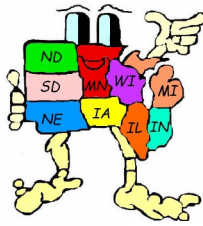


AREA V IS ALIVE!



# Area V Is Alive!

Margaret Greenfield  
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Area V Directors

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Vote

Tuesday, November 2, 2010

Fall is here again!! The beauty of Mother Nature getting ready for the winter is awesome.

Margaret and I attended the SD Enlisted Association Board meeting August 24th. I can understand why SD has a high membership; they are so enthused about the organization and working hard to make it better. They have started planning for the 2013 National Conference in Sioux Falls to make it one to remember.

Black Hills Veterans March on August 25<sup>th</sup> had over 200 registered. It was a beautiful day in a beautiful part of the Black Hills. This march/ marathon pays tribute to the many sacrifices that this nation's veterans have made in the past and continue to make today.

I have received some registrations for the Area V Caucus 2011. Make plans now to come visit us in May at Deadwood SD.

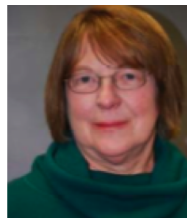
2011 Auxiliary membership is due December 31, 2010; pay your membership today to your state's auxiliary treasurer.

Submit your state's news for this Newsletter. Roxie does a great job but needs your information.

At pinochle on Thursday night, LuAnn received a phone call from her husband in Afghanistan; with the speaker on we were all able to talk to him. Thanks to all the inventors who made this possible to keep our love ones in touch.

Pray for our Soldiers and Airmen both home and away

Happy October!



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*Legislative Corner*



No new Legislative Alerts have been issued since the September "Area V Is Alive!" issues as of October 5th.

Even though there hasn't been an EANGUS Call—Legislative Alert—on this (as of date publication of this newsletter), each of us needs to contact our congressional members regarding the Medicare cuts to doctors treating Medicare patients. It has been four months since Congress extended the moratorium on cuts to Medicare reimbursements to physicians. Now, cuts of 23.5% will

take place December 1 (unless they kick the can down the road again and extend it another month). We need a permanent correction to Medicare's reimbursement to physicians as mandated by the Sustained Growth Rate (SGR) formula. Congress has done nothing on this, just placing moratoriums from month to month. There is a mandate that on January 1, 2011, there is an additional cut of 6.1% which means a total cut of \$29.6%.

Not only is Medicare Part B the first payer for TRICARE for Life but TRICARE rates are set based on Medicare rates. It will be become more difficult to find doctors accepting Medicare/TRICARE patients.



**Congress is not in session until November 15th so they only have two weeks until cuts take place. This matter needs to have a permanent resolution now!**

**2010 Auxiliary History – 39th Annual EANGUS Conference – St. Louis, Missouri**

The Gateway City, St. Louis, Missouri was the host city for the 2010 EANGUS/Auxiliary Conference held August 8-11, 2010. Members could see The Gateway Arch from the host hotel, The Hyatt, and from numerous other vantage points around the city. The Arch was built in 1965 as a monument to the first pioneer who settled west of the Mississippi River. St. Louis offered numerous attractions for those who made time to sightsee.

The Exhibitors' Ribbon Cutting, complimentary breakfast sponsored by Geico, Chapel, Auxiliary First Timers' Welcome, and the National Guard Awards Lunch were features on Sunday morning, August 8, 2010. Thanks to past president Sheila Bandy and president Vivian Taylor for updating the EANGUS Auxiliary history; thanks to Edna Steinberg, Area V Director, for providing copies of the history; and thanks to Connie Myers, Area IV Director, for providing binders for the history. All first timers received a copy of the EANGUS Auxiliary history, complete through 2009. There were 12 first timers who attended the First Timer's Welcome.

The opening ceremonies on Sunday afternoon were called to order by President CSM (Ret) Frank Lever and Auxiliary President Mrs. Vivian Taylor and they led in the pledge of allegiance after the Army National Guard band played the national anthem, *The Star-Spangled Banner*. General Craig R. McKinley, Chief of the National Guard Bureau, was the featured speaker during the joint session. The Honorable Jay Nixon, governor of Missouri; The Honorable Francis G. Slay, the mayor of St. Louis; Brigadier General Stephen L. Danner, the Adjutant General of Missouri; and Chief Master Sergeant W. Allen Usry, the Command Senior Enlisted Leader NORAD/USNORTHCOM were also guest speakers during the Sunday afternoon session. CSM John D. Gipe, SEA OSD-RA; CMSgt Denise Jelinski-Hall, NGB SEL; CSM Richard J. Burch, ARNG CSM; Christopher A. Muncy, ANG CCM; state SELs, CSMs, CCMs, Adjutants Generals, EANGUS Past Presidents, EANGUS National Staff, and the EANGUS and Auxiliary Executive Councils were recognized. Auxiliary president Vivian Taylor spoke to the EANGUS/Auxiliary membership on the importance of the Auxiliary. She recognized CSM (Ret) Frank Lever, president of EANGUS; MSG (Ret) Mike

