



A Publication of the McChord AFB Retiree Activities Office for Air Force Retirees, their spouses or survivors. Department of the Air Force, 100 Joe Jackson Blvd, Customer Service Mall Rm 1001, McChord AFB WA 98438-1114; Phone (253) 982-3214 (Voice Mail 24 hours a day) Fax 253-982-5234. Email - rao@mcchord.af.mil Web Site www.mcchordrao.com Retiree Activities Office: Open 0900-1200 Monday - Friday

TRICARE and Other Health Insurance: Understanding one insurance plan may be a little confusing. Understanding two can be even harder. Many TRICARE beneficiaries are eligible for Other Health Insurance (OHI) and balancing the plans is key to seeking care and filing claims. OHI is health care coverage offered to a TRICARE beneficiary. It may be available through an employer, an association, a private insurer, school health care coverage for students or an entitlement program such as Medicare. It is essential beneficiaries understand their OHI so they know how the provider network, referral, prescription and claims processes work. To clarify some specifics on how OHI works with TRICARE, check out TRICARE's web page on OHI at <http://tricare.mil/OHI>. Although there are a few exceptions, federal law requires TRICARE to be the secondary payer to OHI. Beneficiaries could experience denials or delays in processing if they do not inform the appropriate managed care support, TRICARE for Life or pharmacy contractors, or the claims processor about their OHI. Beneficiaries must file with their OHI provider before filing with TRICARE. A copy of the beneficiary's OHI payment determination and a copy of the itemized bill, at a minimum, should be included with the TRICARE claim form. If their provider does not file TRICARE claims on their behalf, beneficiaries must remember to submit claims to TRICARE after their OHI pays. TRICARE beneficiaries may choose to purchase a TRICARE supplemental insurance policy offered, for example, by some military associations and private companies. Unlike OHI, which pays for health care services before TRICARE pays, these supplemental programs pay after TRICARE. For details see the "supplemental insurance" section under <http://www.tricare.mil/OHI>. Knowing OHI policies is critical to making choices in healthcare plans, TRICARE officials urge all beneficiaries to become more familiar with OHI and how it affects their TRICARE benefit. Beneficiaries with OHI who need more information on how to file claims can visit www.tricare.mil/claims for details and forms. (Source: By Ms. Annemarie Felicio TRICARE Management Activity)

Military PTSD Requirements Relaxed: The Department of Veterans Affairs (VA) has amended its adjudication regulations regarding service connection for post-traumatic stress disorder (PTSD). The amendment will eliminate the requirement of evidence that corroborates the occurrence of in-service stressor in which PTSD is diagnosed in the service. This is necessary to facilitate the proof of service connection in such claims. By this amendment, the VA intends to reduce claim-processing time for such claims. This interim final rule took effect Oct. 29, 2008. Going forward -- in the absence of clear and convincing evidence to the contrary, and provided that the claimed stressor is consistent with the circumstances, conditions, or hardships of the veteran's service -- the veteran's lay testimony alone may establish the occurrence of the claimed in-service stressor. The VA believes that this change will contribute to faster processing of PTSD claims by eliminating the need for VA to develop evidence of occurrence of the in-service stressor in claims in which the veteran's PTSD was diagnosed during service. (Source *Military.com*)

Veterans Links VA Program Websites

National Cemetery Administration	www.cem.va.gov
US Department of Veterans Affairs	www.va.gov
Veterans Benefits Administration (VBA)	www.vba.gov
Veterans Health Administration (VHA)	http://www1.va.gov/health/index.asp
Veterans Employment and Training Service	www.dol.gov/vete/
Career Voyages	www.careervoyages.gov/index.cfm
Homeless Veterans	www.va.gov/homeless/
Homeless Veterans State Coordinator	http://www1.va.gov/homeless/page.cfm?pg=21
Minority Veterans	www.va.gov/centerforminorityveterans
National Chaplains Center	www.chaplin.med.va.gov/chaplin/
Vietnam Veterans and Agent Orange	www.va.gov/bln/21/benefits/herbicide/AOno1.htm
Women Veterans	www.va.gov/womenvet/

