



A VIEW FROM THE BOARD ROOM

Combating the Payday Lender

By: Jean M. Yokum, Chairman, DCUC Board
CEO, Langley FCU, VA

In the early nineties, it seemed like drug stores were popping up on every corner. Today, payday lenders or cash advance outlets are invading prime retail space throughout our communities. Their convenient locations, extended hours of operation, and fast turnaround time are very enticing to people in desperate need of quick cash. These benefits are tough to overcome, but not insurmountable.

Payday lenders have been identified by the military as one of the primary sources of financial problems for military personnel. Thousands of dollars are being borrowed from these predatory lenders who charge fees comparable to annualized interest rates ranging from 180% to 780%. Credit unions can and should counter-attack these lenders.

Most credit unions already have less expensive alternatives to payday lenders in place such as signature loans, lines of credit, and credit cards. Educating our membership about these products and their proper use is essential to their success. Unfortunately, even education can't always compete with the simplicity of the payday-lending product. Many of our military members will readily give up \$75 to borrow \$500 if they are in a rush.

Why not develop and market a product that features the simplicity of the payday lender without the accompanying fee? Certainly charge a big enough APR to cover defaulting loans, but make the

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CEO UPDATE

FISCALLY SPEAKING

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



"Arty" Arteaga

Appropriations Bill. While the House and the Senate have each passed their own respective versions of the bills, as always, there are some differences. These differences must be addressed by a joint committee and brought to the House and Senate for a vote. Theoretically, the vote should take place prior to October 1, 2004 and if it does, DoD will have the authority and dollars they need to operate in FY 2005. Frankly, that rarely occurs...and the Department (as with most of the Federal Government) will more than likely start FY 2005 under a "continuing resolution". So what's new? This happens nearly every year. One major difference this year...its called Base Realignment and Closure (BRAC).

As I reported a couple of months back, the House has included language in the DoD Authorization Bill, delaying BRAC until 2007. This two-year delay is tied to DoD Transformation, and specifically is linked to the planned reduction of troops and units overseas. Proponents of this amendment want DoD to realign the force, to move troops and units from Korea and Germany to CONUS (Continental United States) before they close bases. Make sense? From the House perspective it does. Advocates believe that closing bases before completing the

realignment of European and Pacific forces could lead to disaster in terms of housing, training and support. Since Transformation is a given, why not execute the movement plan and ensure returning units have a "home" before exercising BRAC? Transform the Force and then close/realign bases; that, in essence, is the House position.

The Senate on the other hand, while they considered the House position and entertained an amendment to delay BRAC, voted (49-47) to stay the course. Plain and simple, a delay in BRAC equates to a delay in savings. The Senate believes DoD will give full consideration to the draw down and end state of the Force before compiling their base closure recommendations, and they are equally confident the impending Force Structure plan will reflect the same. Supporters of the status quo see little, if any, benefit to delaying BRAC and are concerned with the turbulence that such a delay would create in surrounding communities. Transform the Force and execute BRAC according to current law, a two year delay is unwarranted and unjustified — so says the Senate.

And the winner is? While every indication is that the Senate position will prevail (especially in light of the Administration's threat to veto the DoD bill, if it contains a provision to delay BRAC...talk about leverage), who knows? More importantly, when will we know? Word on the street is that the joint committee (for Authorizations) will not con-

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DEFENSE CREDIT UNION COUNCIL, INC

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UNITED STATES COAST GUARD TURNS 215

The United States Coast Guard is this nation's oldest and its premier maritime agency, getting its start on August 7, 1789. The history of the Service is very complicated because it is the amalgamation of five Federal agencies. These agencies, the Revenue Cutter Service, the Lighthouse Service, the Steamboat Inspection Service, the Bureau of Navigation, and the Lifesaving Service, were originally independent, but had overlapping authorities and were shuffled around

the government. They sometimes received new names, and they were all finally united under the umbrella of the Coast Guard. The multiple missions and responsibilities of the modern Service are directly tied to this diverse heritage and the magnificent achievements of all of these agencies.

The Defense Council would like to wish the United States Coast Guard a Happy Birthday!



