



A VIEW FROM THE BOARD ROOM

Your Defense Council – Effective Representation & A Valuable Resource

By: *Gordon A. Simmons, DCUC Treasurer
President/CEO, Service CU, NH*

Why the DCUC was organized

Credit unions, whose membership consists primarily of personnel of the United States defense establishment, have unique problems, which run-of-the-mill credit unions do not experience. The recognition of this fact gradually led to the conclusion that defense credit unions needed a spokesperson or some sort of central organization to represent them at the Department of Defense (DoD) and to facilitate the exchange of information among credit unions regarding their specialized problems and operations. The steadily increasing growth of interest in credit unions by DoD and its military departments further emphasized the need for representation and a liaison. No single organization represented defense credit unions in their relationship with DoD, such as CUNA did for all credit unions in their relationships with state and federal regulatory agencies. Hence, defense credit unions across America gave birth to the Defense Credit Union Council on February 8, 1963.

Effectiveness & Mission

Your Council has been an effective representative and valuable resource for

(See **BOARD ROOM**, p. 4)

CEO UPDATE

Troop Rotations - Be Ahead Of the Game

By: *Roland A. "Arty" Arteaga
President/CEO, DCUC*



"Arty" Arteaga

One of the biggest troop rotations in military history began last month and will be ongoing for the next several months. Tens of thousands of soldiers and Marines (active and reserve) are returning home or deploying to Iraq or Afghanistan, and from all I have read, this massive rotation will be most challenging. Let there be no doubt, however, when all is said and done, nearly 100,000 military personnel will have successfully "received the baton" from approximately 120,000 troops down range. So what does this rotation have to do with us?

Just prior to the start of Operation Iraqi Freedom, I provided a readiness checklist for you to consider, as hundreds of thousands of troops prepared for deployment. I asked you then to energize your staffs and "ramp-up" operations to ensure our troops and their families' financial needs were adequately addressed. With the imminent departure of 100,000 troops, I am asking you again to activate your "troops" and become a key and essential member of the Installation Commander's support team. Working directly with either the command group or the family support center, I would encourage you to publish and distribute guidance/advice on how to prepare financially for long-term (12-

month) deployments. Remind our troops about Powers of Attorney, the advantages of a joint account, internet banking...make certain they know how to access their account information and pay their bills on-line. With the recent changes to the Servicemembers Civil Relief Act, get your staff acquainted with the provisions of SCRA and touch base with your on-base JAG officer to ensure a mutual understanding of this critical piece of legislation (major changes to SCRA were addressed in last month's **ALERT...and** will be briefed during **Defense Issues '04**). I can assure you, given the tens of thousands of reserve component personnel being activated and deployed, SCRA will again receive high visibility.

On the flip side of this unprecedented rotation are the 120,000 troops returning home. In addition to coordinating and sponsoring "welcome home celebrations" with the base commander and MWR, just as you prepared for their departure, you must prepare for their arrival.

In the near term, (during the first couple months of their return), I suspect a great majority of our troops will be on the hunt for bargains. Rest assured, having been deployed nine to twelve months, they will be eager to spend some of their accrued "savings". No better time to offer consumer counseling tips on

(See **ARTEAGA**, p. 5)

DEFENSE CREDIT UNION
COUNCIL, INC

is an association of credit unions serving Department of Defense personnel, military and civilian, worldwide.

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ALERT

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DEFENSE ISSUES 2004 UPDATE

DCUC's one-day mini-conference, *Defense Issues 2004*, is filling up rapidly – please get your registration in soon so you'll be assured of a place at the session.

Topics and issues we are looking to bring you: *BRAC 2005; DoD's CY 2004 Priorities; Federal Trade Commission's Military Sentinel Program; Treasury Department's Update on E-Commerce Initiatives; an update on DoD Financial Readiness Campaign; and/or DeCA, Commissary Update.*

Again, the session will be held on Saturday, February 21st at the Washington Hilton Hotel; the all-inclusive fee is still only \$100.

The time-line remains the same as last year: check-in outside the George-

town West Ballroom to begin at 9:30 AM, with the opening session planned to begin at 10:30, plated luncheon at 12:15 PM with the presentation of the George E. Myers Scholarship after the luncheon; afternoon sessions to begin at 1:30 PM, with adjournment around 3:30 PM.

You may send your check/share draft or credit card information together with your completed registration form to DCUC, 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, DC 20004-2601 or fax to 202/638-3410. More information on *Defense Issues 2004* and a registration form can be found at www.dcuc.org, click on the rolling marquee entitled *Defense Issues 2004*.