VA National Suicide Prevention Hotline **1-800-273-TALK (8255)** (*Source:va.gov*)

Living Well With Diabetes Support Group Visit Join the discussion about managing and improving your health. Hear how others deal with issues unique (or not so unique) to diabetics. Learn how to maintain and make correct lifestyle decisions that directly impact your Health. Open to all active duty, reserve, retired service members and dependents. This session will be held on 16 January 2009 at the 446th Aerospace Medical Squadron conference room in Building 691 adjacent to the McChord Clinic on the North side. For more information contact Ann Ramsey, Community Health Nurse (*Source: McChord Clinic*).

Ovarian Cancer: THE SILENT KILLER 15,000 deaths and 22,000 new cases expected in the US this year. Known as the silent killer, ovarian cancer is a serious threat to women. Almost 80% of ovarian cancers are not detected until the later stages of the disease, when survival chances are much lower. Ovarian cancer signs are subtle and often mimic prevalent digestive and gastrointestinal disorders. Medical researchers have found that ovarian cancer does provide some symptoms in early stages. The following symptoms are more likely to be experienced by women with ovarian cancer compared to the general population:

- Abdominal swelling or bloating
- Pelvic or abdominal pain
- Difficulty eating or feeling full quickly
- Urinary urgency or frequency

If you have experienced one or more of these symptoms almost every day for more than a few weeks, you should see your doctor. There are certain things that can increase your risk for ovarian cancer, including:

- Age: Risk increases with age; half of ovarian cancers are found in women over 63 years of age.
- Family history: Having a relative with ovarian cancer, breast, or colorectal cancer increases your risk.
- Personal history: Your chances of getting ovarian cancer are higher if you have had breast cancer.
- Estrogen replacement therapy: Women taking estrogen after menopause may be at increased risk for developing ovarian cancer.

Ovarian cancer is a serious women's health issue, as few know the symptoms and risk factor that contribute to the disease. Educate the women in your life. For more information visit, www.ovarian.org. (*Source: Northwest Physicians Network (NPN)*)

AGENT ORANGE & HEART DISEASE: Scientists studying dioxin exposure in humans — including Vietnam veterans exposed to Agent Orange — have found a correlation between the chemicals and the death rates of heart disease and cardiovascular disease. The research, presented in Environmental Health Perspectives shows that there are consistent and significant dose-related associations with heart disease and modest associations with cardiovascular disease. Researchers at the Harvard School of Public Health and the Environmental Protection Agency said they realized that most dioxin studies had centered on cancer rates, but no one had produced a review of research about cardiovascular disease. “Future studies in both animals and humans should assess whether cardiovascular effects are present at environmentally relevant doses,” the authors wrote. "Environmental Health Perspectives" editor, Hugh Tilson, said the report is of interest because cardiovascular disease is a leading cause of death in many countries, and dioxin exposure can be prevented. (Source: NavyTimes Kelly Kennedy article 21 Nov 08)

AGENT ORANGE: Where to Get Help and Additional Information

Veterans with Questions about Agent Orange Key Contacts:

- VA’s toll-free Special Issues Helpline at **1-800-749-8387**
- Your nearest VA Medical Center , which can be located at www.va.gov/directory/guide/home.asp
- VA’s toll-free number at 1-800-827-1000
- For general questions about Agent Orange contact VA’s toll-free **Special Issues Hotline** at 1-800-749-8387
- You can also find information on the VA webpage at www.va.gov/Agent Orange/.

If you are concerned about possible long-term consequences of your exposure and served in Vietnam or Korea along the DMZ in April 1968 through July 1969 or were exposed to Agent Orange or other herbicides elsewhere during the testing, transporting, or spraying of herbicides for military purposes, contact the nearest VA medical center to request an Agent Orange examination. You can find the VA medical center near you at www.va.gov/directory/guide/home.asp.

If you are a Vietnam veteran and need medical treatment for conditions which may be related to herbicides used in Vietnam: Contact the nearest VA medical center for eligibility information and possible medical treatment, or call VA’s toll-free Special Issues Hotline 1-800-749-8387. You can find the VA medical center nearest you at www.va.gov/directory/guide/home.asp.