Cline, executive director of EANGUS; and MSgt (Ret) Dian Cline with From the Heart awards. She and Connie Myers also recognized CSM Jim Crosby, Kansas, for his outstanding support of the EANGUS Auxiliary's initiative of donations for the Ronald McDonald House. In CSM Crosby's absence Kansas President Wassenburg accepted a check for two hundred fifty dollars (\$250.00) for Kansas RMH from the Mississippi Auxiliary.

The host state welcome on Sunday night was held at Busch Stadium, the home of the St. Louis Cardinals. Ballpark food was served and attendees could view the afternoon's game on the JumboTron.

EANGUS Auxiliary Committees and the EANGUS Auxiliary Board met on Monday morning and the Rules and Credentials Committee credentialed delegates. Monday afternoon and evening were unstructured hours.

President Taylor called the EANGUS Auxiliary General Membership Meeting to order at 9:01 a.m. on Tuesday morning. All five (5) officers were present, with four (4) voting, as well as nine (9) Area Directors, ninety-one (91) delegates, and thirty-five proxies (35). Twenty-one (21) committee chairmen and appointees were present as well as numerous members and guests. Twenty-five (25) states were represented.

Printed reports were adopted. Members heard from Connie Myers, 186<sup>th</sup> Air Refueling Wing Airman and Family Readiness Program Manager. They also heard from Karen Irwin, Missouri, outlining her initiative to send care packages to deployed Missouri Guard members. The chairman of the legislative committee provided a printed report. The treasurer's report was printed in the conference book and printed copies of the proposed budget were provided for members. The treasurer, chairman of the finance committee, chairman of the Burden Bears committee, chairman of the legislative committee, and co-chairman of the scholarship committee gave verbal reports, as well.

Chairman Connie Myers recognized states who had submitted legislative reports to her: Florida and Georgia, Area III;

Arkansas, Mississippi, and Oklahoma, Area IV; and South Dakota and Wisconsin, Area V.

**Scholarship winners** for this year were: Stephanie Raines (MS), \$1,250.00; Jacqueline G. McKennie (GA), \$1,000.00 (USAA); Romaine R. Kocer (SD), \$1,000.00; and **Dustin J. Venske (WI)**, \$1,000.00. The EANGUS publications awards were presented by CMSgt Jim Hotaling to the Best State Auxiliary newsletter, *Bucky's Auxiliary News* from Wisconsin, and the Best Area Auxiliary newsletter, *Area V Is Alive* from Area V. Roxanna Barwick, Wisconsin, edits both newsletters.

- About 190 enjoyed the Auxiliary Awards Luncheon on Tuesday. The following individuals were recognized:
- Sara Hendricks' Lifetime Member Award – Helen Tucker (GA)**
  - President's Award – Sheila Bandy (KY)**, Immediate Past President and **Sara Hendricks**, (IA/NM), Parliamentarian, Lifetime Membership Chairman, Cookbook Chairman
  - Torch Award – Lucretia Barbee (OK)**, *The Signal* editor and **Cora Sower (WI)**, Treasurer
  - Outstanding Area Directors Award – Dianne Williams (GA)**, Area III and **Marsha Stark (CA)**, Area VII
  - Outstanding States Awards**
    - 1-25 members – Massachusetts** (100 points)
    - 26-75 members – Wisconsin** (185 points)
    - 76 + members – Mississippi** (200 points)
  - State with largest percentage increase in membership – West Virginia** – received a check from EANGUS Auxiliary in the amount of twenty-five dollars (\$25.00)
  - State with largest numbers increase in membership – Mississippi** – received a check from EANGUS Auxiliary in the amount of twenty-five dollars (\$25.00) – Mississippi donated that check to the EANGUS Auxiliary scholarship fund.
  - Distinguished Service Award – Shirley Bogdan (MA) and Pearleen Pearce (MS)**
  - Recruiting Member of the Year – Pat Bishop (MS)**,

plaque and gift card from Wal-Mart in the amount of twenty-five dollars (\$25.00)  
**2<sup>nd</sup> highest Recruiting Member of the Year** – Connie Myers (MS), gift card from Wal-Mart in the amount of twenty-five dollars (\$25.00)

The Tuesday evening All States Hospitality Night was moved from the area around The Gateway Arch to Kiener Plaza. Members enjoyed the traditional pin trading and foods and drinks from the seven Areas as well as musical entertainment.

