policies, SGLI, and RCSBP. All too often, former spouses become unintended beneficiaries.

What should be included in a personal data file? The following are general recommendations:

- Location of will or trust.
- Location of Power of Attorney.
- Civilian retirement plan annuity and contact information.
- Military service and retirement information such as DD214(s), RCSBP election, Notice of Eligibility for Retired Pay (NOE), retirement point total, medical record, retirement orders, and contact information for DFAS.
- Personal documents (and copies) such as birth certificate, marriage certificate, divorce decrees, adoption papers, and personal requests. Certain personal decisions such as cremation and burial at sea require signed documents.
- Tax file for recent federal, state, and property tax filings and payments.
- Insurance policies and contact information.
- Listing of bank accounts, stock portfolios, bonds, and other securities.
- Contact list of friends and work associates.
- Listing of singularly held accounts or property such as credit cards, accounts, safe deposit box, notarized vehicles, or real estate.
- Contents of safe deposit box.

And Don't Forget to:

- Preserve your life story. Take some time to write down the story of your life.
- If you're one of the few people who can put names to faces in old family photographs, take some time to label old photos.
- Buy or rent a video recorder and record at least several hours of your family talking and sharing. One day, one or more of you will be gone and the tape(s) will be treasured.

REPORTING THE DEATH OF A RETIREE OR VETERAN

When a retiree or veteran passes, the next of kin or executor of the estate should make timely calls to the Navy Reserve Personnel Command or the Defense Finance and Accounting Service (DFAS) depending upon the status of the retiree.

If the retiree is eligible for retired pay and benefits at age 60, but passed away prior to reaching age 60, contact the Navy Reserve Personnel Center (NRPC) central toll free number 1-866-250-4778. This notification will prompt an information package to be sent to you. Upon completion and return to NRPC, action will be taken in regard to Reserve Component Survivor Benefit Plan annuity (depending on election) and to forwarding to the eligible spouse an application for a new dependent ID card (DD1173-1 RED) reflecting his/her proper status as a surviving spouse. Remember, the surviving spouse's status will change again upon the retiree's 60th anniversary of birth. Upon this anniversary, the surviving spouse will be issued a DD1173 (TAN) ID card reflecting entitlement to TRICARE medical benefits until the surviving spouse's 65th birthday.

If the retiree is age 60 or beyond and receiving retirement pay, contact the Retired Casualty Section of DFAS at toll free 1-800-269-5170 or fax toll free 1-800-469-6559. Notification will start a review of the retiree's pay account and mailing of a survivor benefits packet to the next of kin. Packet will contain forms for unpaid retirement pay and Reserve Component Survivor Benefit Plan annuity. When returning forms, enclose a photocopy of the death certificate.

A Guide To Handle Affairs After A Death Of A Retiree or Veteran

The following guide provides both generalized and specific actions to be accomplished after the death with many of the actions expounded upon in the article. Should assistance ever be needed, do not hesitate to contact the Association toll free at 1-866-672-4968 or e-mail at admin@navy-reserve.org:

IMMEDIATE ACTIONS

☎ **Notify the Defense Finance and Accounting Service to stop retired pay and start Survivor Benefit Plan at 1-800-269-5170.**

Or (in all other cases, except veteran)

Notify Naval Reserve Personnel Center to research eligibility for Survivor Benefit Plan and application for new ID card at 1-866-250-4778.

☎✍ **Contact employer for existence of death benefits if deceased was still employed.**

☎ **Call the Social Security Administration at 1-800-772-1213 or visit a local Social Security Administration office. Stop Social Security payment and file for Lump Sum Death Benefit. Web site at www.ssa.gov.**

☎ **Contact Veteranís Affairs Regional Office 1-800-827-1000. VA benefits are numerous and eligibility varies.**

☎ **Contact SGLI/VGLI at 1-800-419-1473 (Fax 1-877-832-4943) or e-mail osgli.claims@prudential.com for death and accelerated benefits claims only.**

☎✍ **Contact commercial life insurance companies having policies on the deceased. Request a claim form or ask for help from the local agent. Normally, a claim form, the policy, and a certified copy of the Death Certificate are required.**

GENERALIZED ACTIONS

☎✍ **Contact credit card companies of accounts held solely by the deceased. Remember, some credit card and charge accounts include a life insurance policy with them. If the card is held jointly, find out what documentation is required to change the account to the survivorís name.**

✎ **List assets that need to be changed from sole ownership (e.g., real estate, car titles, stocks, bonds, and other bank accounts). Probate proceedings may need to begin to accomplish legal ownership.**

☎✍ **Contact financial institutions where the deceased had a loan. Inquire if the loan was covered by the credit life and what needs to be done to file the appropriate claim.**

Collect bills and make sure all the credit obligations of the deceased are known.

☎✍ **Contact retirement funds, including IRAís that the deceased was receiving, and apply for any benefits that are due. A Death Certificate is often required.**

✕ **Remove deceasedís name from utilities, etc. In the case of an elderly survivor, the accounts may be placed in a joint account with another family member to help in processing a future estate.**

☎✍ **Contact health insurance companies to stop overage on the deceased. Check for existence of a death-benefit rider.**

❑ **Maintain extra copies of the Death Certificate to send with your income tax returns and for future requests.**

✉ **Surrender the deceasedís military identification card (ID) to the nearest ID card issuing facility. To find the nearest location and ID card return procedure, call 1-800-535-2699 or go to http://www.dmdc.osd.mil/rsl. Eligible surviving family members must obtain new ID cards.**

DEATH BENEFITS SHOULD BE UNDERSTOOD

Reserve Survivor Benefit Plan (RCSBP) Annuity

As stated previously, the proper reporting of the death of a Reservist eligible for retired pay or a Reserve retiree will start the process for the designated survivor to receive monthly annuity. When the annuity starts depends upon the previously selected RCSBP option by the member:

Option A – election declined until age 60. If member dies before age 60, survivor receives no annuity.

Option B – deferred annuity, in which survivor receives annuity on the date of the member's 60th birthday.

Option C – immediate annuity, in which survivor receives annuity beginning the day after death of member. If no election was made at time of initial eligibility (normally upon receipt of NOE) and eligible dependents were listed on DEERS, then Option C, at maximum amount, is automatically elected under law. This automatic election became effective 1 January 2001.

Annuity Amount – normally would be based on the age of surviving spouse, but a recent change in law now makes both age of surviving spouse and year of member's death elements in the annuity amount. Currently, an annuitant under age 62 will receive 55 percent of the insured amount; age 62 and over will receive 40 percent of insured amount. On each 1 April of 2006, 2007, and 2008, those annuitants 62 and over will receive 5 percent more in their annuity payments until finally reaching 55 percent on 1 April 2008. This will end the Social Security Offset or so-called Widows Tax. Annuities and premiums increase annually by the cost-of-living adjustment (COLA) applied to military retired pay. The RCSBP premium remains to be paid by the annuitant for life, unlike the SBP premium which ceases upon death of member.

SBP Open Season – will begin 1 October 2005 and end 30 September 2006. For those who did not elect RCSBP or SBP when initially eligible, the open season is an opportunity to join the program. Additionally, for those who elected to insure an amount less than maximum, the open season will allow you to increase the base amount insured up to the maximum (total amount of monthly retired pay). However, joining the program late comes with a penalty cost. You will be required to pay all back premiums and interest in a single payment or in equal installments over 24 months. You must live for two years following election for the coverage to become fully effective.

Social Security Administration (SSA) Notification and Benefits

The death of an individual, whether a Social Security recipient or wage earner, has implications regarding the Social Security Administration. The death should be promptly reported by calling SSA toll free at 1-800-772-1213. This initial call will start the process of information and filing guidance for benefits. Additional information can be found at the SSA Web site at www.ssa.gov.

If the death involves a Social Security recipient, notify your financial institution (bank) and request that any deposit made after death and thereafter be returned to SSA. If benefits are paid by check, do not cash any checks received after death. Call the local SSA office about return of checks.

A Lump Sum Death Benefit of $255 is payable, upon filing, to the surviving spouse or eligible child. No payment is made to adult children.

Department of Veteran's Affairs (VA) Benefits

The VA provides an array of benefits for deceased veterans and eligible surviving family members. Insofar as entitlement to VA benefits is concerned, most Navy retirees are veterans. VA benefits are exempt from federal income taxation. Certain burial-related benefits are provided, such as burial flags, government-issued markers, and memorial certificates. Additionally, VA operates a system of national cemeteries in which eligible veterans may be interred, inurned, or have a marker placed as a memorial. A DD214, retirement orders, or discharge paper is required to obtain any VA benefit.

