

# TORPEDO ALLEY



Vol. 4, No. 12

December 2008

## Newsletter of Charleston Base, United States Submarine Veterans, Inc.



### USSVI Creed



*“To perpetuate the memory of our shipmates who gave their lives in the pursuit of their duties while serving their country. That their dedication, deeds, and supreme sacrifice be a constant source of motivation toward greater accomplishments. Pledge loyalty and patriotism to the United States of America and its Constitution”*



Base web page: [www.ussvicb.org](http://www.ussvicb.org)

National web page: [www.ussvi.org](http://www.ussvi.org)

#### Base Meeting:

No meeting in December

#### Location:

Fleet Reserve Association Branch 269, Low Country Home  
99 Wisteria Rd.  
Goose Creek, South Carolina. Phone 843-569-2962

#### Special Officers

		Phone Number
Chief of the Boat	Marty Sessler	843-871-1536
Public Affairs	Richard Cleeve	843-899-4563
Sub Vets WWII	Sy Mabie	843-871-9713
Nuclear Historian	Rick Carlson	843-875-4030
Veterans Affairs	Jim Morrison	843-832-9716
Chaplain	John Nichols	843-873-5897
Membership	Carl Chinn	843-875-3098
Holland Club	Terry Trump	843-873-9563
Little David Project	Rick Wise	843-875-5559
Roving Reporter	Rick Wise	843-875-5559
Scholarship	Jim Yates	843-873-0246
Newsletter	Carl Chinn	843-875-3098
Storekeeper	Paul Viering	843-797-2623
Alcohol & Gaming	Dave Mueller	843-553-2775
Webmaster	John Nichols	843-863-8474

#### Base Officers

		Phone Number
Commander	Steve Nelms	843-563-7115
Vice Commander	Carl Chinn	843-875-3098
Secretary	Rick Collins	843-851-3490
Treasurer	George Lisle	843-559-4242



#### Minutes of the November 2008 meeting

Attendance for the November 13, 2008 meeting was 101

**Opening Ceremony:** Base Commander, Steve Nelms, called the meeting to order. A Quorum was present and the meeting was commenced at 1900.

**Sub Vets WWII:** December the 18<sup>th</sup> is our next meeting; please attend 12 noon at Ryan's.

**Veteran's Affairs:** Nick Nichols reports that the VA section has been updated on the base website. Tricare has changed some formulary updates. Windows Vista problems (this is a VA alert), don't get a new computer with windows Vista, too many problems. It was noted that Berkeley County is moving its Veterans Affairs office to Goose Creek

---

**Introductions:** New people introduced: Don Fenton, John Wahl, Elton Hamilton, and Bill Franklin. Welcome aboard.

**Secretary:** Secretary Rick Collins asked for a motion to approve the meeting minutes from last month. A motion was made and seconded. Minutes approved.

**Treasurer:** George Lisle gave the treasurer's report.

**Storekeeper:** We have calendars from national for sale \$10.

**Chaplain:** November Report:

On October 21<sup>st</sup>, we conducted a bell tolling memorial service for Barney Chaplin at his funeral. SubVets WWII and USSVICB had a great crew mustered to give Barney a Sailor's farewell. We also conducted a flag folding ceremony at the graveside which was done extremely well and with great dignity. We received the following from the family:

*Dear wonderful Swamp Fox and Sub Vets,  
No words can convey our deep appreciation for all your love and thoughtfulness shown during Dad's illness, death and funeral ceremony. Your participation was such a wonderful honor; please know how special you all are to us.*

*Signed...  
The Chaplin Family*

Cards were sent as follows:

- To Edith Chaplin and family on the death of Barney on October 17<sup>th</sup>.
- To George Lisle as he goes through chemo treatments for his bone cancer.
- To Frenchy Fuqua who was in the hospital for a heart attack. He will be having some type of heart surgery in the next month or so.
- To Ben Heber as he continues his recovery from being in the hospital and his cancer treatments. Ben was in the hospital for several days and is now home.
- To Curly Houck as he continues to go through this time with inoperable cancer.
- To Keith Wooster, retired Navy Chaplain, as he recovers from a serious fall at his home. He was in the VA hospital for several days in a coma and is now at Health South recovering. Keith has been our chaplain at many of our events in the past several years. Amen and Amen.
- To Roger Rader after he had cancer surgery. Roger is home and doing well. He was diagnosed with colon cancer and one week later underwent surgery. The cancer had not spread and there will not require treatments. Roger wants everyone to know that they need the scope; it saved his life.