If you encounter difficulties at a VA medical center: Contact the “patient advocate” or “patient representative” at that facility for assistance in resolving the problem. Ask the medical center telephone operator for the patient advocate or representative.

Vietnam veterans with children with spina bifida: Contact VA’s national toll-free hotline 1-888-820-1756, or the nearest VA regional office by calling toll-free 1-800-827-1000. Additional information about spina bifida is available from the Spina Bifida Association of America at 4590 McAurthur Blvd, NW, Suite 250, Washington, DC 20007 or toll-free at 1-800-621-3141, or by email at sbaa@sbaa.org. The web site is www.sbaa.org.

For disability information: Contact a VA veterans’ service representative at the nearest VA regional office or health care facility to talk with a counselor and apply for disability compensation. VA disability counselors have information about the wide range of benefit programs that VA administers. The national toll-free number is 1-800-827-1000. To start a disability claim online, go to www.va.gov. You can also get information about disability compensation from VA’s toll-free Special Issues Hotline at 1-800-749-8387. For additional benefits information, see VA’s Federal Benefits for Veterans and Dependents booklet. This booklet is updated annually to reflect changes in law and polices and is available at www.va.gov/opa/Is1/index.asp. It may also be purchased from the Government Printing Office at their web site <http://bookstore.gpo.gov/> or by mail: U.S. Government Printing Office, Superintendent of Documents, Washington, DC 20402 (Source: Agent Orange Review Aug 2008)

SBP PAID UP PROVISION UPDATE: Retired members who have been paying SBP premiums for at least 30 years (360 months) and have reached at least age 70 on Oct. 1, were to be considered “paid-up” and have no more premiums deducted from their retired pay. NAUS and FRA have received many phone calls and emails from their members who believe they are qualified yet are still having the premiums deducted. According to the Defense Finance and Accounting Service (DFAS) an appeal process is being developed for beneficiaries who believe that they qualify for “paid up” status but are still having their SBP premium deducted from their retired pay. DFAS has said that any beneficiary who is qualified for “paid up” status and had premiums deducted from their retired pay will be provided a full refund. A reason you may not be qualified is that you lost your spouse and your account was placed on hold status until you remarried. The date you remarried is NOT the start date for resumption of SBP premiums. That does not occur until one year after the new marriage. *In addition, any payments you may have made for the Retired Service members Family Protection Program (RSFPP), the program in effect prior to SBP, do not count towards the paid-up provision.* There are several other instances that may affect your account. To check on these, go to the DFAS Retiree Newsletter at <http://www.dfas.mil/rna-news/october2008/paid-uprsfppandsbpupdate.html> or call DFAS at 1-800-321-1080. Be advised that your wait may be long as the phone system at DFAS has been overwhelmed lately. *(Source: NAUS Weekly Update 21 Nov 08)*

Scholarships help retiree spouses finish education

WASHINGTON (AFRNS) -- Retiree spouses with an eye on professional certification or a post-secondary education may not have to foot the entire bill, thanks to a National Military Family Association scholarship program. The group is accepting applications for its annual Joanne Holbrook Patton Military Spouse Scholarship. The scholarship is awarded to spouses or surviving spouses of service members on active duty or in the National Guard or reserves and spouses of military retirees. The \$500 to \$1,000 scholarships can be used for tuition, fees, and school room and board while the spouse obtains professional certification or attends post-secondary or graduate school. Funding determines the number of scholarships awarded each year. A partnership with the Fisher House and Folds of Honor foundations has resulted in a larger number of scholarships. Scholarship selections are based on answers to survey questions used to help the association advocate for education changes on the applicant's behalf. Applications are accepted online only, through the National Military Family Association Web site, www.nmfa.org, and must be submitted before midnight Feb. 1. Association officials said they started the scholarship program to recognize that unique challenges, including frequent moves and deployments, can interfere with military spouses' ability to complete their education. The association also has created a Web portal at www.nmfa.org/SpouseEd that is stocked with military spouse education resources and information to help spouses reach their career and educational goals. *(Source AFRNS Courtesy of American Forces Press Service from a National Military Family Association news release)*

The National Suicide Prevention Lifeline is a 24-hour, toll-free suicide prevention service available to anyone in suicidal crisis. If you need help, please dial 1-800-273-TALK (8255). You will be routed to the closest possible crisis center in your area. With more than 130 crisis centers across the country, our mission is to provide immediate assistance to anyone seeking mental health services. Call for yourself, or someone you care about. Your call is free and confidential.