Burial In National Cemeteries

Burial in a national cemetery is an entitlement for veteran retirees, and includes opening and closing of the grave and perpetual care. The only other casketed burials that can be accommodated at some national cemeteries are those of spouses or dependent children of veterans already buried in the cemetery. If an eligible family member dies first, the member must sign an agreement to be buried in the same grave eventually. Grave sites cannot be reserved. Most cemeteries can accommodate burials of cremated remains. Contact the Director of the national cemetery where burial is desired. The local VA office has a list of national cemeteries or go to www.va.gov or call 1-800-827-1000.

NOTE: Arlington National Cemetery has stricter eligibility requirements than other national cemeteries.

Burial Flags

An American flag is available to drape the casket of a veteran who was discharged under conditions other than dishonorable. Commonly, funeral directors obtain the flag on behalf of the survivors if the deceased is an eligible veteran. A flag may also be issued for memorial purposes to close relatives other than widow(er) or child(ren). After the funeral service, the flag may be given to the next of kin or a close friend of the deceased. Flags are issued after a claim is filed with any VA regional office, VA national cemetery, or most local post offices.

Grave Markers

When a veteran is buried in a national, state, or military cemetery, a marker is erected, without cost to the family, upon completion of an application by any surviving family member. The permanent monument may be an upright headstone, flat bronze, granite, or marble marker, or a bronze niche marker. Standard inscriptions include name, branch of service, year of birth and death. Optional inscriptions include rank or rate, month and day of dates of birth and death, valor awards (Purple Heart, Distinguished Service Cross, Navy Cross, Air Force Cross, and Silver Star) if applicable, religious emblem, and war service (World War II, etc.). For specific information, call 1-800-697-6947 or write:

Office of Memorial Programs (402E)
National Cemetery System
Department of Veterans Affairs
810 Vermont Ave, NW
Washington, DC 20420

Inscriptions listed above are free, but additional inscriptions are at personal expense. When burial is in a private cemetery and a marker is desired, VA Form 40-1330 (obtained from any VA office) must be filled out completely by the spouse or closest relative and mailed to the address in this paragraph. The marker will be shipped free to a designated cemetery. It should be noted that the only inscription for the Navy is "US NAVY." There is no "USNR" inscription authorized.

A memorial marker to be placed in a veteran's national, state, military, or private cemetery to commemorate a veteran whose remains were buried at sea (by own choice) or scattered without interment may be requested via VA Form 40-1330.

Presidential Memorial Certificate

This long-standing program provides a certificate, prepared by the VA, bearing the President's signature and expressing the country's grateful recognition of the veteran's service. Those eligible to receive the certificate include next of kin, relative, or friend. Certificates may be issued to more than one eligible person, up to ten (10) certificates.

Request a Presidential Memorial Certificate, in person or through the mail, from any VA Regional Office. Retirement orders or a DD214 provide the best documentation to establish honorable service.

Plot/Interment Allowance

A $150 plot or interment allowance is available in cases involving the payment of the $300 non-service-connected allowance specified below.

Non-Service-Connected Death

Eligibility provisions exist for a $300 burial allowance to be paid if the veteran, prior to death, was receiving a VA disability pension or compensation payments, or died while hospitalized in a VA facility.

Service-Connected Death

If a veteran dies as a result of a disability related to military service, up to $1,500 may be paid to assist with burial expenses.

Dependency and Indemnity Compensation (DIC)

DIC is administrated by the Department of Veteran's Affairs and payable to surviving spouses who did not remarry by age 57, certain children, and low-income parents of Reservists or retirees who die from:

- A disease or injury incurred or aggravated while on active duty or active duty for training.
- An injury incurred or aggravated in line of duty while on inactive duty training.
- A disability compensated by the Department of Veteran's Affairs.

DIC payments to a surviving spouse are payable for life (provided spouse does not remarry before age 57). To apply for DIC, the claim form VA Form 21-534 must be submitted. Documentation to support your request for DIC payments would, at a minimum, be military medical record and any VA disability documentation. DIC payments are excluded from taxation.

Burial at Sea

Navy retirees and their dependents are entitled to burial at sea. A burial at sea decision should be in writing. If burial at sea preference was not put in writing by the retired member, the individual responsible for disposition of the remains may authorize burial at sea. Timely contact should be established with:

Office of Medical/Dental Affairs
(MEDDEN Affairs)
Mortuary Affairs, Bldg. 38H
Great Lakes, IL 60088-5200
Tel: 1-800-647-6676, Select option 4

Specific documents must be submitted to the commanding officer of the vessel/aircraft that will conduct the burial at sea: (1) certificate of cremation or a transit permit issued by the appropriate civil authorities at the place of death or civil death certificate; and (2) a signed authorization for committal from the primary next of kin or executor of the estate.

This authorization should include the decedent's full name, grade, Social Security number, branch of service; date of retirement or dates of service and date of death; type of religious service desired; whether scattering of cremains or committal of casketed remains is desired from a vessel; and the body of water in which the cremains/remains should be committed.

Alternatives to burial at sea from a naval vessel/aircraft are burial at sea from a United States Coast Guard (USCG) vessel or a private yacht service.

Accelerated Benefits for Terminally Ill

Servicemen's Group Life Insurance (SGLI) and Veterans Group Life Insurance (VGLI), as with certain commercial insurance policies, offer accelerated benefits to the terminally ill. Terminally ill is a written medical prognosis of nine (9) months or less to live. For SGLI and VGLI, up to 50 percent of the policy coverage may be paid out in a lump sum to the insured. This payment is not taxable. The insured must submit the Servicemember/Veteran Accelerated Benefit Option Form 8284A. The form and information can be obtained at www.insurance.va.gov or by calling toll free 1-800-419-1473.

OTHER USEFUL INFORMATION

NON-DUTY STATUS DEATH OF A RESERVIST (WITHOUT NOE)

In the event of an unfortunate, non-duty death of a Reservist, such as an industrial accident at place of employment or automobile accident, the only benefit, beyond those benefits mentioned above in the Death Benefits section, is the payment of elected SGLI policy amount, normally $400,000.

SPOUSE'S ID CARD MILESTONES

Renewal

- One month prior reaching age 65.
- After age 65, every four (4) years, until age 75 at which time ID card becomes permanent.
- Upon death of sponsor.

Surrender

- Upon remarriage.

EFFECT OF REMARRIAGE ON SURVIVOR BENEFITS

IDENTIFICATION CARD – Upon remarriage, ID card must be surrendered. Therefore, without ID card, no commissary, exchange, or base privileges authorized.

TRICARE – Upon remarriage, TRICARE benefit terminates.

TRICARE FOR LIFE (TFL) – Upon remarriage, TFL benefit terminates.

SOCIAL SECURITY – Remarriage at age 60 or older has no effects on Social Security benefit.

SBP ANNUITY – Remarriage at age 55 or older has no effect on benefit.

DEPENDENCY and INDEMNITY COMPENSATION (DIC) – Remarriage before age 57 will terminate benefit. Subsequent marriage ends, DIC will be reinstated.

TRICARE RETIREE DENTAL PROGRAM – Upon remarriage, eligibility terminates.

WHERE CAN I GET HELP?

Naval Reserve Association
1619 King Street
Alexandria, VA 22314
Tel: 1-866-672-4968
E-mail: admin@navy-reserve.org

Navy Mutual Aid Association
Henderson Hall
29 Carpenter Road
Arlington, VA 22212
Tel: 1-800-629-6011
E-mail: counselor@navymutual.org

Navy/Marine Corps Relief Society
801 North Randolph St.
Room 1228
Arlington, VA 22203-1989
Tel: (703) 696-4904

Retired Activities Office (RAO) or Family Service Center (FSC) in your local area. Call 1-866-827-5672 or e-mail mill_retiredactivities@navy.mil for the nearest location.

DON'T DELAY MAKING CLAIMS

The U.S. Court of Federal Claims went against the widow of a retired Naval Reservist for SBP payments. The widow filed for SBP nearly 15 years after the death of her husband claiming she was not aware of the SBP agreement executed by her husband. The court did not hear the case because:

- She should have known about the SBP agreement because she signed it.
- The Navy had no legal responsibility to inform her.
- The six-year limitation for filing a federal claim expired.

Moral of the story: maintain a complete personal document folder with an itemized inventory of important papers.