Recently found out that:

- Ken Fuhr had surgery this morning at 0730 at Palmetto Health Richland. The surgery is for the same problem he

and planning a grand opening celebration Nov. 12. The new offices will be located in the county's satellite office facility at 303 North Goose Creek Blvd. Shipmates Helping Shipmates (a survival guide) to assist shipmates and shipmate survivors can be downloaded from the VA section. (Nick will get this PDF document to you in the mail if you need help). VA is giving flu shots.

**Little David:** No report

**Newsletter:** No report

**Membership:** 323 members as of this moment. Dues were due on 1 October. You will be dropped on 1 January 2009 if not paid up.

**Webmaster:** The web site has new information on it you need to take a look at it and it is constantly updated with "Flash Traffic".

**Vice Commander Report:** No report

**Fleet Reserve:** No report

**District Commander:** No report

**Alcohol & Gaming:** The After Battery donated \$100 to the Victory House and \$50 to the scholarship fund, then bought (1) one challenge coin for \$20 to the cheapest pr\*\*k in the room.

**Chief of the Boat:** 160 people attended the hog roast.

- December 4<sup>th</sup> Harleyville Christmas parade, 1900 start, leave After Battery at 1730.
- December 13<sup>th</sup> Ridgeville Christmas parade at 1100
- December 14<sup>th</sup> Summerville Christmas parade at 1400.

**Base Commander:** Base Commander gave a medical report on Panama Jack and also gave notice of letters being sent to each member.

Budda also gave advance notice that he will not seek re-election next year.

**Nuclear Historian:** Shocking, Gave a very historical report about the French and English battle at Agincourt back even before Jim Eckles was born. Precise explanation of the English plucking their long bows that were made of yew wood.

**Old Business:** Charleston Base Christmas party on December 15th at Gatherings in Dorchester. Fully catered all you can drink and eat, traditional Christmas fare. Eat at 1830, social hour starts at 1700.

**New Business:** None

**Good Of The Order:**

The depth charge drawing was held. The winner (\$297) was Bill Hayes.

---

had about 18 months ago with the artery going to his kidney. He came through surgery OK but nothing was done. The doctors are not sure why but his bypass artery has calcified and before anything else can be done they have to figure out why that happened. He will likely have surgery in a year or so to repair it. His wife, Ev, called me about 1200 to tell me he will be in the hospital until Saturday. Also, you will be getting an email from the COB about Ken.

- Bob Chinn will be having surgery in December.

**Scholarship:** The Henry Clay donated an additional \$120 to scholarship fund. Put the word out, if you know someone who is eligible the deadline is December 15<sup>th</sup>.

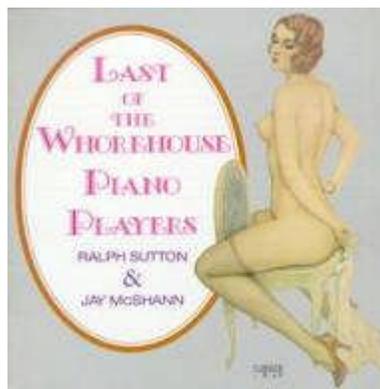
**Holland Club:** No report

**Public Affairs:** We are taking pictures so we know what you look like. We sent messages to all the local papers about us and the "Patriotism in the Park".

John C. Calhoun will be holding reunion here in 2010.

The Base Commander adjourned meeting at 2015.

