



84th Division Alumni Bugler

Newsletter of the 84th Division Alumni Association, Ltd.



Flag Amendment in Senate

Following a three year absence, a flag protection amendment has returned to the United States Senate. On May 6, U.S. Senator David Vitter, [R-LA], along with 17 colleagues, introduced Senate Joint Resolution 15, a constitutional amendment to prohibit the physical desecration of the flag of the United States. The language of the amendment is concise: "The Congress shall have power to prohibit the physical desecration of the flag of the United States."

A flag amendment has moved successfully in the House of Representatives through six consecutive Congresses, only to fail by as little as one vote in the Senate.

The issue has been debated since a 1989 Supreme Court decision struck down flag protection laws in 48 states. A 5-4 vote of the high court declared that flag burning was permissible – a right under the free speech provision of the First Amendment. Groups like the Elks, AMVETS, Knights of Columbus, and The American Legion, all part of the 140-organization Citizens Flag Alliance, continue to work to reinstate the protection.

"The amendment offered by Senator Vitter is moderate. It restores the traditional meaning of

the Bill of Rights. It simply returns to Congress the authority to make law, should majorities in both houses choose to do so," noted Harvard Law Professor Richard Parker, Chairman of the Board of Directors of the Citizens Flag Alliance. "The kind of law it allows Congress to make is also limited. Other than physical desecration of an American flag, words and acts are entirely beyond its reach. The purpose of any such law would be to encourage a simple moderation of expressive behavior."

In similar action last week, Reps. Jo Ann Emerson [R-MO] and Jim Marshall [D-GA] introduced a companion measure, House Joint Resolution 47, which on introduction was referred to the House Judiciary Committee.

"Opponents have said that respect cannot be mandated or legislated, it comes from the heart. That is true – as far as it goes. But, while respect cannot be mandated by law, it can be undermined by law. That is exactly what the 5-4 Court majority did, defying a tradition of two centuries' standing. And that is what the proposed constitutional amendment would undo," said Parker.

Fort McCoy's Army Concert Tour - August 28

A ticket kickoff sale has been set for Friday, July 10 for the Army Concert Tour event at Fort McCoy.

Tickets to the Aug. 28 concert featuring country artists Brooks & Dunn and classic-rock artist Lynyrd Skynyrd will cost \$40 on July 10. Tickets will cost \$45 from Saturday, July 11 through Thursday, August 27. Tickets will cost \$50 the day of the show.

All sales are subject to the availability of tickets. Ticket sale locations, dates and times will be released when known.

Another act is being sought for the Fort McCoy concert. For up-to-date information about the concert, call the Fort McCoy Morale, Welfare and Recreation Event Line at 877-864-4969 or visit the Fort McCoy MWR Web site at <http://www.mccoymwr.com>.

2009 - 84th Division Alumni Association Dine-In

Saturday, 25 April was an evening to remember! That was the evening of our Annual Dine-In. We had a near record attendance of personnel, including some special guests.

Again it was held at the Western Racquet Club in Elm Grove, WI. Unlike past Dine-Ins this one was very relaxed, yet formal. Gone, but not forgotten, were the traditions of Mr./Ms. Vice, being fined for various infractions, etc. In place of them was visiting with past friends.

Goldie Shuh gave us an update on the status of the 84th Division Headquarters leaving Wisconsin and moving to Fort Knox, KY.

Holocaust survivor Martha Osvet spoke about how her and her mother were saved in 1945 by the soldiers of the 84th Division. She was in attendance with her daughter who helped tell the thrilling, unbelievable true story.

The evening was closed out by the comedic wit of Tom Vandenboom.

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Presidents Comments

A lot is going on right now in your association. We are coming off a very successful and fun social evening from our dining-in on 25 April. Around 70 members and guests enjoyed a great evening of socializing in the company of old friends. Our next two events of the year are fast approaching: the Annual Meeting on 17 June and the Steak Fry cookout on 12 September. Both events will be held at the Stenz-Griesell-Smith American Legion Post in Brookfield. Mark your calendars and make plans to attend these events.