ENDURING ENTITLEMENTS

ENTITLEMENT FOR ELIGIBLE SURVIVOR(S)	UPON DEATH, IF MEMBER WAS:			
	RETIRED WITH PAY	GRAY AREA RETIREE OR RESERVIST WITH NOE	RESERVIST, DUTY STATUS DEATH	RESERVIST, NO NOE AND DEATH NOT DUTY RELATED
ID CARD	YES DD1173 (TAN)	YES DD1173-1 (RED)	YES DD1173(TAN)	NO
MEDICAL CARE	YES TRICARE TO AGE 65 OR ELIGIBILITY TERMINATION	YES TRICARE STARTS ON 60TH BIRTHDAY OF MEMBER	YES TRICARE TO AGE 65 OR ELIGIBILITY TERMINATION	NO
UNLIMITED USE OF EXCHANGE	YES	YES	YES	NO
COMMISSARY	YES UNLIMITED	YES UNLIMITED	YES UNLIMITED	NO
TRICARE RETIREE DENTAL PROGRAM	YES PREMIUM-BASED	YES PREMIUM-BASED	YES PREMIUM-BASED	NO
SPACE "A" TRAVEL	NO	NO	NO	NO
RECREATIONAL LODGING	YES	YES	YES	NO
LEGAL ASSISTANCE (LIMITED)	YES	YES	YES	NO

NOTE: Medicare begins at age 65 with TRICARE as second payee.

THE AQUILA℠ GROUP OF FUNDS

As many of you know, the Aquila℠ Group of Funds provides the Naval Reserve Association and its members with a cash benefit service - The Cash Management Service for NRA Members, a money-market mutual fund. However, this is just one of the ways that the Aquila℠ Group of Funds can be of service to NRA members.

Aquila also specializes in single-state tax-free municipal bond funds. These funds are excellent investment vehicles for those members who seek stability for their overall investment portfolio or who are near or at retirement age.

If you are a resident of Arizona, Colorado, Hawaii, Kentucky, Oregon, Rhode Island or Utah or if you have a permanent active duty station outside the United States and are interested in finding out more about a stable investment choice, **call your financial adviser or Aquila at 1-800-437-1020** or visit our website at **www.aquilafunds.com** for a free prospectus. Read it carefully before you invest or send money.

- **Managed for capital preservation**
- **Provides monthly double tax-free* dividend income**
- **Highly stable share price****
- **Low initial investment**

INVESTING IN YOUR COMMUNITIES,
YOUR STATE,
YOUR FUTURE ...

- **High-quality, locally-managed portfolio**
- **Broad selection of bond issues**
- **Ready liquidity**
- **Improves quality of life by supporting state's infrastructure needs - airports, schools, roads, hospitals, etc.**

Shares of the Aquila-sponsored tax-free municipal bond funds are not deposits, obligations of or guaranteed by any bank; are not insured by the FDIC and are subject to investment risk, including the possible loss of principal invested.
*For certain investors, some income may be subject to federal and state taxes, including the alternative minimum tax.
**Share net asset value and dividend rate of the Aquila-sponsored tax-free municipal bond funds are not fixed and vary with interest rate fluctuations.

Churchill Tax-Free Fund of Kentucky | Hawaiian Tax-Free Trust | Narragansett Insured Tax-Free Income Fund | Tax-Free Fund For Utah | Tax-Free Fund of Colorado | Tax-Free Trust of Arizona | Tax-Free Trust of Oregon

Aquila Distributors, Inc. 7/02

Seabee Medicine Epitomized Active/Reserve Integration

RADM Peter L. Andrus, MC, USN
National VP for Health Programs

CDR Michael McGrath, MC, USN, (center) performing a surgery.

Naval Construction Forces Command is integrating highly trained and motivated Reserve Component Seabees into their deployment cycle to minimize the frequency of redeployment of their troops. Active and Reserve Integration is the key to minimizing individual OPTEMPO and maximizing force effectiveness, including safeguarding the health of some 16,000 Seabees who have been heavily employed during OIF. Originating in WWII, NCF Seabees, including their active and reserve medical support, hit the beaches with Marines and built military bases during the famous "island-hopping" campaign of the Pacific.

Over 140 medical department enlisted and officer personnel are proudly attached to one of 8 active and 12 reserve battalions, and these dedicated men and women work tirelessly to maintain the health of Seabees. Whether it is the wartime prosecution of the GWOT or the recently demonstrated peacetime disaster relief and assistance provided in the wake of Hurricane Katrina, NCF's worldwide contingency operations would not be possible without a heavy reliance upon reserve forces.

Outside the Little Creek, VA, headquarters of Naval Construction Forces Command (NCFC) and the FIRST Naval Construction Division (1NCD), stands a ten-foot-tall Seabee statue. Inside is the home of Seabee medicine. CAPT Floyd Campen, DC, USN (Force Dental Officer) and CDR Roland Powers, MC, USN (Deputy Force Surgeon) maintain medical and dental cognizance over the NCF. Monitoring the health and wellness of Seabees scattered globally, their duties warrant total commitment. Augmenting the small active duty staff of Force Surgeon and AC Corpsmen, they respond to the needs of the NCF from home, office, and commonly from the road, 24/7, day-in and day-out. Their efforts mirror the full integration that has occurred between active and reserve Seabee forces. Whether for a real world humanitarian assistance mission such as during Hurricane Katrina, or a multinational, joint exercise such as Ulchi Focus Lens 05, these two dedicated Navy Reservists put their practices and patients on hold to become part of the FIRST Naval Construction Division team.

For Seabees, the capstone event of annual training is the Field Exercise or FEX. Now combined into a "SUPER FEX," the Active Component train alongside their Reserve Component counterparts. SUPER FEXs demonstrate the additive benefits of seasoned Reservists learning from and teaching their typically more youthful active duty colleagues. Should this battalion deploy in support of OIF to Southwest Asia, the Field Exercise becomes a dress rehearsal for the combat integration of mobilized Reservists into the NCF. For this reason, the Field Exercise is attended by CAPT Campen and CDR Powers. Held at either Camp Shelby, MS, or Fort Hunter Liggett, CA, these SUPER FEXs have now trained several battalions to assume their position as "Go" battalions. Constantly aware of the refrain: "train like you fight, fight like you train," Seabees simulate today's threats under harsh tactical environments.

Battalion medical and dental officers must also sharpen the skills of the medical team. New to Naval Construction is the teaching of combat lifesaving (CLS). CLS is the rendering of lifesaving care beyond that of more traditional first responder first aid as initiated by lay, nonmedical personnel. The acute need for the CLS was a painful Seabee lessoned learned early in OIF; a mortar attack in the Al Anbar Province left scores of Seabees killed or wounded in action. In response, CLS training has intensified. The minting of Combat Life Savers has increased from 35 to a minimum of 50 providers per battalion (most battalions have twice that number). Through the direction of the Deputy Force Medical Officer and Force Dental Officer, Naval Construction benefits from the talents of Reserve medical officers to adapt and enhance CLS capabilities and training.

The team of doctors proudly brandishing *bugs* (Seabee parlance for the warfare device) on the pocket of their blouses has been carefully selected to provide a range of specialties from which the NCF may draw. Through astute recruiting and time-honored mentoring, CDR Powers has assembled a mix of medical and surgical specialties that includes rheumatology, emergency medicine, general surgery, ophthalmology, GI, OB/GYN, and cardiothoracic surgery. These specialties require as many as ten years of training beyond

Cont'd. next page

medical school. Thus, Reserve medical and dental officers associated with the NCF are usually quite senior. Whereas the medical and dental skills they possess are available "off-the-shelf," the leadership skills required to run a global NMCB medical or dental department take additional time and training. Fortunately, the top-notch cadre of corpsman drawn to Naval Construction is equally impressive.

As testimony to the unique integration of the medical and dental officers into the battalion staffs, save for the Special Warfare SEALs, Naval Construction is the only warfare specialty in which medical department officers can earn a warfare designator, Seabee Combat Warfare (SCW), which is indistinguishable from that earned by any other Seabee officer and that requires the same course of instruction. The Seabee Combat Warfare device is offered to all officers and enlisted members affording competency and familiarity with all the construction equipment and weapons within the Table of Allowance.

Like other reserve officers who must maintain proficiency in their respective trades during times of mobilization, Seabee medical officers sometimes risk jeopardizing "perishable" clinical skills when mobilized to work in areas outside their usual fields of expertise. Regardless, Naval Construction is imbued with extraordinarily talented doctors, dentists, and corpsmen who find unique, relevant, and sometimes newsworthy ways to maintain professional relevance.

Consider CDR Alan Spira, MC, USN, Medical Officer for NCMB-18 (Ft. Lewis, WA). Dr. Spira is a well-known tropical medicine specialist. Author of over 16 peer-reviewed, scientific manuscripts, over 50 military-specific and popular articles; and originally an emergency medicine physician by training, Dr. Spira runs a travel and tropical medicine clinic in Beverly Hills, CA. When not in private practice, he is typically traveling to Africa where he volunteers his time as a physician. Prior to joining the Seabees, he served with the Marines in the 3d Civil Affairs Group (Camp Pendleton) and is one of the few Sailors in the Navy with the Civil Affairs NOBC. For the Marine Corps, he conducted humanitarian missions in Africa and Central America. What is apparent is how CDR Spira is able to maintain his proficiency and interest. What is not immediately apparent is the wealth of experience in the form of deployment medicine his practice of travel medicine brings to Naval Construction. Dr. Spira's knowledge of and experience with infectious and tropical diseases would seem an arcane, esoteric specialty for most providers, unless they are Seabee docs. Volunteering his expertise beyond NMCB-18, CDR Spira is the deployment health subject matter expert who puts global health into perspective in light of the disease threats our Seabees face when deployed.

