

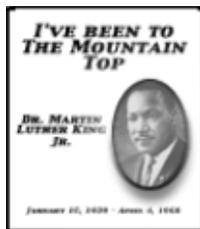
# Notes 'n Stuff

selfridge (army) community service 15 jan '04

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## SELFRIDGE COMMUNITY SERVICE EVENTS

Jan 2004					
DAY	EVENT	LOCATION	TIMES	INFO	NUMBERS
8	Newcomers briefing			Kevin	307-5949
15,22,29	Smoking Cessation (6 sessions)	B 780/104	0800	Anna	307-5211
20,21,22	Transition Workshop	B 780/104	0800	Kevin	307-5949
22	Spending Blues workshop	B 780/104	1130	Cathy	307-2007
	VA Outreach Counselor (every Tues)	B 780		Anna	307-5211
	Employment Counselor (every Weds)	B 780/16		Kevin	307-5949
Feb 2004					
DAY	EVENT	LOCATION	TIMES	INFO	NUMBERS
5	Newcomers briefing	B 780/106	0830	Kevin	307-5949
5,12,19	Smoking Cessation (6 sessions)	B 780/104	0800	Anna	307-5211
12	Ask the Doc. . .Prostate health	B 780/104	1100	Anna	307-5211
	VA Outreach Counselor (Tuesdays)	B 780		Anna	307-5211
28	Army Family Team Building Level I	Vandenberg	0800	Dave	307-5903
	Employment Counselor (every Weds)	B 780/16		Kevin	307-5949



*Boy the holidays were sure busy, Yet Santa still gave me what I needed, not what I wanted. Ed.*

In this edition:

<u>ARTICLE</u>	<u>PAGE</u>
New Relief Act Provisions Protect Service Members .....	3
Tax Filing Season Debut of 1040 Central .....	3
Icebreaking Operations Begin.....	5
Interesting Websites .....	5
Tax Statements due on mypay .....	6
Scams, One Fades Two More Appear.....	6
TERA Retirees Confused.....	7
“First Strike” Rations Developed.....	8
Future Bright for Most Commissaries.....	8
Worth repeating .....	9
Caption contest .....	9

## **Last Words:**



## **NEW RELIEF ACT PROTECT SERVICE MBRS**

By Sgt. 1st Class Doug Sample, American Forces Press Service

WASHINGTON (NNS) -- A new law replacing the Soldiers' and Sailors' Civil Relief Act (SSCRA) of 1940 will provide military personnel -- especially those deployed or called to active duty -- greater protections to handle their personal financial and legal obligations, Defense Department officials said here. President Bush signed the Service Members' Civil Relief Act (SCRA) into law Dec. 19.

"The focus of the SCRA is the same as under the SSCRA: to provide protections to service members who have difficulty meeting their personal financial and legal obligations because of their military service," said Air Force Lt. Col. Patrick Lindemann, deputy director for legal policy in DoD's Office of the Undersecretary of Defense for Personnel and Readiness. . . .

"Service members on long-term deployments or called to active duty should not have to worry about their families in their absence being evicted from their quarters without sufficient legal protections," he continued, "or that they are paying on a leased car or apartment that they can't use, or about civil legal proceedings they can't attend because of their deployment. . . .

What Lindemann called "a significant change" added in the SCRA is an automatic 90-day stay of civil proceedings upon application by the service member. This applies to all judicial and administrative hearings. In the past, according to Lindemann, stays were discretionary with the courts.

The SCRA also makes it clear that the 6 percent limitation on interest rates for pre-service debts requires a reduction in monthly payments, and that any interest in excess of 6 percent is forgiven, not deferred, Lindemann said. . . .

One of the more significant provisions in the SCRA that did not exist in the SSCRA, Lindemann said, was an added protection for service members who have motor vehicle leases. Any active-duty service member who has received PCS orders outside the continental United States, or who is being deployed for not less than 180 days, may terminate a motor vehicle lease. The law prohibits early termination charges. "Now, service members won't have to pay monthly lease payments for a car they can't use," said Lindemann.

"Service members may not always realize all the protections they have under the law," Lindemann said. "If service members have questions about the SCRA or the protections that they may be entitled to, they should contact their unit judge advocate or installation legal assistance officer for further assistance."

## **TAX FILING SEASON DEBUT OF 1040 CENTRAL**

IR-2004-2, Jan. 5, 2004

WASHINGTON \_ Taxpayers pondering a question, taxpayers searching for a form or taxpayers looking for their refund now can go to just one place: 1040 Central at IRS.gov.