Also, we are in the market for a newsletter editor. We owe a great deal to Ed Marynik, who has done wonderfully in the position for a very long time. He has asked, though, to be relieved of this responsibility at the end of this year. Anyone who has an interest in helping your association

with this vital communication tool should let me, or any member of your board, know. Ed will be happy to show you the ropes.

Thanks for your attention. Please let me know of your questions and concerns. This organization exists to serve its members, and suggestions for making it better are always welcome.

COL (Retired) Bill McKeown

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Mortgage Loans in Wisconsin

The Wisconsin Department of Veterans Affairs (WDVA) recently announced that it's now offering loans under the Primary Mortgage Loan Program (PLMP) at a 30-year fixed interest rate of 4.85 percent, the lowest rate ever offered in the program. WDVA state veterans home loans may be used to finance the purchase or construction of a single family home, a condominium or two to four unit

owner occupied residence that will be the veteran's principal residence. The loan requires only a 5 percent down payment, which may be provided in whole or in part by an approved down payment assistance program. For more information, visit the WDVA Veteran Loan Programs website or telephone toll-free at 1-800-WIS-VETS (1-800-947-8387).

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* Free membership for everyone in the U.S. military community. Join Now and start talking and getting answers from our over 27,000 users.

* Post in AllMilitary.com's Military Forum and get your Free AllMilitary.com T-shirt after 50 posts.

* Check out our VA Benefits Calculator. Just answer a few questions to find out about all the great benefits you've earned!

* Military Humor: Hundreds of funny military videos, images and jokes.

* Over 2 million voters have used the AllMilitary.com Candidate Calculator which has been featured on CNN, the Fox Report and Glenn Beck. See which candidate you match up with best!

* Go to the AllMilitary.com blog where you will find dozens of guest bloggers, including service members in

Iraq, mothers of active duty, and retired military members. Topics cover everything from current politics, VA Benefits, and military investment advice. Post your comments.

* Check out our Spouse & Family guest writers talking about the life of a military spouse - the hardships, the joys, and everything in between. Join the discussion in our new Spouse and Family section to speak with Claire and other spouses just like you.

* Relocating? Check out our Top 10 military city guides where you will find everything you want to know about the city including schools, where to live, and what to do.

* Finding a job can be a difficult process, from writing a resume, to interviewing, to actually finding a job that is suitable for yourself. Get helpful tips on how to go about finding the best job for you as a military spouse.

Volunteers Sought for August 28 Concert at McCoy

Volunteers are needed for the 2009 Army Concert Tour event at Fort McCoy Friday, Aug. 28.

The following areas are accepting volunteers: ticket takers, wristbanding, beverage servers, ticket sellers, parking attendants, will call and clean up.

For their support, volunteers will receive a concert volunteer T-shirt and an invitation to the Volunteer

Recognition Night Thursday, Sept. 3 at McCoy's, where they will receive a meal, beverages and a free concert.

All proceeds from the concert will benefit Soldiers, Fort McCoy employees and the installation community.

For more information about volunteering or to volunteer, call Karla Rynes, Concert Volunteer Coordinator, at 608-388-4226.

Taxpayers to Get Rude Surprise - Associated Press - 04 May 2009

Millions of Americans enjoying their small windfall from President Barack Obama's "Making Work Pay" tax credit are in for an unpleasant surprise next spring.

The government is going to want some of that money back.

The tax credit is supposed to provide up to \$400 to individuals and \$800 to married couples as part of the massive economic recovery package enacted in February. Most workers started receiving the credit through small increases in their paychecks in the past month.

But new tax withholding tables issued by the IRS could cause millions of taxpayers to get hundreds of dollars more than they are entitled to under the credit, money that will have to be repaid at tax time.