The President called the 2<sup>nd</sup> general session to order at 9:00 a.m. on Wednesday morning. Mr. Bob Manges, representative from the Ronald McDonald House (RMH) in St. Louis, gave information about the local RMH and received checks that totaled one thousand three hundred seven dollars twenty cents (**\$1,307.20**) from EANGUS Auxiliary members.

Three of the four officers were elected by acclamation – Jenny Lainhart (KY/T-10), president; Ute Vance (WV), secretary; Cora Sower (WI), treasurer. Candidates for vice-president, Margaret Greenfield (SD) and Judy Wood (AL) spoke to members; Judy Wood (AL) was elected vice-president. Marie Traxler, Nominations Committee Chairman, gave those who were elected during caucuses as Area Directors: Area I—blank; Area II—Cathy Hammack (WV) and Margie Holcomb (VA); Area III—Marie Brabham (FL) and Dianne Williams (GA); Area IV—Pat Burchfield (MS) and Connie Myers (MS); Area V—Margaret Greenfield (SD) and Edna Steinberg (SD); Area VI—Suzie Stewart (MT); Area VII—Doris O'Connell (CA) and Marsha Stark (CA).

The constitution committee recommended constitutional amendments regarding the addition of a membership class for lifetime associate membership and another method for election of Area Directors. The amendments were not adopted by the membership.

Members approved the proposed budget for 2011.

**Membership co-chairman Dianne Williams presented the 2010 membership awards:**

<p><b><u>1-25 members</u></b></p> <p><b><u>Annual members</u></b>  <i>Largest increase in annual members</i>  <b>First Place – state of Pennsylvania</b>  <b>Second Place – state of New Mexico</b>  <i>Largest percentage increase in annual members</i>  <b>First Place – state of Nevada</b>  <b>Second Place – state of New Mexico</b></p> <p><b><u>Life members</u></b>  <i>Largest increase in life members</i>  <b>First Place Tie – states of Wyoming and Kansas</b>  <i>Largest percentage increase in life members</i>  <b>First Place – state of Wyoming</b>  <b>Second Place – state of Kansas</b></p>	<p><b><u>Associate members</u></b>  <i>Largest increase in associate members</i>  <b>First Place – state of South Carolina</b>  <b>Second Place – state of Alaska</b>  <i>Largest percentage increase in associate members</i>  <b>First Place – state of Missouri</b>  <b>Second Place – state of Alaska</b></p> <p><b><u>26-75 members</u></b></p> <p><b><u>Annual members</u></b>  <i>Largest increase in annual members</i>  <b>First Place – state of West Virginia</b>  <i>Largest percentage increase in annual members</i>  <b>First Place – state of Wisconsin</b>  <b>Second Place – state of West Virginia</b></p>	<p><b><u>Life members</u></b>  <i>Largest increase in life members</i>  <b>First Place – state of Alabama</b>  <b>Second Place – state of South Dakota</b>  <i>Largest percentage increase in life members</i>  <b>First Place – state of Alabama</b>  <b>Second Place – state of Oklahoma</b></p> <p><b><u>Associate members</u></b>  <i>Largest increase in associate members</i>  <b>First Place – state of West Virginia</b>  <b>Second Place – state of Arkansas</b>  <i>Largest percentage increase in associate members</i>  <b>First Place – state of West Virginia</b>  <b>Second Place – state of California</b></p> <p><b><u>76 plus members</u></b>  <i>Largest increase and largest percentage increase in annual, life, and associate members</i>  <b>First Place – state of Mississippi</b></p>
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In addition to the individuals recognized at the Luncheon, **Pat Bishop (MS)**, recruiting member of the year, and **Connie Myers (MS)**, second place, the following individuals were recognized for recruiting at least five (5) new members: **Kelli Odom (MS)**, **Vivian Taylor (MS)**, **Teresa White (MS)**, **Mandy**

**Fischer (WV)**, **Pat Kishman (WV)**, **Lawrence Vance (WV)**, and **Richard Bryant (NM)**.

Resolutions were adopted recognizing the following:  
 1. **Missouri Association and Auxiliary**—with

appreciation for the superior dedication, hard work, service and willingness shown in hosting the 2010 Conference. Missouri Auxiliary also provided the printing of the conference book at no cost to the EANGUS Auxiliary.