The Internal Revenue Service today kicked off a new tax year by alerting taxpayers that 1040 Central and other enhanced electronic services should make the agency's Web site an even easier-to-use source of information. Tens of millions of Americans begin receiving their tax packages for the 2004 tax season this week.

At IRS.gov, taxpayers will find information on 1040 Central about lower tax rates, larger child tax credits and the elimination of the "marriage penalty." There are new income limits for

Earned Income Tax Credit recipients. Investors will find new rates on capital gains and dividends and a revised Schedule D. Taxpayers also should review the Advance Child Tax Credit information to avoid an error on their return that could slow their refund. . . .

At 1040 Central, individuals will find:

- ◆ What's New This Year, which highlights the latest tax law changes, tax tips, news releases and frequently asked questions;
- ◆ Get Ready to File, which provides links to information about the Earned Income Tax Credit, the 2003 Advance Child Tax Credit and commonly used forms and tax instructions;
- ◆ File Your Return, which provides links to IRS e-file and Free File, the free service provided by IRS partners in the tax software preparation industry;
- ◆ After You File, which includes the interactive Where's My Refund? that allows taxpayers to track the status of their refund;
- ◆ More Assistance, which helps taxpayers locate additional information sources.

Taxpayers who use IRS e-file have a higher satisfaction rating than those who still use paper returns, according to the American Customer Survey Index, which rates private and public sector service industries. Filing electronically remains the fastest, easiest route to a quick refund. When used with direct deposit, e-file means a refund in about two weeks or even less.

Millions of Americans have lower tax rates this year. For 2003, the tax law changes include:

- ◆ Expanded 10 percent and 15 percent income tax brackets.
- ◆ Lowered tax rates to 25 percent, 28 percent, 33 percent and 35 percent.
- ◆ Increased standard deduction to \$4,750 for single taxpayers, \$7,000 for head of household and \$9,500 for couples filing as married filing jointly.
- ◆ Increased Child Tax Credit to \$1,000 per qualified child from \$600.
- ◆ Tax relief for military families.
- ◆ The increase in the standard deduction for couples whose filing status is married filing jointly eliminates the so-called "marriage penalty".

The changes in tax rates will automatically be reflected in the tax rate tables. The IRS also urges military families to review tax law changes. Some changes will require military families to file amended returns to fully claim some retroactive tax relief.

More taxpayers may qualify for the Earned Income Tax Credit. The new limits for earned income or adjusted gross income are less than \$33,692 with more than one qualifying child, less than \$29,666 with one qualifying child and less than \$11,230 with no qualifying child. All EITC income limits are \$1,000 higher if taxpayers file as married filing jointly. However, taxpayers should carefully review EITC eligibility requirements to determine if they meet all the participation rules. . . .

And, the IRS reminds taxpayers that the tax filing season also brings out unscrupulous promoters touting various scams and schemes. Remember, if it sounds too good to be true, it probably is. Information on the latest scams and schemes is available at IRS.gov.

## ICEBREAKING OPERATIONS BEGINS

SAULT STE. MARIE, MI – The Coast Guard commenced Operation Taconite this morning after colder than normal temperatures continued to increase ice formation in the northern great lakes region.

Operation Taconite is the Coast Guard's largest domestic icebreaking operation, encompassing Lake Superior, St. Mary's River, and the Straits of Mackinac. As a result of the operation the Captain of the Port may close or open channels as ice conditions require after giving due consideration to the protection of the marine environment, waterway improvements, aids to navigation, the need for cross channel traffic (e.g. ferries), the availability of icebreakers, and the safety of the island residents; who in the course of their daily business use naturally formed ice bridges for transportation to and from the mainland. . . .

The Coast Guard would like to remind all recreational ice users that there are no channel closures at this time, and to plan their activity carefully, use caution on the ice, and stay away from shipping channels. Recreational users and island residents should stay tuned to local media resources for the status of channel closures.

Further inquiries can be made by phone to LTJG Sam Kasten or via email at [skasten@grusaultstemarie.uscg.mil](mailto:skasten@grusaultstemarie.uscg.mil) or to the Group Duty Officer at (906) 635-3233.