THE MILITARY FAMILY TAX RELIEF ACT OF 2003

On November 11, 2003, President Bush signed into law the Military Family Tax Relief Act of 2003. Among its provisions are these tax breaks related to military personnel:

- **Death benefits**
The death gratuity paid to survivors of deceased Armed Forces members rises to \$12,000 and is not taxable (was \$6,000, with \$3,000 tax-free).
- **Sale of principal residence**
A taxpayer on qualified official extended duty in the U.S. Armed Services or the Foreign Service may suspend for up to 10 years of such duty time the running of the 5-year ownership-and-use period before the sale of a residence.
- **Deduction for overnight travel expenses of National Guard and Reserve members**
Reservists who stay overnight more than 100 miles away from home while in service (e.g., for a drill or meeting) may deduct unreimbursed travel expenses (transportation, meals and lodging) as an above-the-line deduction.
- **Dept. of Defense Homeowners Assistance Program**

Payments made after Nov. 11, 2003, under this program to offset the adverse effects on housing values of military base realignments or closures will be excludable from income as a fringe benefit.

- **Combat zone extensions expanded to contingency operations**
The various extensions granted to combat zone participants to file returns or pay taxes will also apply to those serving in Contingency Operations, as designated by the Secretary of Defense.
- **Dependent care assistance programs**
Clarifies that dependent care assistance programs for military personnel are excludable benefits.
- **Military academy attendees**
The 10 percent tax on payments from a Qualified Tuition Program or Coverdell Education Savings Account that are not used for educational expenses does not apply to attendees of the U.S. Military, Naval, Air Force, Coast Guard or Merchant Marine Academies, to the extent the payments do not exceed the costs of advanced education.

PENTAGON DEPLOYS LOGISTICS EXPERTS TO MANAGE MASSIVE TROOP ROTATION

The U.S. Transportation Command has dispatched a special team of logisticians to the Middle East to help manage the largest rotation of troops since World War II.

Army Maj. Gen. Robert Dail, director of operations for TRANSCOM, said 63 uniformed and civilian military logisticians were dispatched to Kuwait this month for up to 120 days to synchronize the flow of more than a quarter of a million troops and their supplies into and out of the region by May.

"This allows us to make decisions a lot more rapidly," Dail said.

For example, the logisticians recently halted the flow of 1,700 shipping containers of construction materials to the Persian Gulf because building supplies were already available in the war zone. In another case, they canceled sustainment supplies for troops leaving Iraq because they weren't needed. And the planners recently had a military cargo boat in the Mediterranean Sea redirected to the Persian Gulf because it had extra space to carry gear for the 101st Airborne Division.

Dail said sending logisticians into a war zone marks a shift in how the Defense Department manages deployment operations. Last fall, the Pentagon named TRANSCOM as the "distribution process owner" for deployments. In the past, TRANSCOM provided airlift and sealift to the services and defense agencies, but was never responsible for managing the entire distribution chain.

"One [command] having visibility over the whole process allows you to have policy, use technology and develop joint performance standards that will optimize joint lift assets and deliver forces the materials on time," Dail said.

Typically, military operations have been plagued by logistics problems. In Operation Desert Storm, the Army was widely criticized for ordering far more material than it needed because it did not track what it ordered. During the military's sprint to Baghdad last spring, there were delays in getting spare parts and ammunition to rapidly moving ground forces.

Dail said having a single agency responsible for distribution and having logistics planners on the ground with troops would alleviate many of those problems.

By May 2004, approximately 135,000 Army troops will leave Iraq and be replaced by an almost equal number of soldiers and Marines. During previous prolonged conflicts, such as Vietnam, the military has rotated individual soldiers. Over the past decade and half, the military has concluded that rotating entire units, including Army divisions, provides for a more cohesive and ready fighting force.

Dail said if the logistics teams prove as successful as expected in Iraq, then similar ones will be established for military combatant commanders around the world.