Showcasing another one of the many talented Seabee medical providers, consider CDR Michael McGrath, MC, USN, Medical Officer for NMCB-24 (home based Huntsville, AL). Dr. McGrath is a board certified general surgeon and thoracic surgeon. He is a partner in a cardiothoracic surgical practice ranked number one in Virginia and 23rd nationwide by a national news magazine. He is also an Assistant Professor of Surgery at Eastern Virginia Medical School where he teaches both medical students and surgical residents. Since open heart surgery is one of those skills that may suffer from skill erosion if not practiced regularly, following recall, Dr. McGrath figured out a way not only to serve the "Dixie Doers," but also to keep his skills sharply honed (pun intended). The Seabees are indeed fortunate to boast having such a committed and dedicated physician. Currently deployed in support of OIF in Iraq as a battalion medical officer, Dr. McGrath is responsible for the health of the whole battalion. This includes those in his direct care in Al Asad as well as those primarily managed by his corpsmen at NMCB-24's forward operating bases throughout Al Anbar Province.

But the real distinction is what Dr. McGrath does when not providing primary care for his battalion: CDR McGrath sought collateral duty as trauma surgeon with Bravo Surgical at the base fleet hospital. Now having performed or assisted in well over 50 cases of injured Sailors, Soldiers, and Marines, calls come into the BAS at all hours for Dr. McGrath. "They are always happy to call me not only during emergency situations but they will call me . . . if there is a chest injury or an injury that involves something that has vascular surgery involved," says CDR McGrath who once again earns his moniker "Chest Cutter." Dr. McGrath goes on to say, "It is a lot better doing those cases with multiple hands. The other day, we had an interesting case where a Marine was wounded . . . and as we were working on this 22-year old, the nurse came in and told us that he had twin boys that he had never seen. It ramped up the tension level in there, because we were going to do everything we could to make sure he got out of that hospital and home so he could see them. It is an honor to serve those Marines, Soldiers and Sailors in their time of need."

Like CDR McGrath, the doctors and dentists of Seabee Medicine find their practice very satisfying. But job satisfaction takes on additional meaning when the friends of a Marine whose leg you just saved personally come to thank you. Despite a heavy work-load, CDR McGrath still found time to study for and earn his SCW device. As noted above, CDR McGrath went through the same rigorous qualifying standards that every Seabee goes through: there were no modifications because he's a doctor. Now proudly wearing the device, CDR McGrath reports, "It was a great challenge, and I am thrilled to have earned it." Subsequently, Dr McGrath has also completed the requirements for the Fleet Marine Force Qualified Officer warfare device.

This fall, CDR McGrath is scheduled to return home. Wistfully, CDR McGrath noted, "My boys put eight ribbons on a tree to signify each month I would be gone. They have been removing the ribbons one at a time, counting down the time till I get home. When I get back, I get to cut down the last one. I look forward to spending time with my family and relaxing at home. After I hug my kids and wife and everything else, I want to go to a restaurant and have a real meal in a real place and go for a swim in the pool. I miss green grass, my dogs, and even my son's lizard." What CDR McGrath has not missed was the opportunity to serve proudly his country as a Navy Reservist. Like the other dedicated physicians, dentists, and corpsmen who have gone before him, Naval Construction owes a debt of gratitude to these fine and dedicated Reservists.

Force health protection relies on the ability of one active-reserve integrated team working shoulder-to-shoulder in training, in garrison, and in combat. Seabees know that when they go in harm's way, their docs will be there to care for them. It has been this way since island-hopping in the Pacific; it is this way now, too.

This month's article was prepared by CAPT Robert Koffman, MC, USN, Force Medical Officer for 1NCD with assistance from LTJG J. Pittmann, CEC, USN, NMCB-24 PAO.

Dear Editor,

Thank you very much for finding Dr. Kagan's article and publishing it in the current issue *NRA News*. This is an excellent, factual, non-partisan analysis. It is right on target and needs greater dissemination. I have sent copies to my NR friends and to my congressman (Curt Weldon) and senators (Specter and Santorum). This goes much deeper than just the war in Iraq; I doubt seriously that the Chinese, for one, have missed what we are not doing.

The recently announced DoD doctrine of ensuring that reserves will called up for one year in five and national guardsmen one year in six, will kill reserve retention and recruiting. Except for government employees, this policy will be a career-killer for any civilian, and worse, under present compensation policies, ensures that reservists will be unable to provide adequate health care and retirement benefits for their families and themselves. I simply cannot understand the thinking that goes on in the Pentagon that can produce such monstrously unfair policies.

Roger F. Jones
Captain, USNR (Ret)

Dear Editor,

On 01 Oct. 1986, I retired after 25 years of active duty, filled with pride in my service and the USA. The Cold war ended and memories of Vietnam began to fade. I thought the world would be at peace for generations. My satisfaction with the past was shattered by my country's decision to invade Iraq. I have come to believe that the non-experienced civilian leadership of the U.S. Military is incompetent. The excellent articles in the *NRA News* Oct. 2005 issue, by CAPT Ike Puzon, USNR (Ret), and the extraordinary writing of Dr. Frederick W. Kagan, "The War against Reserves," restored my faith in the *NRA News*. Since our involvement in Iraq, few military periodicals have had the courage to stand up and question what seemed so obvious.

Tim H. Roberts
Captain, USNR (Ret)

Dear Editor,

Subject: Letter to the Editor-Organ Donation

CDR Kleinschmidt wins her bet! (*NRA News* Sept. 2005) I am a member of the Association and am also a grateful recipient of a deceased donor kidney transplant. I am alive and well these last seven years because of this gift of life.

Organ transplantation works. It saves lives. Yet, there are not enough organs to go around; waiting lists are getting longer (currently 90K people); more people are dying needlessly. CDR Kleinschmidt debunked some of the myths about deceased donation.

Please let our colleagues also know that living organ donations are safe and increasingly common. You can help without dying. Living kidney donations are the most common, but livers and pancreas cells are also candidates. Even if the potential donor is not tissue or blood type compatible with the needy loved one, programs exist today to allow for donation and transplantation.

Finally, please note that in this wonderful country of ours, there is a growing number of altruistic donors – healthy people who recognize the critical shortage of kidneys and donate to the best matched candidate on the list. Makes you pretty proud, doesn't it?

M. Jill McMaster
Captain, USNR (Ret)

Dear Captain McAtee:

Thank you for your prompt response to my letter. Your corrections, information and sound advice are much appreciated. BRAVO ZULU on your article, "RETIRED RESERVE: Age 60 and Beyond" By taking out the "complicated" and presenting the "bottom line" you have provided your readers with an excellent primer on Retirement. I am exploring more thoroughly the NRA Web site and finding a wealth of information and links. I am learning much, including a better understanding of what it is that I don't understand!

Although I am a Life Member, I realize better what wonderful work you do for all of us; and consequently, why I should increase my level of support. Thank you again.

Stephen T. Hazam
Commander, USNR

Dear Captain McAtee:

Today, I received a letter from you dated 8 September 2005 in which you described several aspects relating to retirement pay at age 60, RCSBP, TRICARE medical and dental, and links to all of these.

I want to thank you for this information. Although I have been maintaining a file of the above information, it would have taken some time to get it all out and research. Your letter provides a great index of this key information.

I have been a member of NRA since 1972 or 1973. I have benefited greatly from that membership. Your letter with the links is just another example of how important it is for Navy Reserve personnel to be a member of NRA. Again, thank you very much for your letter.

James L. Owens
Commander, USNR (Ret)

Navy Reserve Officer's Guide to Nonresident JPME Phase 1 Programs – Part 1

By LCDR Charles S. Gramaglia, USN

FY-09 Requirement Presages More Changes to Come

Many Navy Reserve Component (RC) officers were surprised by the announcement that unrestricted line commanders (O-5s) must complete Joint Professional Military Education (JPME) Phase I to be eligible for screening by the FY2009 Command Selection Board. Taken by itself, the requirement might appear to be simply another "block to be checked," just another career burden. But to so dismiss JPME is to miss a significant requirement since "JPME I . . . must be delivered in conjunction with Service PME."[1] Intermediate-level Service PME, with its emphasis on integration of Service core warfighting competencies at the operational level, forms the foundation for joint officer development. The draft White Paper, *CJCS Vision for Joint Officer Development*, clearly indicates the relevance of this "key principle: *Joint officers are built upon Service officers*."[2] And the CNO has recently redefined the role that Navy professional military education (NPME) will play in the development of the officer corps.