## INTERESTING WEBSITES

**Recalls.gov** <http://www.recalls.gov/>

*(Editor's Note, Starting with this issue individual recall listings will not appear in Notes 'n Stuff, please check this website for the latest recall information Ed.)*

While many of us often hear about various product recalls, it can be difficult at times to find a one-stop online service center to see if any particular type of product has been recalled recently. The launch of this helpful website, provided by the federal government, should help alleviate the problem. Six federal agencies (such as the FDA, USDA, and several others) have joined together to bring pertinent recall information to the American public. The site is quite user-friendly, as visitors can click on one of six tabs (such as Consumer Products, Boats, or Food) to find out current information on current and recent recalls from across the United States. One particularly helpful feature includes the ability to sign to receive electronic newsletters and updates from the appropriate agencies when various products are deemed unsafe or when a recall is issued. Appropriately enough, the materials on the site are also available in Spanish

## **T**AX STATEMENTS AVAILABLE SOON ON MYPAY

ARLINGTON, Va. (AFPN) -- Defense Finance and Accounting Service officials have compiled a schedule of dates when service members, military retirees and annuitants and defense civilian employees can access their tax statements through myPay.

Military members and Department of Defense civilian employees will have access to view, save and print their tax statements from myPay at <https://mypay.dfas.mil>. For assistance, users can call myPay customer support at (800) 390-2348.

MyPay provides a secure method for users to manage their pay account information, officials said. Available around the clock, customers can make changes online, instead of visiting a finance office.

Officials are projecting the tax statements will be posted on myPay during the following periods.

- Military annuitants: Dec. 13 to 18
- DOD civilians: Dec. 24 to 29
- Army, Air Force and Navy reserve components: Dec. 26 to Jan. 1
- Military retirees: Jan. 1 to 5
- Marine Corps active duty and Reserve: Jan. 13 to 21
- Army, Air Force and Navy active duty: Jan. 16 to 26

Although retirees and annuitants will be able to view their statements and can print them, they will automatically receive a mailed copy of their 1099. This is because so very few retirees are using myPay. A mailing date will be announced later.

"During 2003, more than 1.2 million users viewed their tax statements on myPay, and we continue to encourage users to view and print their statements online," said Pat Shine, director of DFAS' military and civilian pay services business line. "Timely access to W-2s and other tax statements is another way myPay gives users control of their pay information."

## **S**CAMS: ONE FADES, TWO MORE APPEAR

*(Editor's Note: "If it's too goo to be true . . . For additional information on scams contact the Financial Readiness Office at 586 307-2007 Ed.)*

Release No. 12-08-03 Dec. 8, 2003

By Bill Turner Editor, Air Force Retiree News

Offers to give me millions of dollars for my part in helping someone get money out of a foreign country are coming in less frequently these days.

At one time I was getting about 15 messages a week from the wife, son, or daughter of some foreign leader killed by a group trying to overthrow the government. The number has dropped to just a couple per week but they still want my bank account number to deposit my share of the money. The only thing I need to do is help them with their stateside investment deals. I'm assuming (and hoping) the number has dropped drastically because so few people are falling for this scam. If true, that's the good news.

The bad news is that folks who want to get their hands in my (and your) wallet turn to new schemes and we have to work hard and fast to learn their new ways of doing business. Last week

alone, I was notified by three different individuals from three different organizations that I had won money in lotteries I don't remember entering.

Anyway, as an example, a message indicated my name attached to a certain ticket number came up and I was approved for a lump sum payout of 415,810 Euros. That was from something over 7 million Euros to be shared by 17 international winners. I don't know what the exchange rate is today, but it seems to be a lot of money. You guessed it; to obtain my winnings, I must call the claims agent and give him my account number so my money can be deposited. Sure I will. The next scam came to me from "PayPal.Com" with a subject of "Important" in all capital letters. For those of you who haven't seen it, this will give you a better idea than I could explain:

QUOTE Dear PayPal member, We regret to inform you that your account is about to be expired in next five business days. To avoid suspension of your account you have to reactivate it by providing us with your personal information. To update your personal profile and continue using PayPal services you have to run the attached application to this email. Just run it and follow the instructions. IMPORTANT! If you ignore this alert, your account will be suspended in next five business days and you will not be able to use PayPal anymore. Thank you for using PayPal. UNQUOTE

I've been getting at least two of these day with the "Thank you for using PayPal" closing followed by some random letters or perhaps initials (such as dakdafra and others). The attachment had been stripped by our systems security because the file name isn't allowed, so I can't tell you exactly what the personal profile said. But, you can imagine.

From a personal view point, I can't possibly see how this would work. The number one reason is that I don't have a PayPal account anywhere (I understand it is something provided by eBay and other companies to make it easier to pay for ordered items).

Another reason is how they string some words together. Sounds like the same people sending this one that wants to put those millions of dollars in my bank account to get it out of the foreign country and those who want to give me lottery winnings. But that's me. I deal with this stuff on a daily basis.