GOVERNMENT TRAVEL CHARGE CARD SCAM

All Government Travel Charge cardholders should be alerted that very recently there have been several reports of external fraudulent activity targeted toward or affecting the government's charge card program. You are advised of the following:

- Do not give out account information in response to a fraudulent e-mail claiming to be sent from Visa officials, stating that cardholders have to "reactivate" their accounts due to a "technical security update." The e-mail directs the user to click a link that appears to be the Visa Website, but is actually a fake "mirror" site. Entering personal information into that site could result in identity theft. Note that no one from Visa will ever call or e-mail a cardholder and ask for an account number or other personal information. Thus far, this action has targeted government travel cardholders. Cardholders should report any attempts to your Agency Program Coordinator (APC) and call the (800 number on the back of the credit card) as soon as they occur.
- Information warns of a potential scam whereas unknown callers falsely identify themselves as employees working with the government charge card program. The scam operators claim to be checking suspicious card activity and may ask for account numbers, social security numbers, and other personal information. Be aware that employees would not take these actions. The APCs should be the only persons requesting this type of information.



CORRECTION

In the January issue of the ALERT the date of the 32nd Overseas DCUC Sub-Council Conference was posted incorrectly. The correct date of the program, to be held in Zurich, is April 22 – 25, 2004.



ARMED FORCES FINANCIAL NETWORK UPDATE

AFFN Announces Regional Meetings

The Armed Forces Financial Network and Defense Credit Union Council have scheduled regional meetings to meet with participants to address AFFN Switch Migration Plans, ATM & POS Pricing trends, Department of Defense Initiatives, and general discussions of related topics.

Meetings are scheduled to be held on:

- March 9th - Richmond, VA
- March 11th - San Antonio, TX
- March 16th - Pensacola, FL
- March 18th - San Diego, CA
- March 22nd - Honolulu, HI

Meetings are scheduled from 9:30 - 12:30, with lunch to follow. There will be no registration fees, however, space is limited.

Please contact Lois Lichte (Lois.Lichte@AFFN.org) or 813-739-2365.

BOARD ROOM

(continued from p. 1)

all defense-related credit unions ever since, having successfully waged many battles on your behalf over the years and ensuring that your cumulative voice was heard by the right people at the Pentagon, DFAS and command levels.

Today, the Defense Credit Union Council, Inc. is an organization representing approximately 280 credit unions whose membership includes segments of military and/or civilian personnel of U. S. defense establishments. The Defense Council's primary purpose and principle activities in assisting member credit unions today, as it has been in the past, are to:

- Act as defense credit unions' primary spokesman/liason with the DoD and the Defense Finance & Accounting Service;
- Provide education and communication for and between member credit unions;
- Form uniform support policies for defense credit unions;
- Coordinate the review of and input into new and/or changing military regulations that impact member credit unions prior to their promulgation;
- Act as chief negotiator and liaison between defense credit unions, quasi-military and non-military organizations on matters impacting member defense credit unions; and
- Ensure that member defense credit unions' best interests and needs are always served.

There is no other trade group that can boast the "unique" involvement, possesses the sincere intensity nor has the committed attention of military leaders that serves to protect your interests than does your Defense Council.

How Defense Credit Unions Have Benefited

It is all too easy to forget the major accomplishments that your Defense Council has achieved over the years. Here are a few of the more important ones to refresh our memories:

- Instrumental in getting the first DoD directives on credit unions published and in updating such directives;
- Helped focus congressional and DoD attention on credit unions as a morale and welfare service for military installations;
- Instrumental in establishing credit union service overseas for DoD personnel;
- Developed space criteria for defense credit unions operating in government buildings and worked for its adoption and publication in military regulations by DoD;
- Assisted in retaining free rental for credit unions in government buildings;
- Secured DoD approval for deposit of non-appropriated funds in federally insured credit unions;
- Convinced DoD to amend regulations to permit a military allotter to make multiple allotments to financial institutions; and
- Succeeded in having an amendment introduced, which made the 95% rule regarding allotment of space applicable to individual on-base offices and not the credit union as a whole.

More Recent Benefits

More recently, your Defense Council represented your best interests in an admirable manner. In fact, the Council was extremely busy during the past two years. Consider this sampling of recent achievements:

2003

- Successfully worked with DoD and our Military Department representa-

(See **BOARD ROOM**, p. 5)

BOARD ROOM

(continued from p. 4)

tives and addressed regulatory issues pertaining to the delivery of financial services on base;