Why should I call the Lifeline?

From immediate suicidal crisis to information about mental health, crisis centers in our network are equipped to take a wide range of calls. Some of the reasons to call 1-800-273-TALK are listed below.

- Call to speak with someone who cares
- Call if you feel you might be in danger of hurting yourself
- Call to find referrals to mental health services in your area
- Call to speak to a crisis worker about someone you're concerned about

[Find out more](#) *(Source: National Suicide Prevention Lifeline)*

Call ahead before seeking an ID card: People needing to renew or replace their military identification cards should call ahead to the ID cards issuing facility (McChord 253-982-2543/2544) to ensure they bring the necessary forms of identification. It is also a good idea to confirm hours of operation, appointment requirements, scheduled closures, and system capabilities. Retirees and family members need to have two types of unexpired documents, including one with photo ID, to renew or replace their military ID card. Examples of unexpired documents that establish identity include a driver's license or ID issued by a state or outlying possession of the United States; ID card issued by federal, state or local government agencies or entities; and a U.S. passport. Children who are younger than 18 years can also submit a school record or report card; clinic, doctor or hospital record; and day care or nursery school record. To find out the nearest ID card issuing facility and for contact information, visit <http://www.dmdc.osd.mil/rsl/owa/home>. (Source: [The Afterburner](#))

Annual tax, pay statements due soon Another tax season is just around the corner. Military retirees and annuitants paid by the Defense Finance and Accounting Service will receive their tax statements and end-of-year statements beginning mid-December on myPay. DFAS sends a combined mailing to those retirees who do not have access to myPay and to those retirees who have requested a hardcopy of a Retired Account Statement or a 1099R. All annuitants will receive both the Annuity Account Statement and the 1099R from DFAS. Do not call the Retiree Services Section at the Air Force Personnel Center, as the section has nothing to do with pay or tax matters. If statements are not received by Jan. 15, it is typically for one of two reasons. The most common reason is when retirees and annuitants move from one place of residence to another and fail to contact DFAS to change their correspondence address. In these cases, the statements will be returned to DFAS to process as a change-of-address request. The other reason for non-receipt is because the retiree has requested or already has a myPay Personal Identification Number and accessing myPay is consenting to receive ONLY an electronic 1099R. The exception to this rule is if the retiree has requested that either the account statement or the 1099R be mailed to them, in which case both forms will be mailed to the retiree's current correspondence address on record at DFAS. If either of these situations occurs, customers have several options to obtain their earning statements or their 1099Rs. The quickest and simplest way is to access the myPay system. If the customer has a myPay PIN, they can access their pay account to change their current correspondence address and to view and print their current earning statement and their 1099R. Another way is to call (800) 321-1080. Retirees who have forgotten or do not have a myPay PIN can request a new PIN at the myPay Web site (<https://mypay.dfas.mil>). If the retiree's e-mail address information has been submitted, a temporary PIN will be sent to this address. Otherwise, a temporary PIN will be mailed to the correspondence address on the pay file. The best time to call DFAS for routine matters is NOT at the beginning of the month. More people call DFAS at the beginning of the month to report pay problems than any other time, so naturally the wait times will be much longer. When possible, wait until at least the middle of the month to call or use the online services at <http://www.dfas.mil/>. (Source DFAS)