2. **Lucretia Barbee**—for her dedication, hard work, endless and thankless hours of proofreading, and excellent work as editor of *The Signal*.
3. **Lorraine Miller**—for her many years of dedicated service and enduring patience as the chairman of the rules and credentials committee.
4. **Mike Cline**—for over 20 years of exemplary service as Executive Director of EANGUS and for his untiring efforts on behalf of EANGUS and the Auxiliary.
5. **Dian Cline**—for being a *Side by Side* partner and representing EANGUS and the Auxiliary at numerous functions and for serving as editor of *The New Patriot*.
6. **Paula Carrigan**—chairman of the 2010 record-setting silent auction who is truly dedicated to the EANGUS Auxiliary and demonstrated that dedication by graciously giving her time and tireless efforts in support of the Auxiliary.
7. **Vivian Taylor**—president 2008-2010 for a job well done which included travel to states and areas, numerous meetings and workshops, publication articles, editing *The Signal* newsletter, countless hours on the computer, packing and unpacking suitcases, and other duties associated with service as president.

Sharon Henderson, chairman of the **Burden Bears** committee presented Burden Bears to:

- Irene Pinter, PA
- Helen Denton, FL
- Petey Garcia, NM
- Paulette Lafferty, MS
- Debbie Russell, WY
- Angela Kennebeck, IA
- Mary Hensell, AZ

Billie Davis (MS) presented a memorial service; those remembered were:

- Mary Perdue, AL LTM 232 September 12, 1994 notified 2009
- Louise Harper, IA LTM 261 2009
- Cecilia Halverson, SD LTM 304 October 05, 2009
- Mary Stockwell, ME LTM 252 March 13, 2010
- Agnes Tupman, MS LTM 061 March 18, 2010
- Betty Elliott, KS Annual Member June 19, 2010

**Ways and Means Projects for 2009-2010 year were:**

- **Silent Auction – \$5,600.00**
- **Country Store – \$105.00**
- **Amethyst and Diamond Bracelet – \$1,200.00** (Pat Burchfield, EANGUS Auxiliary Area IV Director, was the winner)
- **Main Dish Cookbooks – \$720.00**
- **Dessert Cookbooks – \$375.00**
- **State Pins Shadowbox – \$715.00**
- **Auxiliary Afghan – \$35.00**
- **Auxiliary Coin – \$5.00**
- **Donation from EANGUS Secretary Doug Simpson – \$500.00**

Paulette McLeod (MS) made a donation of fifty dollars to the Burden Bears fund in memory of Agnes Tupman (past MS Auxiliary president).

President Taylor presented personal gifts at various times during the period to: CSM (Ret) Frank Lever, president of EANGUS; MSG (Ret) Mike Cline, executive director of EANGUS; MSgt (Ret) Dian Cline, editor of *The New Patriot*; Susan Jenkins, Missouri Auxiliary Conference Coordinator and Sheila Bandy, EANGUS Auxiliary Conference Coordinator; EANGUS Auxiliary Executive Council members, which included officers and area directors; and EANGUS Auxiliary committee chairmen. She expressed her appreciation to each person for their work on behalf of National Guard members and families through EANGUS and the Auxiliary.

Three states—Arkansas, Georgia, and Mississippi—submitted state president’s reports.

**Those officers elected for the 2010-2012 term were:**

Jenny Lainhart (KY/T-10), president; Judy Wood (AL) vice-president; Ute Vance (WV) secretary; and Cora Sower (WI), treasurer. Vivian Taylor (MS) moved to Immediate Past President.

Awards presented at the EANGUS All States Banquet were:

**EANGUS Side by Side Award – Jody Ward (MS)**

**Meritorious Service Award – CSM Don Cooley (MS) and CSM (Ret) Nate Monastra (OH)**

**Spouse of the Year Award – CSM Lawrence “Larry” Vance (WV)**

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**EANGUS AUXILIARY EXECUTIVE COUNCIL  
2010-2012**

**PRESIDENT**

Jenny Lainhart, KY  
Home Tel. 571-723-3325  
[jlainhart@yahoo.com](mailto:jlainhart@yahoo.com)

**VICE PRESIDENT**

Judy Wood, AL  
Home Tel. 256.706.0573  
[judywood@charter.net](mailto:judywood@charter.net)

**SECRETARY**

Ute Vance, WV  
Home Tel.: 304.984.9126  
[uvance@bowlesrice.com](mailto:uvance@bowlesrice.com)