Although the FY2009 requirement applies only to designators eligible for command at sea, restricted line and staff corps officers would be mistaken to think that JPME plays no role in their careers. In fact, it is difficult to overstate the importance of NPME and JPME in planning one's future as a Navy officer. The supplemental guidance to all FY2006 Navy Reserve Component selection boards had a significant, if subtle, change from previous years. Whereas advanced education in general was deemed a "significant career milestone," FY2006 guidance only specifies that "professional military education" carries such weight.[3] Furthermore, the 2005 COMNAVRESFOR Policy Board has requested clarification from the Department of the Navy on JPME for the RC officer: "the Navy must promulgate conclusive guidance that *JPME is required . . . for promotion and retention*."[4] (Emphasis added.)

Primary Level NPME

When the Navy's junior officer NPME syllabus achieves initial operating capability, all of the DoD armed services will have a primary-level PME requirement. Our sister services' curricula are as follows:

* Marine Corps - Expeditionary Warfare School (formerly Amphibious Warfare School);
* Army - Officer Advanced Course and/or Captain's Career Course (varies by MOS);
* Air Force - Squadron Officer School.

Primary-level NPME will be administered as a Web-based curriculum on NKO. Junior officers will enroll in the program after completing warfare qualifications. The Naval War College will continue to develop and evaluate the curriculum through FY2006.

At the direction of the recently retired CNO, ADM Vern Clark, the Navy is currently integrating JPME within a NPME framework. Officer NPME parallels the Chairman's (CJCS) five-phase "PME Continuum," which established benchmarks from pre-commissioning through flag rank. Officer NPME, however, will focus on the three middle phases:

* Primary NPME:	*Curriculum in Work*	ENS - LT
* Intermediate NPME:	Command and Staff College, JPME Phase I	LCDR
* Senior NPME:	War College	CDR - CAPT

When primary-level NPME is fully integrated into the continuum, the Navy intends to make its completion a prerequisite for promotion to LCDR. Current Navy LCDR and senior officers, although they will be exempt from primary-level NPME, should be aware of this forthcoming requirement as we mentor our junior officer corps.

At a minimum, completing intermediate-level (i.e., Command and Staff College) NPME, which grants JPME Phase I credit, should be a career priority for all Navy Reserve Component officers. ADM Clark has stated that officers should complete JPME Phase I between the sixth and thirteenth year of commissioned service.[5]

In preparation, each officer should review the many options available and assess which best meets his or her specific needs. Despite the increasing expectation that RC officers complete JPME Phase I, no one should anticipate increased opportunities to attend Command and Staff College full-time. According to the Director of Reserve Affairs at the Naval War College, no Navy SELRES officer has been funded to attend the 10-month College of Naval Command and Staff in the last five years.[6]

The good news is that there are five nonresident schools CJCS accredited to grant JPME Phase I credit.[7] These five schools are:

* Naval War College – College of Distance Education;
* Air Command and Staff College – Distance Learning;
* Marine Corps Command and Staff College – Distance Education Program;
* Army Command and General Staff College – Intermediate Level Education Core Curriculum;
* Army War College – Department of Distance Education.

These schools offer options to attend classroom seminars, computer-based independent study, or a mix thereof. While many, if not most, Navy officers will be predisposed toward the Naval War College programs in order to attain maritime-focused Service PME, graduating from any of these schools grants JPME Phase I credit. Officers should assess curriculum, method of delivery, and scheduling flexibility when selecting a program to meet their individual needs. This two-part article will serve as an introduction on non-resident JPME Phase I programs.

> *The linchpin of progress . . . is joint training and education – because they are the keys to intellectual change.*
>
> **— Joint Vision 2020**

Naval War College – College of Distance Education (NWC-CDE)

The NWC-CDE offers three nonresident programs all of which are Phase I accredited: the Fleet Seminar, the Web-Enabled Correspondence Course, and the CD-ROM Correspondence Course. Regardless of method of instruction, NWC-CDE has a standardized, three-part, maritime-focused core curriculum:

* Strategy and Policy (S&P)
* National Security Decision Making (NSDM);
* Joint Maritime Operations (JMO).

This standardization enables a student to take a class in one program and later switch to another. For example, a Fleet Seminar student who moves to a location where that option is not offered may continue his JPME education via the Web-enabled correspondence course. All NWC-CDE programs require the student to complete a mix of written assignments and exams.

The **Fleet Seminar** follows an academic year (AY) schedule, with classes running from late August to early May, and meets weekly for three hours. For AY2005-06, the Fleet Seminar is offered at twenty locations around the country. The schedule for all seminar locations is identical, so a student may transfer during the semester, if needed, or attend a single session if TAD or traveling. The NWC-CDE is unique among the intermediate level schools in providing the opportunity, via the Fleet Seminar, to earn a Master of Arts in National Security and Strategic Studies. The Fleet Seminar covers the curriculum in greater depth and detail than the other NWC-CDE programs. To maintain eligibility for the Master's degree, a student must take the entire curriculum via the Fleet Seminar.

The **Web-Enabled Correspondence Course** offers the student greater flexibility than the Fleet Seminar. New classes begin quarterly, in October, January, April, and July. As it is Web-based, the student is free to pursue his or her studies twenty-four hours a day. There are, however, periodic scheduled sessions that meet in a Web-based virtual classroom. Despite the absence of weekly classes, any student who enrolls should be prepared for about six hours of reading and study each week in addition to required deliverable papers. Under this program, S&P and NSDM are scheduled for 17 weeks; and JMO, for 34 weeks.

There have been some significant improvements to the **CD-ROM Correspondence Course** for FY2006. The number of student quotas has tripled to 600 total, and this program is now available to officers of the Reserve Component, the restricted line, and staff corps (although Active Component officers and URL designators have priority). Additionally, the curriculum in Version 2.0 has integrated the three core subjects and administratively streamlined to permit completion in 12 months. As this article went to press, we awaited a Naval War College NAVADMIN message providing further details on this program.

Among these five nonresident schools, the greater depth provided by the seminar option is a characteristic unique to the Naval War College. The other schools that offer both independent study and seminar options use identical course material and the same schedule of deliverables, exams, projects, and papers.

> *"Allow me to assure you it is a perfect certainty that you will, very soon, feel better—quite happy—if you only stick to the resolution you have taken to procure a military education."*
>
> **— Abraham Lincoln, 1862**

Air Command and Staff College (ACSC)

The ACSC syllabus can be taken via Self-Study or as a student-organized seminar and provides an aerospace-focused intermediate-level Service PME and JPME Phase I. Self-Study, like the NWC CD-ROM Course, is truly self-paced and allows students to start anytime during the year. Student-organized seminars, like the NWC-CDE's Web-based and seminar group-study options, require some synchronization of schedules. The program is designed to be completed in about eleven months, although ACSC allows up to eighteen months. ACSC allows students to progress entirely at their individual pace. So a student who needs to spend additional weeks on a given block may do so without requesting an extension. The ACSC syllabus is divided into six courses:

* Leadership and Command;
* National Security Studies;
* Air and Space Expeditionary Force Operations;
* Joint Force Employment;
* Joint Campaign Planning;
* Joint Air Operations.

Students must pass a proctored exam (six in total) at the end of each course and also participate in four exercises. The exams are administered at one of over 700 ACSC-designated test control facilities worldwide. Unfortunately, with the greater latitude afforded students, this program was wracked by several incidents of cheating earlier this year. As result, testing was suspended for several weeks, some of the exercises and exams were rewritten, and students have only one retest attempt (i.e., two total) per course.

Cont'd. next page

The **Self-Study** option, while tremendously flexible, is susceptible to the standard critique of correspondence courses: students learn in solitude from a "box of books." To minimize this tendency, the ACSC Web site has bulletin boards for students to discuss aspects of the courses and request general information from the school's faculty and administration. In addition, the ACSC faculty are always available via telephone or e-mail and are very responsive to student questions and concerns. Weekly assignments include prerecorded video lectures delivered by ACSC staff officers and guest speakers, further reducing the isolation of independent study.

The **student-organized seminars** contain anywhere from three to eighteen officers. The seminars, which must convene aboard a DoD facility, meet weekly for two hours with the responsibilities of seminar leader rotating among the students. An ACSC faculty member will visit each seminar group on at least one occasion throughout the length of the program to observe and contribute to the seminar. Otherwise, the seminar follows the same syllabus as the self-study program and uses the same hard copy and multimedia materials.