Your Commissary Benefits The Defense Commissary Agency with headquarters at [Fort Lee, Virginia](#), operates a worldwide chain of commissaries providing groceries to military personnel, retirees and their families in a safe and secure shopping environment. Authorized patrons purchase items at cost plus a 5-percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. Shoppers save an average of more than 30 percent on their purchases compared to commercial prices—savings worth about \$3,000 annually for a family of four. A core military family support element, and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America's military and their families, and help recruit and retain the best and brightest men and women to serve their country. The website provides many services such as **The Commissary Connection**, a regular newsletter that you can subscribe to with Hot Links to additional savings, coupons, shopping sprees, contests, commissary promotions, events and more! Visit them at <http://www.commissaries.com/> (Source: *Commissary.com*)

TRIWEST Update Notification

TriWest has updated our TriWest.com [terms and conditions](#) to include information on the use of electronic signatures. These terms and conditions also include details of how TriWest protects your personal information when you visit TriWest web sites, how TriWest uses your information, and the choices you have regarding its use, review, and correction. Also, to protect your privacy, personal health information about a range of medical diagnoses that are considered particularly sensitive is not available on TriWest.com and is only available in writing or by calling 1-888-TRIWEST. Additionally, beneficiaries with a secure TriWest.com account will only receive QuickAlert e-mails for non-sensitive authorizations and referrals. [Read more](#) about how TriWest protects your sensitive health information. These changes were effective on December 11, 2008. *(Source Triwest Healthcare Alliance)*

TRICARE's Mail Order Pharmacy The Member Choice Center has surpassed its First-Year Goal. The TRICARE Member Choice Center (MCC) is a valuable tool for beneficiary savings, service and convenience. MCC provides enrollment and retail prescription conversion assistance for dispensing through the TRICARE Mail Order Pharmacy (TMOP). Nearly 350,000 beneficiaries enrolled in TMOP receive up to a 90-day supply of most medications for the same cost of a 30-day supply at a retail pharmacy. Beneficiaries have saved an estimated \$1.7 million, while the Department of Defense (DOD) saved approximately \$20.2 million. Some beneficiaries save as much as two-thirds the cost of medications for conditions such as high blood pressure, asthma and diabetes. Registering for the TMOP is easy with MCC. A quick phone call or click of a mouse is all that is needed to begin receiving prescriptions by mail. By using this service, not only will the beneficiary obtain TMOP enrollment assistance, but also the MCC will contact the physician to obtain new prescriptions and forward them to TMOP for processing, making the switch from retail to mail order virtually effortless for the beneficiary. Beneficiaries do not have to download forms or wait to have forms mailed; they can go to the "My Benefit" portal here or to the Express Scripts website to complete the registration form. There is also the option to call the MCC at 1-877-363-1433 to switch from the retail program to TMOP. *(Source: TMA Press Release)*

TRICARE Contact Information: You can usually find answers to your questions pertaining to your health care benefits simply by visiting the [TRICARE Web site](#). However, you also have the option of calling the respective contractor for information. Listed below are some of the most commonly requested phone numbers. It would be a good idea to print this list out and keep it handy.

- Health Net Federal Services (Health Net): (877) 874-2273
- Humana Military Healthcare Systems (HMHS): (800) 444-5445
- TriWest: (888) 874-9378
- TRICARE Latin America & Canada (TLAC), TRICARE Pacific, and TRICARE Europe: (888) 777-8343
- TRICARE For Life (TFL): (866) 773-0404
- TRICARE Mail Order Pharmacy: (866) 363-8667)
- TRICARE Retail Pharmacy: (866) 363-8779)
- TRICARE Dental Program: (800) 866-8499
- TRICARE Retiree Dental Plan: (888) 838-8737
- Defense Enrollment Eligibility Reporting System: (800) 538-9552
- Fraud and Abuse Reporting: (800) 977-6761

(Source: NAUS) (Source NAUS Weekly Update)