At-risk taxpayers include a broad swath of the public: married couples in which both spouses work; workers with more than one job; retirees who have federal income taxes withheld from their pension payments and Social Security recipients with jobs that provide taxable income.

The Internal Revenue Service acknowledges problems with the withholding tables but has done little to warn average taxpayers.

"They need to get the Goodyear blimp out there on this," said Tom Ochenschlager, vice president of taxation for the American Institute of Certified Public Accountants.

For many, the new tax tables will simply mean smaller-than-expected tax refunds next year, IRS spokesman Terry Lemons said. The average refund was nearly \$2,700 this year.

But taxpayers who calculate their withholding so they get only small refunds could face an unwelcome tax bill next April, said Jackie Perlman, an analyst with the Tax Institute at H&R Block.

"They are going to get a surprise," she said.

Perlman's advice: check your federal withholding to make sure sufficient taxes are being taken out of your pay. If you are married and both spouses work, you might consider having taxes withheld at the higher rate for single filers. If you have multiple jobs, you might consider having extra taxes withheld by one of your employers. You can make that request with a Form W-4.

The IRS has a calculator on its Web site to help taxpayers figure withholding. So do many private tax preparers.

Obama has touted the tax credit as one of the big achievements of his first 100 days in office, boasting that 95 percent of working families will qualify in 2009 and 2010.

The credit pays workers 6.2 percent of their earned income, up to a maximum of \$400 for individuals and \$800 for married couples who file jointly. Individuals making more \$95,000 and couples making more than \$190,000 are ineligible.

The tax credit was designed to help boost the economy by getting more money to consumers in their regular paychecks. Employers were required to start using the new withholding tables by April 1.

The tables, however, don't take into account several common categories of taxpayers, experts said.

For example:

-A single worker with two jobs making \$20,000 a year at each job will get a \$400 boost in take-home pay at each of them, for a total of \$800. That worker, however, is eligible for a maximum credit of \$400, so the remaining \$400 will have to be paid back at tax time - either through a smaller refund or a payment to the IRS.

The IRS recognized there could be a similar problem for married couples if both spouses work, so it adjusted the withholding tables. The fix, however, was imperfect.

- A married couple with a combined income of \$50,000 is eligible for an \$800 credit. However, if both spouses work and make more than \$13,000, the new withholding tables give them each a \$600 boost - for a total of \$1,200.

There were 33 million married couples in 2008 in which both spouses worked. That's 55 percent of all married couples, according to the Census Bureau.

- A single college student with a part-time job making \$10,000 would get a \$400 boost in pay. However, if that student is claimed as a dependent on a parent's tax return, she doesn't qualify for the credit and would have to repay it when she files next year.

Some retirees face even bigger headaches.

The Social Security Administration is sending out \$250 payments to more than 50 million retirees in May as part of the economic stimulus package. The payments will go to people who receive Social Security, Supplemental Security Income, railroad retirement benefits or veteran's disability benefits.

The payments are meant to provide a boost for people who don't qualify for the tax credit. However, they will go to retirees even if they have earned income and receive the credit. Those retirees will have the \$250 payment deducted from their tax credit - but not until they file their tax returns next year, long after the money may have been spent.

Retirees who have federal income taxes withheld from pension benefits also are getting an income boost as a result of the new withholding tables. However, pension benefits are not earned income, so they don't qualify for the tax credit. That money will have to be paid back next year when tax returns are filed.

More than 20 million retirees and survivors receive payments from defined benefit pension plans, according to the Employee Benefit Research Institute. However, it is unclear how many have federal taxes withheld from their payments.

The American Federation of State, County and Municipal Employees union raised concerns about the effect of the tax credit on pension payments in a letter to Treasury Secretary Timothy Geithner in March.

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Geithner responded that Treasury and IRS understood the concerns and were "exploring ways to mitigate that effect."