- Ensured that the oversight and authority of the “one credit union/one bank” policy remained at the DoD;
- Instrumental in ensuring a favorable outcome on DoD and Treasury e-commerce initiatives, such as Navy Cash and future Stored Value Card programs;
- Worked and partnered with DoD on their Financial Readiness Campaign, ensuring defense credit unions were included in the Department’s efforts to improve the personal financial posture of our troops;
- Successfully addressed Morale Welfare Recreation (MWR) issues, providing valuable insight and pertinent information regarding credit union operations on base;
- Aside from enhancing relationships with key leaders and representatives at the Pentagon, forged greater relationships with two of DoD’s valued and essential partners – The National Military Family Association and the American Society of Military Comptrollers;
- Sought continued support from DoD on Fair Market Value (FMV) and “in-kind” consideration issues, addressing and resolving matters to a favorable end;

2002

- Addressed financial education and vigorously promoted defense credit unions ability and capability to assist in this area with OSD, military departments and key organizations such as the National Military Family Association;
- Aggressively pursued remedies to the FMV issue and garnered DoD support for drafting policy for “In-Kind

Consideration”. Departmental Policy was issued, giving Commands the discretion to consider services offered by on-base credit unions;

- Successfully worked with various offices within the Secretary of Defense and military departments on MWR policy issues that challenged the one credit union/one bank policy and jeopardized your on-base operating agreement;
- Confronted the Department’s efforts to introduce e-commerce technology solutions that compromised the DoD one credit union/one bank policy;
- Effectively coordinated on issues akin to the Overseas Military Banking Program providing a strong voice on DoD’s support of our overseas credit unions;
- Worked with DoD and member credit unions on the level and type of financial support (personal and organizational) to be provided post 9/11;

2001 & Earlier

- Instrumental in defeating the Overseas Military Sales Group Financing Partner Alliance business strategy, which could have cost overseas credit unions collectively hundreds of thousands of dollars annually;
- The President/CEO of DCUC served as an author in the rewrite of the comprehensive Soldiers and Sailors Civil Relief Act compliance guide;
- Worked with DoD, DFAS and NCUA on defense credit union testing for Y2K readiness;
- Represented defense credit unions on DoD Stored Value Card initiatives;
- And more.

I think it is quite easy to see that the Defense Council is an “*Effective Representative and Valuable Resource*” of great value to us all. It has been in the past and – **with your continued support** - it will be in the future, for without it, where would we be today?

Service CU, NH, hosted a video conference between a military credit union member based in Germany and her family living in New England on Saturday, January 17, 2004. Kelli Everett, a credit union member and a photographer with the U.S. Airforce in Spangdahlem, Germany, accessed the video conference system at Service CU’s Overseas Division headquarters in Kaiserslautern, Germany. Kelli’s parents, sister and niece, living in Pownal, VT, accessed the video conference system at the credit union’s state-side headquarters in Portsmouth, NH.



ARTEAGA

(continued from p. 1)

auto-buying, major purchases, and savings plans. Coordinate with your respective Commands and Community Service personnel and offer to conduct some financial education classes. If they accept, focus on relevant consumer issues and matters of immediate importance (to the troops). Consider developing special savings plans/programs and offering special savings rates...**give the troops an incentive to keep some of their money in a share account.** Assess the risk, and if doable, structure your loan products for the best possible rates. It’s a sure bet, auto buying will be atop the list of “things to do” for returning troops...be ahead of the game, and do what you can to ensure our troops are afforded every consideration to secure loans. If not, others will...and that’s a fact!

NOTES ON DEFENSE CREDIT UNIONS IN THE NEWS . . .

Fort Monroe FCU, VA has a new website address – www.fortmonroecu.net and also reports that they will officially be relocating their Post branch to the PX. The goal is to open by March 15 or shortly thereafter and hopefully by March 29, the date of their Annual Meeting... December 15, 2003 was an important day for *Hanscom FCU, MA* and a lucky day for member Bonnie Ferns. That date was the credit union's 50th anniversary, and Ms. Ferns won \$2,500 in a random drawing *Hanscom FCU* conducted to celebrate the occasion. The drawing capped off a year of activities for *Hanscom FCU*. Each week, one member was chosen at random to receive \$50 in golden Sacajawea dollars... *Red River FCU, OK* opened a new student-run branch at Liberty Eylau High School. Volunteers from *Red River FCU* taught eighth graders about the benefits of business and the free enterprise system... *Alaska USA FCU, AK* will build a Financial Service Center in midtown Anchorage, to open in summer 2005. The 92,000 square foot facility will house *Alaska USA Trust Company, Alaska USA Insurance Agency and Alaska USA Mortgage Company*, among other services... *Nevada FCU, NV* received the Trailblazer Award for Excellence from the Nevada Quality Alliance, endorsed by Nevada Governor Kenny Guinn.