VA to Refund Money to Survivors: In 1996 Congress passed a law directing that the VA provide a deceased veteran's full compensation benefit to the spouse on the month of the veteran's death, but due to an error, the department has continued to demand money back from the survivors. Secretary Jim Peake has set up a special task force to review VA payment records for veterans who died after Dec. 31, 1996, and are survived by a spouse. The review will identify those to whom VA owes retroactive benefits for the month of the veteran's death. Current address information is being obtained for as many of these beneficiaries as possible. Retroactive payments to eligible surviving spouses will begin by the end of December. Payments will continue to be issued as additional unpaid beneficiaries are identified. A special Survivors' Call Center has been established for spouses who believe they may be entitled to this retroactive month-of-death benefit. Surviving spouses are encouraged to contact the Call Center at (800) 749-8387. Agents will assist surviving spouses in providing VA with the information needed to determine their eligibility. The Call Center is open Monday through Friday from 7:00 a.m. to 7:00 p.m. central standard time. Inquiries may also be submitted electronically by clicking [Here](#). (Source NAUS Weekly Update)

VA Urges Vets to Sign-up for Direct Deposits: The VA is urging those veterans and family members who continue to receive paper checks to join nearly 3.1 million others whose VA payments are safely deposited electronically. "VA is teaming up with the Treasury Department in a new campaign to protect government beneficiaries against the theft of funds and of their identities," said Secretary of Veterans Affairs Dr. James B. Peake. "Veterans earned -- and rely on -- the financial support we send them every month. I urge them to help VA ensure they get those funds reliably and safely by signing up for direct deposit." Peake cited several easy ways to sign up for direct deposit -- calling toll-free at (800) 333-1795 or enrolling online at [GoDirect](#). Veterans, and family members who receive VA payments, also can sign up by contacting a VA regional benefits office or their financial institution. Information about direct deposits will be included in VA's monthly compensation and pension envelopes throughout 2009. Direct deposits relieve worry about mail delivery being delayed by severe weather or natural disasters. The deposits also eliminate trips to banks or credit unions to deposit checks, while providing immediate access to money at the same time each month. (Source NAUS Weekly Update)

CENSUS BUREAU JOB RECRUITING: Conducting the census is a huge undertaking. Thousands of census takers are needed to update address lists and conduct interviews with community residents. Most positions require a valid driver's license and use of a vehicle. However, public transportation may be authorized in certain areas. The Bureau is recruiting temporary part-time census takers for the 2010 Census. The hours are flexible, and the work is close to home. Census takers receive competitive pay on a weekly basis. In addition, you will be reimbursed for authorized mileage and related expenses. Census taker jobs are excellent for retirees, college students, persons wanting to work part-time, persons between jobs, or just about anyone who wants to earn extra money while performing an important service for their community. To apply call the Jobs line at 1-866-861-2010 and schedule an appointment to take the employment test. TTY users should call the Federal Relay Service at 1-800-877-8339. Or go to <http://www.census.gov/2010censusjobs/howtoapply.php> and use their interactive map to find the local phone number of the Census office nearest you. Applications can be completed online and downloaded using the Documents section on the website. Bring your completed application and I-9 Form to your scheduled testing session. Applicants will be hired from almost every community and are selected based on the hiring needs of each particular area. Qualified applicants are contacted to work as Census jobs become available. Most hiring will take place FEB through MAY 09. In addition to applying to be a census taker there are other jobs available in Regional Offices that you can apply for: Go to <http://www.census.gov/field/www> and click on the map to visit one of the 12 regional offices for details on available positions and salaries. For additional info go to www.census.gov/2010census and click on JOBS. (Source: [CENSUS BUREAU](#))

Pay on Time or Pay for Life With a weak labor market, the credit squeeze, a slowing economy, falling house prices, how is a family who is already strapped for money to pay these additional debts? A recent Fed survey showed that a record 36 percent of banks reported less willingness to extend consumers installment loans, with 80 percent tightening standards on home equity lines of credit. The story with credit cards is just as grim, with 67 percent of the banks refusing new loans to consumers without good credit.