Rep. Dave Camp of Michigan, the top Republican on the tax-writing House Ways and Means Committee, said

Geithner has yet to respond to concerns raised by committee members.

"So far we've got the, 'If we don't address this maybe it will go away' approach," Camp said.

Survival Tips for Lodging

With proper planning and a little homework you can save hundreds of dollars on your next trip by staying at Military lodging. For example, on a recent trip to Pensacola, Florida, I got a very nice room in a practically brand new on-base billeting facility for only \$29 a night. It cost me less to stay two nights in billeting than it would have cost to stay one night off-base, which runs about \$90 a night.

I have been using this system over the last 20 years or so and have saved hundreds if not thousands of dollars on lodging. In my opinion, lodging at Air Force billeting facilities sets the standard. Their room rates are usually the lowest and in most cases are the best overall. The Navy Lodge has decent digs but the price point is not much better than staying outside the gate.

So by now you are probably asking, "What's the catch?" There really is no catch, but it helps to get familiar with the rules. In order to make military lodging work you are going to have to "retrain" your brain a bit. "No" does not always mean no anymore. Here are a few tips that will help get you headed in the right direction:

1. Call Ahead - Many billeting locations will take reservations in advance depending on the occupancy rating and your status (Active, Reserve, Retired etc.).

2. Get on Standby - If you are told there is "no room at the inn," ask about their standby or space-a policy. Many locations will have you check back at 1800 after they are able to determine who did not check in that had reservations and how many unused rooms they have. Much of the time if you show up at 1800 you have a decent shot at getting a room. The front desk staff will usually give you an idea if you have a chance or not.

3. Pad Your Reservation - Don't be shy about making a reservation for enough days. If you are not sure how many days you are staying (think space-a air travel) make sure you reserve enough days. You can always check out early if you don't need to stay the entire reserved time.

Although this system is not bulletproof, it's a good 90 percent solution that will net you better results than flying by the seat of your pants. On a recent stay at Scott Air Force Base, I was initially told they were full and would have no rooms available. Instead of just looking elsewhere I stuck with the rules (rule 2 actually), and had an Air Force Lodging key in my hand by 18:05.

Using these tips has helped me and countless others like me to stay in style and comfort while saving money by not paying the civilian off-base lodging rates. Remember, success is where preparation meets opportunity!

Tomah VA Golf Course Open for the Season

The Department of Veterans Affairs (VA) in Tomah nine-hole golf course is open for the season.

The Veterans Golf Course, a nonprofit course, is open to public and generates its operating funds from fees from public play and donations. The pro shop is staffed entirely by VA volunteers.

The Veterans Golf Course is a family friendly course, featuring a pro shop, a pavilion with picnic tables, snacks and refreshments (at cost), and rest rooms.

Tee times are available, as well as club and pull-cart rentals.

The course is open from 8 a.m. to 8 p.m. Golfers who arrive before the pro shop is open are asked to abide by the "honor system" and stop at the pro shop after their round to pay their fee.

Course fees for the general public are \$9 for a nine-hole round; \$10 on weekends and holidays.

Senior citizens, active-duty military and students receive a special rate of \$7 on both weekdays and weekends for nine holes. An eighteen-hole round costs \$16 (\$17 on weekends and holidays), and the special rate for seniors, active-duty military and students is \$10 (weekdays and weekends).

Season passes and punch cards also are available and provide discounts.

Tee times are not necessary, but can be made by calling 608-372-1243.

For more information about the golf course, how to sign up to be a golf course volunteer, hole sponsorships or to purchase a season pass, call VA Voluntary Services at 608-372-1727.

Help (needed) Wanted!

We are in need of someone to take over as the editor of our newsletter. As of January 2010 Ed will no longer be the editor. We need someone to take over starting with the March issue. Please contact any board member at 84th alumni@charter.net or 262.247.6415, Thank you.