TRAVIS CREDIT UNION HONORS MILITARY

Travis Credit Union, CA honored the armed forces during Military Appreciation Night at Travis Credit Union Park, July 3, 2004. The event began with a pre-game salute at 6:45 p.m. and ended with a brilliant display of choreographed fireworks and a free courtyard concert, featuring the Time Bandits.

"There has never been a more appropriate time to recognize military personnel for their service to protect and defend our nation's freedom," says President and CEO of Travis Credit Union, Patsy Van Ouwkerk. "Travis Credit Union enjoys a special relationship with Travis Air Force Base and we are always looking for ways to distinguish all military service men, women and their families, past and present, for all they do for us. This event celebrates our appreciation for these individuals."

The community was invited to attend the pre-game salute, as Van Ouwkerk and Mayor Augustine delivered a proclamation of appreciation to Colonel Michael Sevier, Vice Commander 60th

Air Mobility Wing, Travis Air Force Base and Lewis Derfuss, AMVETS 8th District Commander. Additionally, Veterans were represented on the field by the American Legion and Auxiliary, Veterans of Foreign Wars and Auxiliary, United Veterans Memorial Association, Disabled American Veterans and Auxiliary, and the Brotherhood of Vietnam Veterans. Fairfield's Holly Still, who sang for President and Mrs. George W. Bush, sang the National Anthem, followed by the presenting of the Colors by the Travis Air Force Base Honor Guard.

"Travis Credit Union's and the community's observance of military members and their families is a tangible and highly effective way of acknowledging the major impact they continue to make on national defense and our quality of life," said Vacaville's Mayor, Len Augustine. "It also honors those service men and women who have given the ultimate sacrifice in the pursuit of freedom and peace."

DCUC'S 41st CONFERENCE: AUGUST 16–19, LAS VEGAS, NV

LAS VEGAS MONORAIL TO INAUGURATE SERVICE ON JULY 15



The Las Vegas Monorail Company announced that it launched service to the public at 8 a.m. on Thursday, July 15. The privately funded \$650 million transportation system will run along the Las Vegas resort corridor and connect nine major resort properties and the Las Vegas Convention Center.

The initial 4-mile route will stop at the following seven stations: MGM Grand; Bally's/Paris; Flamingo/Caesars Palace; Harrah's/Imperial Palace; Las Vegas Convention Center; Las Vegas Hilton; and the Sahara. These properties represent more than 25,000 hotel rooms and approximately 4.4 million square feet of meeting and convention space.

"We're eager to start carrying passengers on the Las Vegas Monorail," said James Gibson, chairman and CEO of Transit Systems Management, the management firm for the Las Vegas Monorail.

"This is a very rewarding day for all of us who have devoted years to this project. It's the culmination of years of hard work led by the late Robert N. Broadbent, whose vision became a reality on July 15."

"We're extremely proud of this project and the role it will play in our community. Besides carrying an estimated 20 million riders per year, the monorail is expected to ease traffic in and around the Las Vegas Strip and improve local air quality. It will also be a unique Las Vegas attraction in its own right," Gibson added.

On Wednesday, July 14, the first passengers rode the Monorail during media and VIP events. Passengers included local and state dignitaries, community leaders, and Nevada media.

"The Las Vegas Monorail will be a source of civic pride, and a tremendous service to the roughly 36 million people who visit Las Vegas each year," said John Haycock, chairman of the board of Las Vegas Monorail Company. "Completing a project of this magnitude entirely with private money and coming in under budget is a tremendous accomplishment, especially since this is a unique system that is the most advanced of its kind in the world."

For the first 60 days, the Las Vegas Monorail will operate daily from 8 a.m. to midnight. The cost to ride the system

will be \$3 each way, or less. Daily, multi-day and multi-ride passes will be available for purchase. After the first 60 days, the monorail will operate daily from 6 a.m. to 2 a.m.

About the Las Vegas Monorail

Led by the late Robert N. Broadbent, a former Clark County Commissioner and community leader who originally chaired Transit Systems Management, the Las Vegas Monorail is the result of a decade-long effort by entrepreneurs, business leaders and elected officials who successfully raised \$650 million from revenue bonds, which will be supported by monorail fare revenue.