**\*\* End of the minutes for November 2008 \*\***



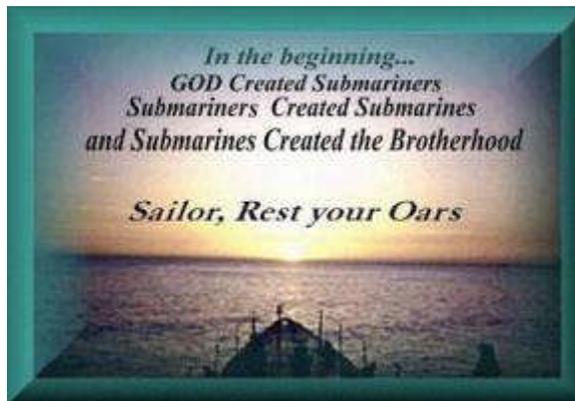
*"Don't tell mom I'm a submariner, she thinks I play piano in a whorehouse."*



Bailey, R	Baker	Chinn, C	Clark
Cline	Collins	Davis, C	Davis, P
Dygert	Eckles	Emerson	Evans
Fulmer	Hayes	Helton	Hopkins
Horton, D	Humbertson	King	Ougourlian
Rackley	Samples	Scharf	Schnebel
Semler	Standrich	Trump	Vandiver
Werley	Williams, B	Williams, R	Wright
Zeigler			

**December Submarines Lost:**

USS Sealion	SS 195	December 10, 1941
USS F-1	SS 20	December 17, 1917
USS S-4	SS 109	December 17, 1927



**December Happenings!**

- December 4 – Harleyville Christmas Parade, line up 1800, starts 1900
- December 6 – Annual Christmas Party, Gatherings in Dorchester. Cocktails 1700, Dinner 1830
- December 13 – Ridgeville Christmas Parade, line up at 1000, starts 1100
- December 14 – Summerville Christmas Parade, line up at 1300, starts 1400

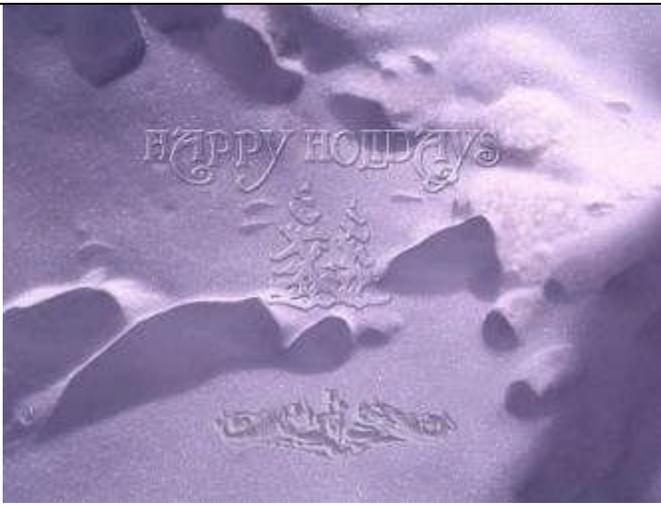
**Christmas Party**



For those of you who have tickets... Charleston Base annual Christmas Party will be December 6. Cocktails at 1700, dinner served at 1830. Party will again be at Gatherings in Dorchester, SC. You must have a ticket to attend.

**No ticket sales at the door.**





---

### Tricare After Hours Care

Accidents happen. Babies get sick. Complications occur. And it seems they never happen at a convenient time. Certainly not always during the typical 9 a.m. to 5 p.m. workday. Tricare knows this, which is why it's important to know your options for after-hours care.

**Emergency Care:** Of course, if you are having an emergency, always call 911 or go to the nearest emergency room. Tricare defines emergency care as the care you receive for a medical, maternity or psychiatric condition that would lead a "prudent lay person" (someone with average knowledge of health and medicine) to believe that a serious medical condition exists, or that the absence of immediate medical attention would result in a threat to life, limb or eyesight, or when the person has painful symptoms requiring immediate attention to relieve suffering. This includes situations where a person is in severe pain or is at immediate risk to self or others. What's important is to know what you must do following your visit. In general, take a look at these steps:

- **Tricare Standard/Extra:** If you have Tricare Standard/Extra, you manage your own care. However, you should contact your regional contractor if you are admitted due to a psychiatric emergency. The notification should be made within 24 hours of admission or the next business day. In general, the admission should be reported within 72 hours.
- **Tricare Prime:** In most cases, if you have Tricare Prime (including Tricare Prime Remote, Tricare Prime Overseas or Tricare Global Remote Overseas) you need to contact your primary care manager within 24 hours or the next business day after receiving emergency care, so that ongoing care can be coordinated and to ensure you receive proper authorization for care, if necessary.
- **Tricare For Life (TFL):** In the case of an emergency, Tricare For Life beneficiaries should go

---

### Membership and Dues Information:

Your 2009 dues were payable by 1 October 2008. You can pay me at the meeting or send your dues to me. Not sure how much you owe? Just ask me. List posted at the meeting.

The following are on the dink list as of 29

November:

Barber, B G	Barber, W	Bonow	Campbell,
Clark	Corcoran	Crookston	Davis, D
Daschle	Douglas	Edwards	Fletcher
Gleason	Grassman	Hines	Hix
Hodges	Horton	Hunter	Ianuzzi
Johnson, E	Jones, R	Kratz	Lavergne
Mathis	Medert	Miller, C	Minaudo
Morgart	Naert	Nettles	Neufeld
Ougourlian	Owen	Rice	Robinson
Shipman	Sickle	Spotts	Upchurch
Vacher	Van Swearingen Wright		Weiland
Yates, G			

Send dues (payable to USSVI) to:

Carl Chinn

217 Brailsford Rd

Summerville, SC 29485-5405

---

### Changing Medicare Health Plans

You are limited as to when you can change your Medicare health plan during the year (this is known as lock-in). Changes can only be made during ACEP, OEP, or SEP periods/circumstances:

**Annual Coordinated Election Period (ACEP):** You can switch once during the ACEP which runs from 15 NOV thru 31 DEC of every year. Your new coverage will start 1 JAN. During this period you can change your choice of health coverage, and add, drop or change Medicare drug coverage. You can make as many changes as you need during this period, but only your last coverage choice will take effect on 1 JAN. To avoid enrollment problems, it is best to make as few changes as possible. If you are changing plans to join a Medicare Medical Savings Accounts (MSA), you can only do so during the ACEP. If you are enrolling in the Medicare drug benefit for the first time, you may face a penalty if you had not previously had coverage as good as Medicare's

**Open Enrollment Period (OEP):** You can switch once during the OEP which runs from 1 JAN through 31 MAR of every year. Your new coverage starts the first of the month after you make your selection. During the OEP you cannot decide to add or drop Medicare drug coverage (Part D). Your options are:

- If you have a Medicare private health plan with drug coverage you can switch to another Medicare private
-

---

to the closest emergency room or call 911. TFL comes into play when the covered services have been exhausted under Medicare or are otherwise not a Medicare benefit. To remain eligible for TFL, you must have Medicare Part B and follow the Medicare rules.

Since there are so many variables to consider within Tricare's options, it is a good idea to visit the informative beneficiary Web site and enter your profile to determine your covered services, and what steps you need to take before an emergency arises.

**Urgent Care:** Tricare defines urgent care as the care you receive for an illness or injury that would not result in further disability or death if not treated immediately, but does require professional attention within 24 hours. Urgent care has the potential to develop into an emergency if treatment is delayed longer than 24 hours. Again, with the number of variables to consider, we recommend visiting the beneficiary Web site to learn exactly what you need to do before the need for urgent care arises. In general, the following information applies:

- **Tricare Standard/Extra:** As mentioned above, when using Tricare Standard and Extra, you manage your own health care. While you'll never require referrals for any type of care, some services may require prior authorization. It's also important for you to understand the type of provider you are seeing. You can visit any Tricare-authorized provider, network or non-network, but the type of provider you see determines your out-of-pocket costs.

- **Tricare Prime:** You may schedule an appointment with your primary care manager (PCM) for URGENT care, for conditions such as a sprain, sore throat or rising temperature, by making a "same-day" appointment. If you are a registered user on the Tricare Online Web Portal, you may be able to schedule some appointments at military treatment facilities online. Active duty service members should obtain care in accordance with service guidance.