****

Next month, we will continue with a survey of the nonresident JPME Phase I programs available from the Marine Corps Command and Staff College, the Army Command and General Staff College, and the Army War College.

NOTES:

1 See CJCSI 1800.01B, 30 August 2004, Officer Professional Military Education Policy, page B-1.

2 Draft White Paper, CJCS Vision For Joint Officer Development dated 09 June 2005 version 4.1, p.1.

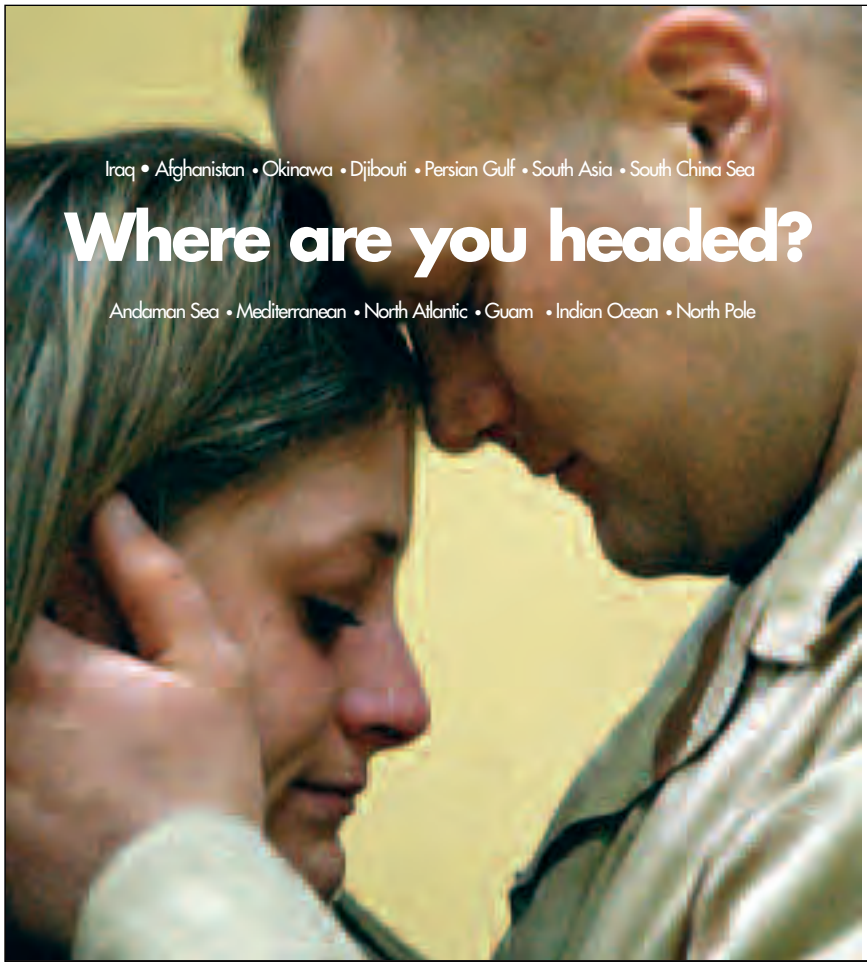
3 See FY-06 NAVAL RESERVE OFFICER PROMOTION SELECTION BOARD GUIDANCE, available www.npc.navy.mil/Boards/ReserveOfficer.

4 See COMNAVRESFOR Policy Board Guidance for CY2005, Item: I-05-05; Originator Number: CNRF-06/1300; Subject: JPME FOR RESERVE OFFICERS. http://www.hq.navy.mil/nnrpb/2005%20Policy%20Issues.htm.

5 See NAVADMIN 093/05, DTG 021653Z MAY 2005, SUBJ: JOINT PROFESSIONAL MILITARY EDUCATION COMMAND REQUIREMENT.

6 Author's PHONCON on 20 July 2005 with Director of Reserve Affairs at the Naval War College.

7 See CJCSI 1800.01B, 30 August 2004, Officer Professional Military Education Policy; also The Joint Staff Memorandum, 9 September 2004, SUBJ: FY2005 Schedule – Process for Accreditation of Joint Education; and author's PHONCON on 19 July 2005, with PAJE Operations Officer, The Joint Staff.



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DISCUSSING YOUR ESTATE PLAN:
The Other Paret of the Process

By LT Marc J. Soss, SC, USNR

Many individuals resist planning (creating a Will or Trust) for the eventual disposal of their financial assets (home, stocks, bonds, etc.) upon their death. Individuals who fail to plan will have their assets administered pursuant to state statutes and under court supervision. Those individuals who do not desire to have others making personal decisions for them, both during life and after death, must plan for these events. This article is meant to address issues that those who do plan must consider with the preparation of their estate planning documents. Thorough planning can insure that children or family members are aware of your preferences and avoid a potential legal battle.

Financial Issues

Financial Records:

Regardless of whether your assets are owned in your individual name, jointly with another, or a Trust, it is important to create a detailed record (checkbook registry, bank and investment statements, and tax returns) of each account, their location and how you want them distributed upon death. Alternatively, your beneficiaries may be required to track down your assets through a state's comptroller's office or the office for unclaimed property.

Gift & Estate Taxes:

The disposition of financial assets (annual or lump sum gifts, deeding property to children, etc.) accomplishes several objectives: (1) removes the asset from your estate at death; (2) shields the property from a future Medicaid lien; and (3) starts the three-year look-back period (estate and Medicaid planning). When making the disposition, the transferor must also consider whether he/she will need the assets at a later date to cover future financial and medical expenses. The loss of a step-up in basis at death, control over the asset during your lifetime, and other factors must be considered when making the disposition.

Personal Residence:

Many individuals are advised that deeding or jointly titling their home with children or family members will avoid probate and make life easier for them in the future. The potential benefits (avoidance of probate) may be outweighed by the negatives (loss of total control over the property, gift and income tax consequences, loss of homestead status, creditor protection, step-up in basis upon death, and avoidable capital gains taxes upon its sale). All of these factors need to be considered and discussed before any action is taken.

Long-Term Care (Home – Assisted Living – Nursing Home Care):

Planning for your care in the later years of life is something that no one can afford to put off until the last minute. Some individuals purchase long-term care insurance to cover the future costs of their care (private home care, nursing home, assisted living facility, adult day care, senior health services, etc.), others plan savings to cover the anticipated costs, while the balance do not plan at all and count on their families or the government (Medicaid or veteran benefits) to care for them.

Home Equity Line or Reverse Mortgage:

Many elderly family members, although in need of daily assistance, are adamant about living the remainder of their lives in their personal residence. If the residence is owned free-and-clear of any debt, it can provide their family with several options to address the financial costs and expenses of the care. One option, the use of a home equity credit line, can provide them with a lump sum of income but require monthly payments on the debt and limit the full benefits of the loan. Another option, a reverse mortgage, will require no monthly payments and provide the assurance that the homeowner can not outlive their equity. The accrued principal and interest will only come due when both parents sell the residence, or they both die. Both options are viable depending upon the needs of the property owner.

Health Care Decisions

It is not practical to believe that family and friends will know your end-of-life decisions, the names of your doctors, health care providers, and daily medications. For this reason alone, the creation of a list is important to insure that the information is readily available in the case of an emergency. The documents (health care surrogate, living will, pre-need guardian, etc.) should: (1) state your health care desires (refusing or accepting "life-sustaining treatment" such as available medical machinery and techniques, heart-lung machines, ventilators, and other medical equipment and techniques that will sustain and possibly extend your life but not cure your condition) with specificity; (2) name the individual appointed to speak for you when you are incapacitated; (3) list the names and contact numbers of doctors and individuals (family members, etc.) who should be notified in the case of an emergency; and (4) grant your surrogate access to your medical records, ability to make decisions about organ donation, authorize an autopsy, and disposal of your remains upon death.

It is equally important to discuss your preferences with the individuals you want making your health care decisions when you are unable to speak for yourself. If the proposed individual is not comfortable being entrusted to make that decision, another individual should be selected. In addition, it is important to update the documents when changes in the law occur or nominated individuals are no longer able to serve on your behalf.

After-Death Decisions

Organ and Tissue Donation:

Many states allow you to include your preference for organ or tissue donation in your health care directives or on your driver's license. Your objectives may not be accomplished unless your health care proxy, family, and your physician are aware of your written instructions to become a donor.

Final Arrangements:

Funeral or cremation arrangements should be made well in advance of death. Once completed, it is important to make children and family members aware of the arrangements, especially in second marriage situations. The arrangements should include the following: (1) type of funeral proceeding (large or just family); (2) with or without military honors; and (3) burial location (Arlington National Cemetery, plot, or spreading of ashes).