**TREASURER**

Cora Sower, WI  
Home Tel: 715-653-2231  
[sowertuba@juno.com](mailto:sowertuba@juno.com)

**PAST PRESIDENT**

Vivian Taylor, MS  
Home Tel. 601.735.9236  
[vividean@aol.com](mailto:vividean@aol.com)

**PARLIAMENTARIAN**

Sara Hendricks, NM  
Home Tel: 505-771-2434  
[hendhaus@aol.com](mailto:hendhaus@aol.com)

FYI-Sheila Bandy has new email address:  
[grannieplus3@aol.com](mailto:grannieplus3@aol.com)



**TRICARE  
Choices for  
National Guard  
and Reserve  
Members**

As a National Guard or Reserve member, knowing what health benefits you and your family may be eligible for can be challenging; especially when what you may be eligible for depends on your uniformed service status: not activated, activated, or deactivated.

TRICARE is committed to helping you understand the eligibility requirements for the different health options available and what steps you must take to ensure that you and your family are covered.

Before reviewing your options, make sure you and your family's information is updated in the **Defense Enrollment Eligibility Reporting System (DEERS)**. Go to the nearest uniformed services personnel office or ID card-issuing facility to do this.

**Below are the different TRICARE coverage options available to you and your family during each stage of the activation cycle:**

**NOT ACTIVATED:** Members on active duty orders for 30 days or less.

**Line of Duty Care**

- Covers any injury, illness, or disease incurred or aggravated in the line of duty.
- Does not apply to family members.

**TRICARE Reserve Select (TRS)**

- Qualified members may purchase TRS member-only or member-and-family coverage.
- Eligible family members may be included in TRS member-and-family coverage.

**TRICARE Dental Program (TDP)**

- Eligible sponsors may purchase TDP coverage.
- Eligible family members may purchase TDP coverage at the National Guard and Reserve family member rate.
- Note: Sponsor TDP enrollment is separate from family member enrollment.

**ACTIVATED:** National Guard and Reserve members activated under federal orders for a period of more than 30 days.

**Pre-Activation Benefit**

- TRS coverage is automatically terminated.
- Eligible sponsors may access active duty health and dental benefits up to 90 days before active duty begins.

- Eligible family members are automatically covered under TRICARE Standard and TRICARE Extra and may choose to enroll in an available TRICARE Prime option.

(Applies when sponsor receives federal delayed-effective-date active duty orders for more than 30 days in support of a contingency operation; sponsor and family members are eligible for TRICARE on date order was issued or 90 days before reporting to active duty, whichever is later) Note: The Personnel office will provide notification of eligibility

**Medical Coverage**

- Sponsor must enroll in a **TRICARE Prime** option (TRICARE Prime, TRICARE Prime Remote, TRICARE Prime Overseas, or TRICARE Global Remote Overseas) upon arrival at the final duty station unless otherwise directed.
- Eligible family members may retain TRICARE coverage from early eligibility period.

- Eligible family members are automatically covered under **TRICARE Standard** and TRICARE Extra and may choose to enroll in an available TRICARE Prime option.

**Dental Coverage**

- For sponsors enrolled in TDP, coverage is automatically terminated.
- Most dental care for sponsors is provided to through military dental treatment facilities at duty stations unless otherwise directed.
- For family members already enrolled in TDP, coverage continues at a reduced premium rate.
- For family members not enrolled in TDP, coverage is available for purchase by eligible family members at the reduced premium rate.

**DEACTIVATED:** Released from period of activation.

**Transitional Assistance Management Program (TAMP)**

- TAMP offers 180 days of transitional TRICARE coverage.
- Eligible sponsors may enroll (or reenroll) in TRICARE Prime, if available, or use TRICARE Standard and TRICARE Extra.
- During the 180-day TAMP period, eligible family members are automatically covered under TRICARE Standard and TRICARE Extra and may choose to enroll (or reenroll) in TRICARE Prime, if available.

Note: (TRICARE Prime Remote (TPR) is not available to sponsors or family members during the 180-day TAMP

period)

**TRICARE Reserve Select (TRS)**

- Eligible sponsors may purchase TRS after the end of active duty benefits or TAMP coverage, whichever is later.
- The sponsor's TRS Request form (DD Form 2896-1) **must be completed and postmarked within 60 days of the last day of TRICARE coverage** (e.g., active duty benefits, TAMP) to receive continuous coverage.

- Eligible family members may be included in TRS member and family coverage. Family members may only receive TRS coverage through their sponsors.