You should be able to receive an urgent care appointment within 24 hours (one day), even if you are traveling. If you do not coordinate urgent care with your PCM, the care will be covered under the point of service option, resulting in higher out-of-pocket costs. If you are away from home, contact your regional contractor for assistance in obtaining urgent care: West Region: TriWest, 1-888-874-9378; North Region: Health Net, 1-877-TRICARE; South Region: Humana, 1-800-444-544.

- **Tricare For Life:** When using TFL, you manage your own health care. To get your urgent care, simply make an appointment with your Medicare provider. To remain eligible for TFL, you must have Medicare Part B and follow the Medicare rules.

health plan with drug coverage or original Medicare and a stand-alone drug plan.

- If you have Original Medicare and a stand-alone drug plan you can switch to a Medicare private health plan with drug coverage.

- If you have a Medicare private health plan without drug coverage you can switch to another Medicare private health plan without drug coverage or original Medicare alone (no stand-alone drug plan).

- If you have original Medicare alone (no stand-alone drug plan) you can switch to a Medicare private health plan without drug coverage.

- If your Medicare private health plan leaves your area or you move out of your plan's service area, you can switch to another private health plan or to Original Medicare.

**Special Enrollment Period (SEP):** Under certain circumstances, you may be eligible for a SEP to change your drug coverage and/or health plan. If you get an SEP, your new coverage will start the first of the month after you sign up for or disenroll from a Medicare private health plan. If you do not enroll in the Medicare drug benefit (Part D) when you are first eligible, and you do not have other drug coverage that is at least as good as Medicare's (i.e. creditable) for 63 days or more, you will likely have to pay a premium penalty if you later enroll in a Medicare drug plan. Most SEPs allow you to enroll in the drug benefit outside a standard enrollment period, but you will still owe a premium penalty. You can get the penalty waived if you qualify for Extra Help—a federal program that helps pay for most of the costs of the Medicare drug benefit—and enroll in a Medicare drug plan in 2007 or 2008 if you show that you received inadequate information about the creditability of your drug coverage. SEP eligibility could apply if:

1. You lose creditable drug coverage through no fault of your own or you want to disenroll from Medicare drug coverage to keep or enroll in other creditable coverage programs such as VA, TRICARE or a state pharmaceutical assistance program (SPAP) that offers creditable coverage. This does not include losing your drug coverage because you do not pay, or cannot afford, your premiums.

2. You join or drop employer/union drug coverage regardless of whether it is creditable. Employer coverage may be current or former (retiree plan).

3. You are institutionalized. i.e. You move into, reside in, or move out of a qualified institutional facility: a skilled nursing facility, nursing home, psychiatric hospital or unit, Intermediate Care Facility for the Mentally Retarded—ICF/MR, rehabilitation hospital or unit, long-term care hospital, or swing-bed hospital

4. You are enrolled in a qualified State Pharmaceutical Assistance Program (SPAP), or lose SPAP eligibility.

5. You have Extra Help whether you applied or automatically qualified because you have Medicaid, a Medicare Savings Program or receive Supplemental Security Insurance.

6. You want to disenroll from your FIRST

---

Overseas: There are a number of resources available for beneficiaries living or traveling overseas who encounter an emergency or need urgent care. Check out the Tricare passport for detailed information on how to proceed with your health care needs while overseas. Also, Tricare has been working to expand emergency and urgent care options for our overseas active duty service members and their family members. For example, all active duty service members and active duty family members enrolled in Tricare Prime are now able to access the Tricare Global Remote Overseas (TGRO) Alarm Center for assistance. Previously, only beneficiaries enrolled in TGRO had access to these services. For more updates, refer to :

<http://www.tricare.mil/pressroom/news.aspx?fid=399>  
and  
<http://www.tricare.mil/pressroom/news.aspx?fid=468>

---

### **TFL Need-To-Knows**

If you're nearing retirement, transitioning health care coverage shouldn't be a hassle. As you're preparing to switch to TRICARE for Life (TFL), the following facts and tips will help you make a seamless transition to TRICARE for Life (TFL) coverage.