Communication is the Key

It is essential both to communicate and to put into writing (living will and health care surrogate form) your end-of-life wishes to insure they are complied with. Having a written instrument is important, however, communication of your preference is equally as important. Your preferences should be discussed not only with your health care surrogate, but also with your physician and family. The more communication you have, through a written statement or discussion, with children or family the less chance there will be for a misunderstanding of your desires.

"Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending."
—Anonymous

ADDITIONAL INFORMATION:

LEGAL UPDATE TO FEDERAL EMPLOYEES AND THEIR RIGHTS TO IMPROPERLY CHARGED MILITARY LEAVE

LT Marc J. Soss, SC, USNR

In 15 July 2005, in an unrelated employee case, the Merit Systems Protection Board reversed an order of an Administrative Judge and ruled: (1) it is authorized by statute [38 U.S.C. ß 4324(c)(2)] to order compensation for "any loss of wages or benefits" resulting from a USERRA violation; (2) the six-year limitation (31 U.S.C. ß 3702) is applicable only where it does not conflict with "another law"; (3) USERRA claims are within the Board's exclusive jurisdiction; and (4) the general provisions of the Back Pay Act do not control the remedy that the appellants may receive should they succeed on the merits of their USERRA claims. Thus, the six-year limitation period was not applicable; and current and former employees were not limited to restitution dating back only until 2000. As a result, employees may be eligible for restitution back to 1994.

Retired Navy Decal

The decal and patch are available, when in stock, at Navy Exchange locations. They are not listed in the on-line Navy Exchange. The decal is only available as an interior application decal.

These items can also be purchased at www.4armedforces.com/category/4xretired.navy/. Scroll through the items to find the decal and patch. You can call them at (904) 396-7338 for more information on ordering. This is not an official Navy Web site.

How to Reduce or Decline SGLI

(Although it is not recommended)

By Tom McAtee

As of 1 September, active duty and eligible Reserve personnel automatically become insured for $400,000 under SGLI. To reduce or decline SGLI, you must fill out SGLV-8286 form. The form must be witnessed by an authorized military representative and forwarded to local personnel support PSD/PSA activity. Original signatures must appear on all copies. Properly completed SGLV-8286 forms will be submitted to stop or adjust the deductions for SGLI. The required SGLV-8286 form is available at http://www.insurance.va.gov/sgliSite/forms/forms.htm. Effective date for changes is the first day of the month after the form is submitted.

To be eligible for spouse and/or dependent coverage under Family SGLI (FSGLI), you must keep SGLI in force. The maximum amount of FSGLI will still be $100,000. However, the spousal coverage may not exceed the new SGLI coverage amount. FSGLI will continue to be available in increments of $10,000.

Law now requires your spouse be informed if you decline or reduce SGLI, or designate a primary beneficiary for your SGLI coverage other than your current spouse. For more information, visit the Department of Veteran's Affairs (DVA) Web site at http://www.insurance.va.gov/.

Processing Paperwork Through Navy Reserve Personnel Center

By Tom McAtee

Due to Hurricane Katrina, Navy Reserve Personnel Center (NRPC), formally located in New Orleans, has relocated their operations to Millington, TN. They are now co-located with Navy Personnel Command (NPC) and use a NPC mailing address. All correspondence for NRPC should be mailed to the following address:

Commander
Navy Personnel Command
Attn: Pers-4911C/NRPC
5720 Integrity Drive
Millington, TN 38055-4911

Hurricane Katrina has raised havoc with the military and civilian personnel who were assigned to NRPC. A couple of us here at NRA Headquarters personally know some of the NRPC personnel and trust what they tell us about the current state of affairs. They are trying to get the immense amount of paperwork back on track as soon as possible. They face two hurdles: (1) they need to train personnel to process the paperwork because only a few trained personnel went to Millington; and (2) a back-log continues to mount every day. They are genuinely concerned, foremost, about the processing of applications for retired pay benefits and RCSBP/SBP election forms. **When calling NRPC, take a moment to remember their situation because they, too, have personal hardships**.

NRPC contact information: www.nrpc.navy.mil or, if you must speak to a NRPC representative regarding personnel actions, call 1-866-250-4778. For annual training, re-enlistment, IRR status concerns, and mobilization issues call 1-800-535-2699.

If you had a previous request/retired pay application pending with NRPC and have not received an answer, your paperwork/request is probably sitting in New Orleans. While personnel have been able to obtain some of the paperwork, it is not certain that all of it was brought to the new location. The best course of action is to resubmit the necessary paperwork regarding those issues listed below: (mail to the address above)

* retirement pay applications
* RCSBP/SBP election forms
* requests for correction of retirement point record
* requests for conditional release
* requests for discharge certificate and emblem
* IRR questionnaires
* NRQQ forms

New requests and retired pay applications should be mailed to Commander; Navy Personnel Command; Attn: Pers-4011C/NRPC; 5720 Integrity Drive; Millington, TN 38055-4911.

The Application for Retirement Pay and Benefits affects TRICARE and retired ID card. Due to abandoned paperwork in New Orleans, some Reservists will experience a delay in receiving retired pay. Until the retirement pay application is properly processed, the DEERS system will reflect non-eligibility for TRICARE and retired ID card. NRPC is not taking this lightly and realizes the disadvantage this places on Reservists expecting retired pay and benefits. When contacted, NRPC is temporarily updating the DEERS system to allow for immediate issuance of an identification card. Should medical care be required before eligibility is established in DEERS, it is the recommendation of the Association to save medical receipts to submit later for reimbursement.

RCSBP/SBP Election delay. If you are in the initial enrollment period of RCSBP/SBP and concerned about the timeliness of the paperwork for coverage purposes, you should remember that most Reservists are covered by an automatic coverage provision of law which was enacted in January 2001. If you have 20 qualifying years, you are automatically enrolled in RCSBP for the maximum amount unless a notarized election is submitted for less than maximum coverage. If you wish to make an election that is different (less than maximum coverage) than that provided by the automatic provision, you must submit a DD Form 2656, within the 90-day time frame. Save a copy for your files.

Additional questions can be directed to CAPT Tom McAtee on the Association staff at 1-866-672-4968.

CORRECTION

Editor's Note: In the September issue, we printed our annual Scholarship Program article. Unfortunately, we failed to include several important facts relative to this program.

The scholarships awarded to Miss Amy Gammon and Mr. Thomas Kirby should have been identified as the Bowers Scholarships instead of NRA Scholarships. The funds for these two awards were donated by CAPT and Mrs. Ron Bowers, whom we failed to list as supporters.

We also failed to recognize properly the contributions of our Scholarship Selection Committee. This year, the committee consisted of RADM A. E. Rieder, CAPT Lucille Weeks Mellish, CDR William J. Mellish, LCDR Gail Holzworth, and ENS Paul Pelletier. Our committee chairman, CAPT Ron Bowers, who was unable to attend this year's committee meeting, asked us to thank publicly the members of this year's committee for their hard work, dedication, and skillful selections.

U.S. Joint Military Skills Training Center Produces Winning Results

By Master Sgt. D. Keith Johnson
PAO, U.S. Joint Forces Military Skills Training Center

FORT SAM HOUSTON, Texas – The 2005 U.S. Joint Forces Leader Development and Advanced Military Skills Training course came to a close recently where the top performers were rewarded with selection to the U.S. Joint Forces Military Competitions Team, including two Navy Reserve officers and one Navy ROTC midshipman. The U.S. team proceeded to the NATO Military Skills Competition where they shined in every category.

The course was given at the U.S. Joint Forces Military Training Center here. Participants were trained at highly advanced levels in map reading and land navigation; rifle and pistol marksmanship; and land and water confidence courses to return to their units as resident expert instructors. Participants also receive training in leadership development, the law of war, combat first aid, including CPR certification, and selected fitness and nutrition topics developed by the Army Physical Fitness School.

"Our purpose here is to assemble a world-class staff to provide advanced level training in critical warrior skills over a three-week period," said U.S. Army Reserve LTCOL Robert Thompson. "The course is demanding, with the ultimate objective of unit readiness. Our students take what they've learned here back to their units." Thompson, from New Smyrna Beach, FL, is the training officer for the Center.

By the end of the course, expert instructors assembled from all Services, both Active and Reserve, devoted more than 40 hours to Land Navigation, and over 20 hours each on rifle and pistol marksmanship.

Officers, cadets, and one midshipman spent three weeks going through some of the most physically and mentally demanding training most have seen, or will see, throughout their military careers. In addition, drill sergeants from the 344th Military Intelligence Battalion, Navy SEALs from SOCCENT, marksmanship instructors from the Small Arms Readiness Group, and members of the 108th Training Division (Institutional Training) attended portions of the marksmanship and land navigation training.

Fifteen of the participants were chosen to represent the U. S. on the Military Competitions Team at the NATO Military Skills Competition in Belgium during the first week in August.