Reservists Juggle Heavier Load Since 9/11

Never before has the military used the “total” all-volunteer force on the kind of sustained basis that is the norm these days.

And the reserve component plays a critical role supporting wartime operations abroad.

National Guardsmen and reservists make up more than a quarter of the 1.9 million service members who have deployed since the Sept. 11 terrorist attacks.

“The reserve component — the National Guard and federal reserve — has saved the country from a draft,” said retired Marine Corps Lt. Gen. Dennis McCarthy, executive director of the Reserve Officers Association.

Reserve forces have been called to action throughout the nation’s history, from the Revolutionary War to the Persian Gulf War. Indeed, the Guard — the “organized militia” of the states — prides itself on being the nation’s oldest military component and the only one with a dual state-federal mission.

But the high pace of activations today has spawned newfound appreciation for the contributions of the country’s 1.1 million “part-time” warriors, advocates say.

“Before 9/11, there was much more of a ‘first-team, second-team’ attitude, and a question of doubt — can these guardsmen, can these reserves, really perform at the level that we need them to?” McCarthy said. “That doubt has largely been put to rest.”

Retired Air Force Reserve Chief Master Sgt. Lani Burnett, executive director of the Reserve Enlisted Association, said many reservists come from specialized civilian careers — aviation and law enforcement, for example — with skills that only enhance their military performance.

“We balance two careers and two jobs,” she said. “We’ve always been there to respond to mission requirements.”

Retired Air National Guard Brig. Gen. Stephen Koper, president of the National Guard Association of the United

States, said the Army and Air National Guard truly represent America, springing from 3,000 hometowns across the nation.

“They serve with their friends and neighbors,” he said. “They have a great civic sense that encompasses not just their federal military mission but their homes, schools, churches ... the makeup of the Guard is a microcosm of American society.”

Yet the heavy reliance on the Guard and reserve to support the wars in Iraq and Afghanistan also has ignited debate about their role as an operational or strategic reserve force.

During Hurricane Katrina, one Guard unit from Louisiana and another from Mississippi were deployed overseas, though some 50,000 guardsmen from those states and other parts of the country responded to the disaster on short notice.

“Under the Cold War concept, we were a strategic reserve,” Koper said. “We were never going to get called unless Armageddon was upon us. Following 9/11, that went away.”

Congress, recognizing shortages of equipment and full-time personnel, began to dramatically increase funding for the reserve component. The National Guard and reserve, for example, received \$9.4 billion for new equipment in fiscal 2009 — about 8 percent of the Defense Department procurement budget — up from \$2.7 billion in 2001. And last year, the chief of the National Guard Bureau was elevated to four-star status.

But despite the enhanced role and profile of the nation’s reserve forces, advocates say Congress and the Pentagon can and should do more to address gaps and inefficiencies in equipping, as well as training, mobilizing and deploying those forces.

“These old ‘strategic reserve’ concepts have died hard,” Koper said. “There’s a lot of it still floating around.”

New VA Enrollment Information

The Department of Veterans Affairs (VA) has put forth new regulations for certain Priority Group 8 Veterans.

These regulations may allow certain Priority Group 8 Veterans to enroll in the VA health care system, although they may have been denied in the past. Included are Veterans who applied for health care on or after January 1, 2009 but were denied because their household income was higher than VA’s income limit.

Veterans who fall into the Priority Group 8 may soon qualify if their income does not go over the current VA income limit by more than 10%. This new regulation is expected to take effect in June 2009.

For more information about enrollment and to access a calculator to see if you qualify, visit: www.va.gov/healtheligibility. If you have any questions, please call 1-877-222-VETS (8387).

"Well," snarled the tough old Navy chief to the bewildered seaman, "I suppose after you get discharged from the Navy, you'll just be waiting for me to die so you can come and pee on my grave."

"Not me, Chief!" the seaman replied. "Once I get out of the Navy, I'm never going to stand in line again!"

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