The NFCC recommends that consumers take the following steps to keep their existing credit lines intact:

- Don't skip a payment, make a short payment, or pay late. Banks are circling their wagons, and don't want to take on any more risk. A red flag goes up if you have the slightest financial hiccup. This could result in higher interest rates being charged, and a lower credit limit.
- Keep your credit score high. Creditors review your credit utilization ratio as a part of your risk evaluation. They look at how much you owe relative to your credit limit. You will likely be allowed to charge the full amount of your limit, or perhaps a bit more, but to keep your credit score high, don't max out your cards. This could signal that you don't have the cash to pay for purchases. Play it safe and only charge 30 percent or less of your available credit.
- Get your credit report and review it for accuracy. You don't want someone else's bad credit spoiling yours. Consumers are allowed one free credit report from each of the three major bureaus every 12 months. Go to www.annualcreditreport.com to start the process. The credit report is a major component of your credit score, thus you want the information contained in it to be correct. If there is negative information, but it is true, it needs to stay. If there is false information, take the necessary steps to remove it.
- Purchase your credit score. Even though you can obtain your credit report for free, you'll have to pay for your score. These few extra dollars will be the best money you spend. Make sure your score is at least 700, and do what it takes to keep it there.
- Increase your income. If you struggle each month, robbing Peter to pay Paul and Peter's tired of it, you may need to consider a second job. As burdensome as that sounds, you might not find it as bad as receiving calls and letters from collectors. If an account is turned over to a collection agency, it is likely that it will remain on your credit report for seven years. Generating extra income from a second job could get you out of debt much quicker with no damage to your credit report.
- Review all of your spending. Starting now, write down every cent you spend. It's the only way you'll ever know where all your hard-earned money is going. At the end of 30 days, review your spending and decide where you can reasonably cut back. Cutting back is better than cutting out, as it's not as drastic a change to your lifestyle. Have as your objective to carve 10 percent from each of your spending categories that are not fixed payments. This will result in over \$100 in found money that you can devote to debts.

Ask for help. Reaching out to an NFCC Member Agency for help is one of the smartest things a person can do. Allow a trained and certified credit counselor to review your financial information. If you are in trouble, they will propose a variety of ways out. And if you're putting along just fine, they will validate your good financial sense. *(Source Gail Cunningham Military.com)*



MCCHORD'S Main Base Edition RECYCLER

MCCHORD RECYCLES TODAY FOR A BETTER TOMORROW ~ JANUARY 2009

McChord's Recycler is a product of the Qualified Recycling Program (QRP) Committee:

Michael Grenko
Chief Environmental
Management Flight

QRP Manager

Doug Skitch
Recycling Manager
Quality Assurance

Jim McCormick
Environmental
Attorney

Contracting

Finance

Base Supply

Transportation

Services

AAFES

Commissary

J & M Recycling Inc.

The McChord
Recycler is produced
by the 62 CES/CEV
Environmental Ft

BASE
RECYCLING
CENTER
982-3451

BASE
RECYCLING
MANAGER
982-3913

Printed on Recycled
Paper

Recycle Your TV At McChords Recycling Center!



E-CYCLE washington

McChord Recycling has teamed up with E-Cycle Washington to bring TV, Laptop, Monitors and Computer recycling to McChord.



The McChord Recycling Center has added a new Electronics Shed for public drop off. Clean out your closet and bring your old TV to the Recycling Center .



Old TV's!



Big TV's



Small TV's



Rear
Projection TV



Plasma and
LCD TV's



Console TV's



Computers, Monitors and Laptops



IMPORTANT RESOURCE!!! Keep this and all recycling handouts in a folder for new arrivals to read.



Reduce
Reuse
Recycle



It's the right thing to do!

McChord Recycling Center Location

Public drop-off bins are always open!

We Take:

- Aluminum
- Any Paper
- Cardboard
- Tin
- Glass
- Plastics
- Clothing
- Cell Phones
- Mike Cartons
- Drink Boxes
- Scrap Metal
- Most Appliances (call for info)
- Electronics
- 24 Hour drop-off

Base Residents may bring:

- Scrap Wood
 - Tree Debris
 - Yard Waste
- to the recycling center collection yard*
Mon-Fri 8:00 -4:30
Saturday 10:00 - 3:00
 (Contact Recycling Center Manager prior to deposit)