1. Enroll in Medicare Part B when first eligible. TFL enrollment hinges on enrollment in Medicare Part B. You must remain enrolled in Medicare Part B (medical care) in order to maintain TRICARE eligibility.
2. Keep DEERS up to date. Although Medicare provides data to DEERS, you must maintain your TRICARE eligibility by keeping DEERS up to date any time there is a life-changing event, like becoming eligible for Medicare. Contact DEERS online at [www.dmdc.osd.mil/rs1](http://www.dmdc.osd.mil/rs1) or call toll-free 1-800-538-9552.
3. Enrollment in TFL is seamless. If you are receiving Social Security benefits, you will transition smoothly to TFL upon your 65th birthday; if you are not receiving Social Security benefits at the time of your 65th birthday, you will need to visit the nearest Social Security office and enroll in Medicare.
4. Medicare authorized providers are also TRICARE authorized. You can visit any Medicare provider for care since all Medicare providers are also TRICARE authorized. Simply show your Medicare card and Uniformed Services ID card at your appointment.
5. Claims are paid automatically between Medicare and TFL. As a TFL beneficiary, you will not need to submit a paper claim when you have a doctor's visit (in most cases). The provider will submit the claim to Medicare. Medicare will then submit the claim to TRICARE once the Medicare portion is paid.

Medicare private health plan with drug coverage (MA-PD).

7. You enroll in/disenroll from PACE.
8. You move (permanently change your home address).
9. You have had Medicare eligibility issues.
10. You are eligible to join a Special Needs Plan (SNP) or you lose SNP eligibility.
11. You experience contract violations, misleading marketing or enrollment errors.
12. Your plan no longer offers Medicare coverage.
13. You experience an exceptional circumstance not covered in the foregoing.

---

### **Swiss Company Plans To Build Solar Submarine**

While all kinds of ocean going vessels have been adding some sort of renewable energy source recently, who would have figured that you might soon add submarines to the list?

A Swiss company called BKW has revealed plans for what they call Project Goldfish, a submarine that recharges its batteries via an island of solar panels that floats on the surface above the sub. Generating power has always been the limiting factor for submarines, and while military forces use a nuclear reactor to solve the problem, that option's not available to civilian users. By going solar, the Project Goldfish sub can stay submerged for unlimited periods, while handling up to 30 people at a time. Passengers will be able to board and leave the sub via a solar powered shuttle.

With secretive Swiss developers and a name like Project Goldfish, it all sounds a bit too much like part of some upcoming James Bond movie. Still, BKW says they hope to have the sub operational by mid 2012.

---

### **Admiral Osborne Scholarship Fund**

How about helping out the scholarship fund? We are offering a Charleston Base Challenge Coin for sale. ALL proceeds go into the scholarship fund. Coins only cost \$7 each. Available for an additional \$1 is a protective plastic capsule. To get your coin(s) see Jim Yates, Julian Villegas or Carl Chinn.

Make sure you have one for "when you get challenged"!

Buy several for great gifts!

---

6. TFL is considered a second payer to Medicare. For services covered by Medicare and TRICARE, Medicare will pay its portion of the claim and TRICARE will pay the remainder. For services that are covered by Medicare and not by TRICARE (such as chiropractic care) TRICARE will not make a payment and the beneficiary will be responsible. Services covered by TRICARE but not Medicare (such as overseas claims) may be billed directly to Wisconsin Physicians Services (WPS) and TRICARE will pay as primary insurer. You will be responsible for any cost shares. Payments for services that are not covered by either program remain your sole responsibility.

7. Other health insurance (OHI) coordinates differently with TFL and Medicare. TFL beneficiaries who have OHI need to submit their Medicare Summary Notice with a paper claim and OHI explanation of benefits (EOB) to Wisconsin Physician Services. The paper claims may be sent to: Wisconsin Physician Services, TRICARE for Life, P.O. Box 7890, Madison, WI 53707-7890

8. Enrollment in Medicare Part D is not necessary.

The TRICARE pharmacy benefit is considered creditable coverage and pays equally to Medicare.