**Continued Health Care Benefit Program (CHCBP)**

- CHCBP provides up to 18 months of premium-based health coverage. Eligible sponsors may purchase CHCBP **within 60 days of the end of TRICARE eligibility or TAMP coverage**, whichever is later.
- If Selected Reserve status ends, sponsors who had TRS coverage are eligible for any time remaining in the 18-month CHCBP eligibility period. **Sponsors must enroll in CHCBP within 30 days of the end of TRS coverage.**

- Family members **can only receive CHCBP coverage through their sponsors**. Sponsors may purchase up to 18 months of CHCBP family coverage after the end of TRICARE eligibility or TAMP coverage, whichever is later.

- CHCBP eligibility runs concurrently with TRS eligibility for 18 months. If the sponsor's Selected Reserve status ends, family members who were covered under TRS are eligible for CHCBP coverage through their sponsors for any time remaining in the 18-month eligibility period.

**TRICARE Dental Program (TDP)**

- Sponsors who were enrolled in the TDP before activation will be automatically reenrolled upon deactivation. Sponsors who were not previously enrolled may choose to enroll after being deactivated.

- Eligible family members may purchase or continue TDP coverage. The premium will increase to the National Guard and Reserve family member rate.

For more information about how to enroll in any of the above programs, call your regional contractor or TRICARE Area Office:

**TRICARE North Region**  
Health Net Federal Services, LLC  
1-877-TRICARE (1-877-874-2273)  
[www.healthnetfederalservices.com](http://www.healthnetfederalservices.com)

**TRICARE West Region**

TriWest Healthcare Alliance Corp.  
1-888-TRIWEST (1-888-874-9378)  
[www.triwest.com](http://www.triwest.com)

**TRICARE For Life**

TRICARE For Life (TFL) is TRICARE's Medicare-wraparound coverage available to *all* Medicare-eligible TRICARE beneficiaries, regardless of age or place of residence, provided they have Medicare Parts A and B.

While Medicare is your primary insurance, TRICARE acts as your secondary payer minimizing your out-of-pocket expenses. TRICARE benefits include covering Medicare's coinsurance and deductible.

**Plan Overview**

Basically, if you use a Medicare participating or non-participating provider, he or she will file your claims with

Medicare. Medicare pays its portion and electronically forwards the claim to the TFL claims processor. TFL pays the provider directly for TRICARE-covered services.

- For services covered by both Medicare and TRICARE, Medicare pays first and TFL pays your remaining coinsurance for TRICARE-covered services.
- For services covered by TRICARE but not by Medicare, TFL pays first and Medicare pays nothing. You must pay the TRICARE fiscal year deductible and cost shares.
- For services covered by Medicare but not by TRICARE, Medicare pays first and TFL pays nothing. You must pay the Medicare deductible and coinsurance.
- For services not covered by Medicare or TRICARE, Medicare and TRICARE pay nothing and you must pay the entire bill.

**Out-of-Pocket Costs**

When using TFL, you do not pay any enrollment fees, but you must pay Medicare Part B monthly premiums. Your Part B premium is based on your income. For more information about Part B premiums visit [www.medicare.gov](http://www.medicare.gov) or call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778). As described above, you'll pay nothing out of pocket for services covered by both Medicare and TRICARE.

**WPS TRICARE For Life**

P.O. Box 7889  
Madison, WI 53707-7889  
1-866-773-0404  
TDD 1-866-773-0405  
[www.tricare4u.com](http://www.tricare4u.com)



If your spouse (or you) are currently an annual EANGUS member, you may want to consider becoming a Life Member of EANGUS now! The Life Membership dues for EANGUS will substantially be increased effective 1 January 2011. Annual EANGUS Membership dues will increase from \$9 to \$11 in January 1, 2012.]

[There is no increase in EANGUS Auxiliary dues]



**40th Annual  
EANGUS Conference  
Charleston,  
West Virginia  
August 14-17, 2011**

**Register On-Line Now at [EANGUS.org](http://EANGUS.org)**

**Army, Major Mortgage Financers  
Sign 'Forbearance' Agreement**

Army News Service 9/27/2010

The Army, Fannie Mae and several of the country's largest home financiers signed a memorandum of commitment Sept. 27 at the Pentagon which will help Soldiers and their families who are in trouble with their mortgages.

Mortgage lenders joining with Fannie Mae in signing the agreement with the Army included Bank of America, Citi-Mortgage, JP Morgan/Chase, USAA, Wells Fargo, First Citizens Bank and Luxury Mortgage Corp.