MORE NOTES ON DEFENSE CREDIT UNIONS IN THE NEWS . . .

Several staff members from the Federal Reserve Division of Consumer and Community Affairs met with *Navy FCU, VA* and toured the credit union's headquarters recently. The purpose of the meeting was to introduce Navy Federal staff to the Federal Reserve staff, acquaint them with the credit union's operations and corporate philosophy, and discuss several federal regulations of mutual interest... *Aberdeen Proving Ground FCU,*

MD has reached the milestone of \$500 million in assets... In keeping with the spirit of its Antioch/Brentwood grand opening celebration, *Travis CU, CA* recently hosted a ribbon-cutting ceremony and reception for local dignitaries and members of the business community. At that time, the credit union, Antioch's newest financial institution, celebrated its official entrance into the Antioch and Brentwood Chambers of Commerce.

STILL MORE . . .

Global CU, WA recently celebrated the grand opening of its Member Business Services Center in downtown Spokane... *Tower FCU, MD* has opened a new branch in Pasadena, MD... *Tobyhanna Army Depot FCU, PA* participated in the annual Norman G. Fulkerson Memorial Bowling Tournament. Proceeds from the tournament went to Valley Santa and the SPCA.

MORE . . .

Fairwinds CU, FL sponsored a charity golf tournament to benefit the Greater Orlando Children's Miracle Network. The Credit Union matched funds raised, bringing the total to more than \$20,000... *Robins FCU, GA* was a corporate sponsor of the Susan G. Komen Race for the Cure, which raised more than \$850... *Randolph-Brooks FCU, TX* recently held a grand opening and ribbon cutting ceremony for its Bandera Pointe Branch, located at 11747 Bandera Road & N. Loop 1604 W. Devin Brown, San Antonio Spurs player and member of Fairwinds for 14 years, and Alan Kramer, Greater San Antonio Chamber of Commerce Vice President were the guest speakers for the event... *Navy FCU, VA* celebrated the grand opening of its official 100th branch office on January 31st in Fredericksburg, VA.

NOTES ON DEFENSE CREDIT UNION PEOPLE IN THE NEWS . . .

Bill Knepp, Navy FCU's local branch manager at the Marine Corps Recruit Depot (MCRD) Parris Island, SC, was awarded with a Certificate of Commendation by the Commanding General. The commendation was awarded to Knepp for his 20 years of Navy Federal service to the Command, the men, women and families of the Marine Corps, and the greater Parris Island community... Security Service FCU, TX named *LeeAnn Jackson* manager of the North Star Mall Service Center... *Tina Ripken* has been appointed education director at Aberdeen Proving Ground FCU, MD...

MORE NOTES ON DEFENSE CREDIT UNION PEOPLE IN THE NEWS . . .

Chartway FCU, VA named *Sidney J. Baumann, III* director of member investments and Insurance and promoted *Cindy Fulcher* to director of office operations... Tyndall FCU, FL announced that *James Warren* has been named President/CEO. Mr. Warren comes to Tyndall from Houston Texas Firefighters FCU in Houston.

AND STILL MORE . . .

Regina Colbert has been promoted to Vice President of Operations at Otero FCU, NM... *Alaska USA FCU, AK* has announced *Cindy Fry* as the 2003 Employee of the Year and *Jennifer Caldwell* as the 2003 Manager of the Year... *Judi Neipert* of *Tobyhanna Army Depot FCU, PA* recently celebrated 30 years of service to the credit union... *Jack Fallis* recently took over as president and chief executive officer of *Global CU, WA*. Mr. Fallis started at the credit union as a teller in 1985...

YOU SHOULD KNOW THAT . . .

The Defense Council will be hosting its mini-conference again this year. *Defense Issues '04* is scheduled for Saturday, February 21, 2004, at the Washington Hilton Hotel, set at the Georgetown West Ballroom. A registration form may also be found at the DCUC website, www.dcuc.org, at the scrolling marquee, *Defense Issues '04*. Please print out the form, fill it in and return it together with your check/share draft in the amount of \$100 per attendee to the DCUC, 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, DC 20004-2601, or fax it with your VISA or MasterCard account number, expiration date, and name on the card to the Council at 202/638-3410.

The US Census (www.census.gov) provides a great resource for obtaining military demographics for your credit union's state, county or zip code. The official census of the United States, the Decennial Census, is done every ten years, most recently, April of 2000. Additionally the US Census conducts a yearly survey, The American Community Survey, which provides a summary of the demographics for that year. The 2002 survey is currently available online and the 2003 survey will be accessible in late summer 2004.