What about all the folks who do have PayPal. I can understand that quite a few of them may open the attachments and some may even furnish the requested information despite previous warnings about giving out personal information.

I'm not asking that you clog up the internet relaying this message to everybody in your personal address file. But, if you happen to be writing anyway, you might want to mention these two scams and advise your friends and relatives these and other ways you know crooks are trying to get their money.

## **T**ERA RETIREES CONFUSED

Based on questions by a number of retired members who failed to completely understand the provisions of the Temporary Early Retirement Act (TERA), officials have provided a web site offering additional information.

The National Defense Authorization Act for Fiscal Year 1992, Public Law 102-484, Oct. 23, 1992, under which Congress enacted the Temporary Early Retirement Act (TERA), permitted selected military members to retire early and accrue additional military retirements credits if they gained employment with qualifying public or community service organizations.

The TERA measure gave each of the Armed Services the 'temporary early retirement authority' (TERA), to offer retirement at 15 years to 20 years of service. It stated that a service

member electing early retirement may accrue additional retirement credit if employed in public or community service between the time of retirement and the time the retiree would have attained 20 years of military service. The early retiree will have his or her military retired pay increased at age 62. . . . More information and the registry is at <http://www.dmdc.osd.mil/tera/owa/ShowPage?p=index>.

## **“FIRST-STRIKE RATIONS” DEVELOPED**

Reports that deployed troops were "ration stripping," or getting rid of all but the most essential items from Meals, Ready to Eat in order to reduce weight on a mission, alarmed food technologists at the U.S. Army Soldier Systems Center at Natick, Mass. Servicemembers in Operation Anaconda in Afghanistan reported sacrificing all but a few carefully chosen food items from their MRE pouches to lighten their pockets and rucksacks. Servicemembers were also leaving half of their food behind, losing half the nutrition and calories of MREs -- at a time when their bodies needed them most.

In response, center workers are developing the "first-strike ration" specifically for short-term use by warfighters during the first days of conflict. First-strike rations are lighter and more compact than standard MREs. A single pouch holds a full day's food supply and weighs about 2 1/2 pounds. By comparison, three MREs are about 2 pounds heavier. Besides increasing servicemembers' mobility, the new rations are designed to enhance their physical performance and mental acuity. They contain food easily eaten on the go, such as a pocket sandwich, beef jerky, nuts, dried cranberries, applesauce and bread or crackers with a cheese spread. Current plans call for the first-strike rations to be fielded by 2007.

For more information, go to: <http://www.af.mil/stories/story.asp?storyID=123006250>

## **FUTURE BRIGHT FOR MOST COMMISSARIES**

To soothe anxiety among service members and their families about reports of the Defense Department closing commissaries, a top DoD official has emphasized that the department strongly supports commissaries as an important benefit of military service.

In an interview at his Pentagon office, John M. Molino said, "The future of the commissary benefit is very sound, very healthy." Molino is deputy undersecretary of defense for military community and family policy, and acting deputy undersecretary of defense for equal opportunity. . . .

"We did a detailed analysis of whether or not there were other ways to deliver the commissary benefit," Molino said. "The conclusion was that the commissary needs to stay (as) something we do within the Department of Defense, even though it is outside our core competency." . . .

DoD doesn't want to close any commissary, but it will do so if one is draining the system to the point of affecting customer support throughout the system, Molino noted. For example, DoD closed the commissary at Fort Monroe, Va., several months ago. "It's literally a 10- minute drive to the commissary at Langley Air Force Base, which is much larger, much better stocked and provides a better service," the deputy undersecretary noted. . . .

"That leaves 257 that are in good shape, operating very well and are not in danger of closing," he said. "We look at every store every year. Those that fall below the criteria for what we would otherwise call a healthy store get put on a watch list."

## WORTH REPEATING

"We have met the enemy and he is us"

Pogo

## CAPTION CONTEST



First place

Michael Wolfe 127WG

**"I told you *WAIT* until I was under cover, *THEN* hit the detonator!"**

Honorable Mentions

Bradley J. Brumm U.S. Army Tank automotive and Armaments Command (TACOM)

**"Alright already! Enough with the practice shots, there's nothing left!"**

Brittany Woodruff 927<sup>th</sup> ARW

**"What? That's all you got, dude?"**

The Next Caption Contest photo



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Editor Dave Colangelo

U.S. Army Garrison-Michigan

Links to non-DoD sites are included for information. No endorsement are made or implied.

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