In addition, Fannie Mae announced that Soldiers injured on active duty can be granted relief for up to six months from paying their mortgage. During this period of "forbearance," participating banks have agreed not to report any delinquency to credit bureaus. This same relief from mortgage payments is also available to family members of servicemembers killed in action.

Jeff Hayward, senior vice president of Fannie Mae's National Servicing Organization, said that during the six-month forbearance period his company would work with Soldiers and families to find a permanent solution to paying back their mortgage. That solution

might include a loan modification or selling their house. He said about 80 percent of the nation's mortgages are covered by Fannie Mae and participating lenders.

"There are a lot of people in this company who have a real passion to do something for Soldiers," said Hayward. "We found that the population for the Army is really not that much different than the general population, with the exception that the general population is not out on active duty and that does make and call for special action." Aside from forbearance, Hayward added that Fanny Mae had created a special hotline which is available to all servicemembers who need guidance with their mortgage options. **The hotline number is 1-877-645-4566.**

**Retroactive Stop Loss Pay  
Deadline Extended to Dec. 3, 2010  
for Retroactive Stop Loss Pay**

The deadline for eligible service members, Veterans and their beneficiaries to apply for Retroactive Stop Loss Special Pay (RSLSP) has been extended to Dec. 3, 2010, allowing personnel more time to apply for the benefits they've earned.

[http://www.defense.gov/home/features/2010/0710\\_stoploss/](http://www.defense.gov/home/features/2010/0710_stoploss/)

**National Guard Launches Mobile Education Lab**

By Army Sgt. 1st Class Jon Soucy  
National Guard Bureau

As part of the president's "Educate to Innovate" initiative, which has goals to improve participation and performance of students in science, technology, engineering and math programs, the National Guard debuted The Energy Lab, a mobile classroom featuring interactive learning tools focusing on the science and technology behind alternative energy sources here today.

Unveiled here at the Ronald Reagan Building and International Trade Center, The Energy Lab is part of the Guard's Mobile Learning Center program, which will visit schools in 10 states starting in October and running through Spring 2011.

The mobile lab will also provide exposure to science and math for a number of schools and communities that may not have access to those resources.

"Visiting high schools and armories in underserved communities, the Mobile Learning Center will focus on technology while helping students explore energy efficiency, and alternative energy sources," said Chief Master Sgt. Denise Jelinski-Hall, senior enlisted advisor to the chief of the National Guard Bureau during the unveiling.

Engaging students in the sciences and technology is key to building interest in studying those fields.

"Somebody has to get people fascinated or interested in technology and science and (the) mobile Energy Lab, it seems to me, will tap into that interest and fascination," said Rep. Eleanor Holmes-Norton at the event.

The lab does that by providing interactivity through video game-type technology that run scenarios in which students learn about science and engineering and must apply that knowledge to navigate through the scenario.

The program focuses on student's interests, such as computers and interactive games, while providing a different way to look at how science and engineering can be applied, said Jelinski-Hall.

Geared toward high school juniors and seniors, the lab works to help introduce science and technology concepts to those who often are written off as being too far along to become interested in the sciences.

"It's geared toward students who are already in the 11th and 12th grade -- and that's real late," said Holmes-Norton. "What this mobile Energy Lab does is to say wait a minute, there is a way to tap into the fascination of young people today at fairly advanced ages so that they become truly interested in technology."

Building on that interest in science and technology and providing the vehicle to expose students to those concepts fits in with the Guard's community-based structure.

"It is also totally fitting and appropriate that the National Guard spearhead this initiative," said Jelinski-Hall. "We are the face of your communities in all 50 states, three territories and the District of Columbia."

However, in the end it comes back to building communities and providing value for a better future for those in the community.

"Education is the key," said Jelinski-Hall. "The mobile Learning Center will help prepare our children for a future filled with the hope of prosperity, happiness and security. They deserve nothing less."



**Daylight Saving Time Ends**

**November 7, 2010**

**Move your clocks back an hour at 2:00 A.M.**

**Guard/Reserve On-Site Sales**

**(Commissary on Wheels)** [http://www.commissaries.com/guard\\_reserve\\_sales.cfm](http://www.commissaries.com/guard_reserve_sales.cfm)

**October 30**, Guard and Reserve  
2929 Holmgren Way  
Green Bay, WI 54304

**November 6**, Terre Haute ANG  
955 S Petercheff Street, Hangar 1  
Terre Haute, IN 47803

The Consumer Price Index is the determining factor for the annual COLA for VA disability compensation and pensions, military retirement, and Social Security. Based on the current CPI rate it appears that 2011 will mark the second year in a row without a Cost of Living Adjustment. Will know in the middle of November

### SWEET POTATOES

#### Health Benefits of Sweet Potatoes



It's no longer just for Thanksgiving anymore! Add these naturally sweet veggies to your meals throughout the year! Sweet potatoes are an excellent source of vitamin A, a very good source of vitamin C and manganese along with copper, dietary fiber, vitamin B6, potassium and iron. The sweet potato digests slowly, causing a gradual rise in blood sugar so you feel satisfied longer.