9. TFL beneficiaries may continue to use any of the TRICARE pharmacy programs. You may fill prescriptions at any military treatment facility pharmacy, through the TRICARE Mail Order Pharmacy or through any TRICARE network or non-network pharmacy.

10. TRICARE coverage continues for eligible family members after the death of a sponsor. Surviving spouses remain eligible for TRICARE unless they remarry. If they remarry, they lose TRICARE eligibility and cannot regain eligibility later, even in cases of divorce or death of the new spouse. Unmarried surviving children remain eligible for TRICARE until their 21st birthday (or 23rd birthday if enrolled in college full time and if at the time of the sponsor's death, the sponsor provided more than 50 percent of the child's financial support.) For more information on TRICARE for Life, please visit [www.tricare4u.com](http://www.tricare4u.com) or call Wisconsin Physicians Services toll-free at 1-866-773-0404

---

### **Just leave it to Google to come up with something like this!**

Here's a number worth putting in your cell phone, or your home phone speed dial: 1-800-goog-411. This is an awesome service from Google ... and it's free -- great when you are on the road.

Don't waste your money on information calls and don't waste your time manually dialing the number.

---



---

### **2009 COLA for Retired Pay**

Each year military retirement pay is adjusted to meet the increased cost of living. This Cost-of-Living-Adjustment (COLA) varies from year to year based on the previous year's Consumer Price Index (CPI).

2009 Update: The 2009 military retired pay cost-of-living adjustment (COLA) will be 5.8%, nearly 2% higher than the 3.9% 2009 Military Pay Raise. This increase, which goes into effect on December 1, 2008, also applies to SBP annuities, Social Security checks, and VA disability and survivor benefits. Retirees will see the increase in their January, 2009 checks.

Note: This annual Cost-of-Living-Adjustment is NOT in anyway related to the annual military pay raise for active duty and reserve servicemembers. In fact, this year's COLA increase is larger than the 2009 military pay raise of 3.9%.

All retirees who retired before January 1, 2008 will receive the 5.8 percent Cost-of-Living-Adjustment. Retirees who first became a member of the uniformed services before Sept. 8, 1980 and retired on or after January 1, 2008 will receive the 5.0 percent Cost-of-Living-Adjustment.

Retirees who first became a member of the uniformed services on or after Sept. 8, 1980, and retired in 2008 will receive a Partial COLA on a prorated basis as follows:

Jan. 1, 2008, and March 31, 2008, will receive 5.0%

April 1 - June 30, 2008 will receive 3.8%

July 1 - Sept. 30, 2008 will receive 1.2%

Those who retired after Oct. 1, 2008, will see no COLA this year.

Retirees who first entered the military after Sept. 8, 1980 and retired before Jan. 1, 2008 will also receive the 5.8 percent COLA.

Retirees who first became members of the uniformed services on or after Aug. 1, 1986 and elected to receive a Career Status Bonus at 15 years, and retired on or before Jan. 1, 2008, will receive an increase of only 4.8 percent.

---

---

Here's an example of how it works. I am driving along in my car and I need to call the golf course and I don't know the number. I hit the speed dial for information that I have programmed ... 1-800-goog-411.

The voice at the other end says, 'City & State.'

I say, 'Venice, Florida.'

He says, 'Business, Name or Type of Service.'

I say, 'Firewheel Golf Course.'

He says, 'Connecting' and Firewheel Golf Course answers the phone. How great is that?

This is nationwide and it is absolutely free!

Click on the link and watch the short clip for a quick demonstration.

<http://www.google.com/goog411>

*Editor's Note: This was checked out by our very own Chaplain and is true. You know a Chaplain wouldn't lie...*

---

**MERRY CHRISTMAS**



---

## 2009 Retired Military Pay Days

Military retiree and annuitant payday is always on the first business day of the month. If the first of the month is a Saturday, Sunday or a holiday, payday will always occur the next business day. The below list of paydays for 2009 are provided for your convenience.

January 2, 2009	May 1, 2009	September 1, 2009
February 2, 2009	June 1, 2009	October 1, 2009
March 2, 2009	July 1, 2009	November 2, 2009
April 1, 2009	August 3, 2009	December 1, 2009

---