Everything is coming up Silver

Three weeks later, which included a week of training at the German Infantry School in Hammelburg, Germany, U.S. teams earned the Silver Medal in three categories, including Women's Team, Novice Team, and Overall at the NATO Military Skills Competition held in Belgium. Also, one of the Men's Teams took the Gold Medal for the Combined Shooting event

The NATO Military Skills Competition is an annual contest for reserve officers, cadets, and midshipmen, consisting of 200-meter rifle marksmanship; 25-meter pistol marksmanship; 500-meter land obstacle course; 50-meter water obstacle course; and a 10-to-15-kilometer orienteering course involving advanced land navigation skills. Also included in the competition is combat first aid and Laws of Armed Conflict.

The competition falls under the auspices of the Interallied Confederation of Reserve Officers, formed in 1947 as part of NATO's efforts to further common goals among the NATO allies. A different NATO country hosts the event every year.

This year's competition in east Belgium consisted of 53 three-person teams totaling 159 competitors from 17 countries. Each country can send up to six men's teams and two women's teams, and up to four alternates. The alternates are placed on international teams to compete in that category. The U.S. had one novice team, two veteran teams, and one female team this year, plus three alternates who competed on international teams.

Since October 2004, the Center has trained over 600 active and reserve Soldiers, Sailors, Airmen, and Marines in advanced marksmanship and land navigation skills. To become members of the U.S. Military Skills Team, candidates must complete the rigorous three-week course offered during the summer. The top students from that course go on to compete in the NATO competition.

Navy Reserve LCDR Grant Staats, Air Force Reserve MAJ Joel Winton, and Army Reserve MAJ Larry Gnewuch took the Silver Medal for Overall out of the 53 teams. Staats, a Navy Reserve SEAL who serves as the land navigation OIC at the USJFMSTC, had high praises for his teammates, both of whom were competing for the second time.

From the left, U.S. Army Reserve MAJ Larry Gnewuch, from the 100 Division (Institutional Training), with teammates Air Force Reserve MAJ Joel Winton and Navy Reserve LCDR Grant Staats, run the land obstacle course during the NATO Military Skills Competion held in Belgium. U.S. Army Reserve LTCOL Bob Thompson, this year's team captain, runs alongside to offer encouragement. (Photo by U.S. Army Reserve Master Sgt. D. Keith Johnson)

"The two teammates I had with me this year, I could not have asked for a better performance out of them," said Staats, from Rensselaer, NY. "The performance they put into it, and the outcome and results of what they put into it, totally determines how well I perform. The team did well because of what they put into it."

The Novice Team this year consisted of a Navy midshipman and two Army ROTC cadets. Navy ROTC Midshipman Jake Rankinen from Rensselaer Polytechnic Institute, Cadet Alexander Gray from the Virginia Military Institute, and Cadet Christopher Thornton from the Texas A&M ROTC program were surprised by the results.

"When we got over here, we weren't looking for medals," said Thornton. "We were looking to shoot good, to have a good run on the obstacle courses, and stay on the map on the orienteering."

Navy Reserve CAPT Shelly Pennington represented the U.S. on an international team. Teams are usually either all female or all male. Pennington was on a team with two male officers from Spain. "My teammates had never competed or worked with women in a military environment; but we were able to utilize each other's strengths, and our performance as a team was better than what each could have done individually," she said. Pennington, from Wallingford, PA, is the commanding officer for the Navy Reserve Volunteer Training Unit.

Bringing NATO countries together in competition is one of the goals of the Interallied Confederation of Reserve Officers, something that is not lost on members of the U.S. teams.

In terms of winning, Thompson, the USJFMSTC OIC and the team captain of the competition team, sums up this year's performance:

U.S. Navy Reserve CAPT Shelly Pennington crawls under the low crawl obstacle during the land obstacle course at the NATO Military Skills Competition held in Belgiums. (Photo by U.S. Army Reserve Master Sgt. D. Keith Johnson)

"This year's team members trained exceptionally long and hard, on their own time, for several months to achieve these high marks," he said. "They are competing at a level that requires 18-to-20 hours per week of intensive physical training for a minimum of nine months. But, the real win begins after the competition is over when these officers return to their units to serve as resident expert instructors to increase the readiness of their units."

More information is available at the USJFMSTC Web site, www.uscior.army.mil.

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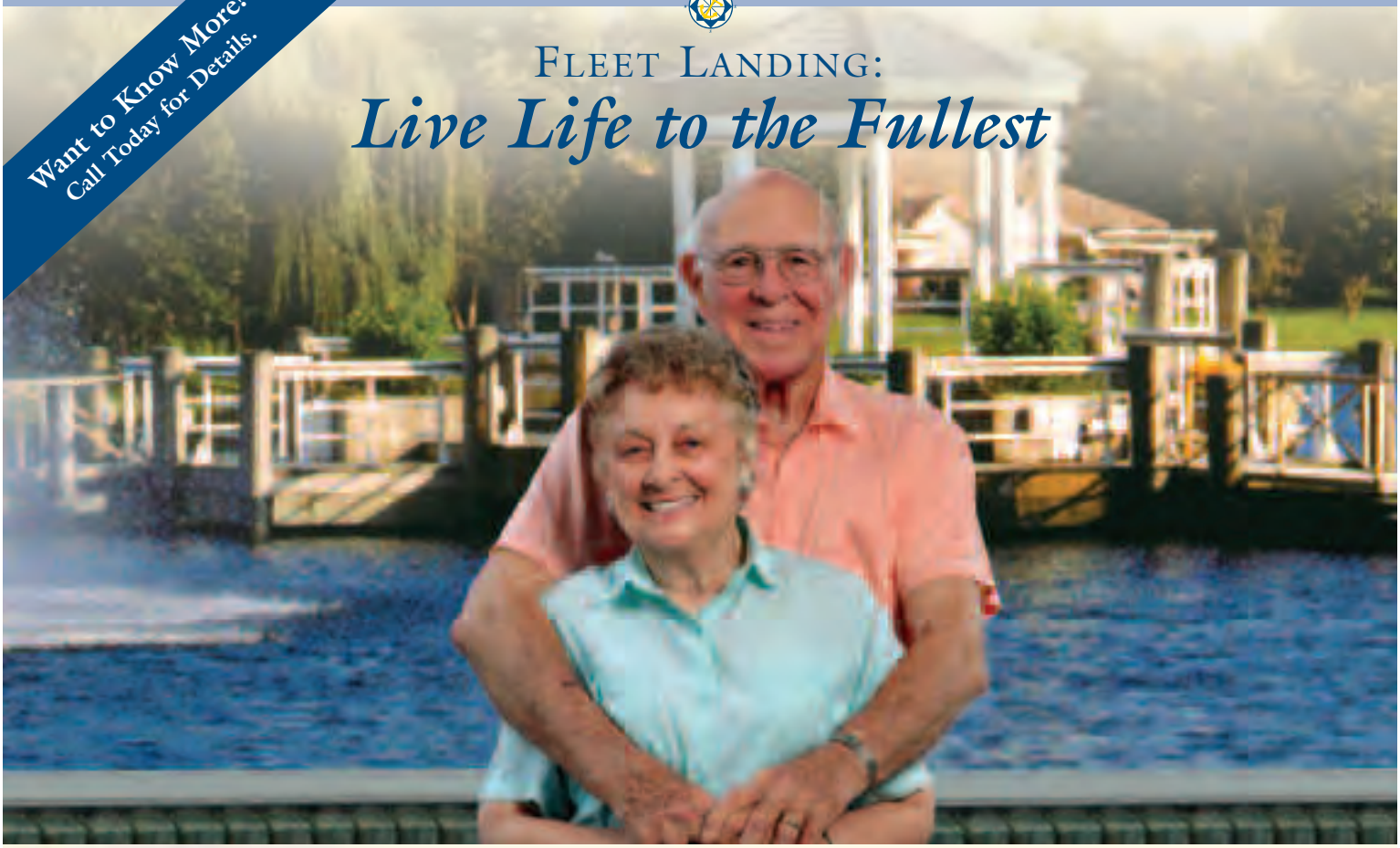

Retired Colonel (USMC) Jack Berle and his wife Helen have been Fleet Landing residents since the early 1990's.

At Fleet Landing, Jack and Helen Berle are living life to the fullest. "There's so much to do here there's no opportunity to get bored," they say.

A longtime fan of the theater, Jack participates in the Vintage Players, a local actors' group that performs at Fleet Landing and for local organizations. Helen stays busy painting watercolors as part of the Artists of Fleet Landing. Both keep physically fit by walking nearly two miles a day around the lushly landscaped community.

"The community itself is beautiful," say the Berles. "But, so are the people who live here. Everyone knows everyone; it's a very friendly place."

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