#### Baked Sweet Potatoes

Bake sweet potatoes wrapped in foil at 400 degrees Fahrenheit for about 45 minutes. Slice the tops and season with butter, salt, and pepper to taste. (If you'd like something a little sweeter, drizzle on maple syrup or sprinkle a mix of cinnamon and sugar over the top. Add a handful of crushed pecans or walnuts, if you like. Sprinkle your potato with Parmesan cheese.)

#### Sweet Potato Chips or French Fries

Cut medium sweet potatoes into wedges or slices about a half-inch thick (or use a handy fry cutter). Toss them with olive oil, salt, and pepper. Spread the potatoes in a single layer on a baking sheet or stone, bake at 450 degrees Fahrenheit for 30 minutes. Flip the fries and bake them for another 10-15 minutes to desired doneness. If you like your fries crispy, broil your sweet potato fries for a few minutes at the end.

#### Sweet Mashed Potatoes

Cut medium sweet potatoes into quarters and boil for 15-20 minutes until soft. Slide the skins from the potato pieces and mash the sweet potatoes with a fork or hand potato masher. Mix in butter or margarine, skim milk (or use chicken broth), salt, and pepper to taste. Optional: sprinkle with herbs or Parmesan cheese or cinnamon and nutmeg and add finely chopped pecans or walnuts while mashing.

#### Sweet Potato Casserole with Pecan Topping

##### Ingredients:

- 3 cups mashed sweet potatoes
- 1 cup brown sugar
- 2 eggs, lightly beaten
- 1 teaspoon vanilla
- 1/2 cup milk
- 1/2 cup melted butter

##### Topping:

- 1/2 cup brown sugar
- 1/3 cup flour
- 1/3 cup melted butter
- 1 cup chopped pecans

##### Preparation:

Combine first 6 ingredients. Pour into a buttered 1 1/2 to 2-quart casserole dish. Mix remaining ingredients together and sprinkle over top. Bake at 350° for 30 to 40 minutes, until hot and browned. Serves 6 to 8.

### HALLOWEEN POKE CAKE

(This is a variation of the poke cake in the March Issue of Area V Is Alive!)

#### Ingredients

- 1 package (18-1/4 ounces) fudge marble cake mix
  - 2 packages (3 ounces each) orange gelatin
  - 1 cup boiling water
  - 1/2 cup cold water
  - 1/2 cup butter, softened
  - 3-1/2 cups confectioners' sugar
  - 1/3 cup baking cocoa
  - 1/4 cup milk
  - 1 teaspoon vanilla extract
- 12 to 15 candy pumpkins (or candy corn)

#### Directions

Prepare and bake cake according to package directions, using a greased 13-in. x 9-in. baking pan. Cool on a wire rack for 1 hour.

In a small bowl, dissolve gelatin in boiling water; stir in cold water. With a meat fork or wooden skewer, poke holes in cake about 2 in. apart. Slowly pour gelatin over cake. Refrigerate for 2-3 hours.

For frosting, in a small bowl, cream butter until fluffy. Beat in the confectioners' sugar, cocoa, milk and vanilla until smooth. Spread over cake; top with candy pumpkins. Cover and refrigerate until serving. **Yield:** 12-15 servings.

**VOTE**

**Tuesday, November 2, 2010**



**Election Day is Tuesday, November 2nd—Exercise Your Rights!**

All 435 seats in the United States House of Representatives and 37 of the 100 seats in the United States Senate will be contested in this 2010 election. Thirty-eight states will be electing governors, along many state legislators, and state and local positions.



Side by Side We Stand With Pride  
As Directors, we stand Side by Side with  
Pride with not only our Soldiers  
but with our States!

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**Area V**

**Illinois – Indiana – Iowa – Michigan – Minnesota – Nebraska – North Dakota – South Dakota – Wisconsin**

*Continue to keep all our Soldiers and Airmen  
along with their families  
in your thoughts and prayers  
and pray for the protection and safe return  
of all those now serving in harm's way*