How to access the data you need from the Decennial Census...

- ① Click on American Fact Finder on the left of the screen
- ② Click Data Sets

- ③ Select File 3
- ④ Click Detailed Tables
- ⑤ Select Place, State, county or Zip Code
- ⑥ Make selection and Click ADD
- ⑦ Click Next
- ⑧ Select P39 or the search of your choice
- ⑨ Click ADD
- ⑩ Show results

How to access the data you need from the American Community Survey...

- ① Click on American Fact Finder on the left of the screen
- ② Click Data Sets
- ③ Click on the tab on the top of the screen marked American Community Survey
- ④ Select 2002 Summary Tables
- ⑤ Click Detailed Tables
- ⑥ Select Place, State, County or Zip Code
- ⑦ Make a selection and Click ADD
- ⑧ Click Next
- ⑨ Select PCTO36 - PCTO36K (Armed Forces Selections)
- ⑩ Show Results

Keep a watch out for people standing near you at retail stores, restaurants, grocery stores, etc., that have a cell phone in hand. With the new camera cell phones, they can take a picture of your credit card, which gives them your name, number, and expiration date. ID theft is one of the fastest growing scams today, and this is just another example of the means that are being used. So...be aware of your surroundings.

DEFENSE DIRECTORY UPDATES

- FL** Tyndall FCU has a new president/CEO, James Warren.
- SC** Fort Jackson FCU will officially change their name on March 1, 2004. The new name of the credit union will be AllSouth FCU.

- VA** Fort Monroe FCU has a new website address: www.fortmonroecu.net.
- WA** Global CU has a new president/CEO, Jack Fallis

REPORT ON THE GEORGE E. MYERS FUND

Two Winners Selected, Each to Receive \$2,500 Scholarship

This year the George E. Myers Scholarship Committee awarded two scholarships to qualifying applicants. The winners for the year 2003 are: Lynette Cummings of Military and Civilian FCU, AK and Jill Lisinski of ABNB FCU, VA.

The scholarship awards will be presented at the luncheon of DCUC's *Defense Issues '04* on Saturday, February 21, 2004. Each scholarship amount is \$2,500 and allows for the expense of travel with tuition.

Further, as of December 31, 2003, the George E. Myers Fund stood at \$68,475, passing the Fund's approved year-end goal of \$60,000.

The Scholarship is available for credit union education based on the need of the individual to be used toward registration/travel expenses only. Educational programs at the following levels will be considered: a) DCUC conferences; b) chapter; c) league; d) national.

Contributions to the Fund are tax-deductible. Share drafts/checks should be made payable to the **National CU Foundation - GEM FUND**, and sent to DCUC at 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, DC 20004-2601.

Freedom Rock

Just 1 mile south of Interstate 80 on Highway 25 (exit 86)
Approx. 37 miles (59 km) west of Des Moines, Iowa.
This is a "must see" for every visitor to Adair County.

It is an inspiration to anyone who feels the surge of pride when the American Flag is raised, or the National Anthem plays for one of our Olympians on the medal stand.

Every year, for the last five years, a talented local artist, Ray (Bubba) Sorensen, II, has done a Memorial Day tribute to our servicemen and service-women, both past and present, with a stirring tableau painted on a large granite boulder which stands next to Highway 25.

"I love my country and I do it out of respect for the veterans. It's my way of thanking those who have protected the freedoms I enjoy today. God bless the USA," says Sorensen.

For years this boulder was known as "the graffiti rock" and was decorated for high school rivalries, love interests, etc. Since the Memorial Day paintings began, the "rock" has remained with the annual tribute intact, until the artist himself paints over it, in preparation for the next year's tribute. Sorensen, who is 24 years old and from Greenfield, IA, draws a sketch of his idea on paper and then draws the design by free hand onto the rock. This takes him anywhere from one to three weeks to paint. He says he is interested in military history and gets his ideas from books, movies, previous artwork and images by other artists.

Visitors from every state and many foreign nations have come to view the rock. It was featured last 4th of July on the nationally televised Boston Pops Concert, as well as on many network news presentations. At the heart of the current conflict with Iraq, a retired U.S. General sent pictures and the story of the "rock" to all U.S. personnel serving in foreign sites around the world who had e-mail.

If you are anywhere close, you shouldn't miss the opportunity to see what is truly an American treasure.



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