The privately funded first phase of the Las Vegas Monorail connects nine major Las Vegas resorts with more than 24,000 hotel rooms. This initial route runs from the Sahara to the MGM Grand hotel-casinos on opposite ends of the Strip, with stops at the Las Vegas Hilton, Las Vegas Convention Center, Harrah's/Imperial Palace, the Flamingo/Caesars Palace and Paris/Bally's. Plans call for the monorail to eventually connect downtown Las Vegas and McCarran International Airport.

One-way fare will be \$3 per person, with round-trip fare costing \$5.50. The monorail plans to run 20 hours per day, from 6 a.m. to 2 a.m., 365 days a year.

HELPFUL HINTS FOR YOUR TRIP TO LAS VEGAS

As you prepare for the upcoming 41st Annual DCUC Conference, here are some last-minute tips to assist you:

Las Vegas offers it all – from fabulous entertainment, wonderful dining, superb spas, great golf, the world's finest gaming and a host of natural and man-made attractions that cannot be found anywhere else. To help you with your planning, here is some important information:

LAS VEGAS WEATHER: August is

very hot and dry. Low and high temperatures range from about 78 – 102 degrees! Fortunately, air conditioning is available everywhere you go! Be sure to pack comfortable clothing and comfortable walking shoes.

MCCARRAN AIRPORT is located only a short distance (about a mile) from Caesars Palace. Shuttle service is available for only \$11.00 (round trip), while taxis cost about \$12 each way.

SHOW GUIDE – If you are interested in

finding out the latest in what's happening on the electrifying Las Vegas scene, visit www.vegasfreedom.com or call 1-877-VISIT-LV. Tickets for most shows can be purchased by phone. Shows, dates and times are subject to change, so please call ahead for verification.

Conference Attire is Business Casual! You may want to dress up a bit more for the 5th Annual Awards Dinner and Entertainment.

ARMY TO RECRUIT 'DOWNSIZED' AIRMEN, SAILORS

By Donna Miles
American Forces Press Service

After they "Cross Into the Blue" or "Accelerate Their Life," the Army hopes service members leaving the Air Force or Navy will join the "Army of One."

A new program, Operation Blue to Green, seeks to recruit airmen and sailors leaving their service due to force reductions into the Army, which is temporarily increasing its ranks.

Plans call for the Air Force to reduce its numbers by 16,000 and the Navy, by 7,900 by the end of 2005, officials from the two services confirmed.

An Army spokesperson called Operation Blue to Green a win-win opportunity that "will definitely benefit the Department of Defense as well as these individuals."

Details of the program are still being worked out, but an Army Web site says

the program tells potential recruits it "will allow you to continue to serve your country, to maintain the benefits of military service and to expand your horizons by gaining new training and trying new things."

Candidates for the program are airmen and sailors in grades E-5 and below who qualify for an honorable discharge from active duty. Participation in the Operation Blue to Green program, the Web site says, "is dependent upon your service's willingness to release you from your current active duty obligation."

Marines and Coast Guardsmen interested in the program must first complete their current active-duty service obligations before enlisting in the Army, the site advises.

New soldiers recruited under Operation Blue to Green will go through a four-week "warrior transition course" being developed by the Army Training

and Doctrine Command. "This will further orient them in terms of what it means to be a soldier in the Army," the Army spokesperson said.

This new course in basic combat skills will substitute for the nine-week course currently used to train airmen, sailors and Coast Guardsmen enlisting in the Army, the Web site noted.

Bonuses will be offered to recruits for selected military occupational specialties, although details were not yet available.

While the Army finalizes details about the program, it's wasting no time getting the word out to potential candidates. An online information form encourages interested candidates to sign up for more information. However, the site notes, "Until formal policies have been approved, Army recruiters cannot accept applications, process paperwork or reserve training seats."

ARTEAGA

(continued from p. 1)

vene until after the fiscal year (possibly October). And guess what, a month later we have the elections! Talk about uncertainty!!

So what then is the advice *da jour*? Considering that DoD has 25% excess infrastructure, that previous rounds of BRAC have garnered billions of dollars of savings, that DoD needs funding to support their out year requirements, and that BRAC 2005 *is law*, I believe you will agree, "the train has left the station". And the next major stop is May 2005, when the Department's base closure recommendations will be forwarded to the Independent Commission for review. BRAC is inevitable...it is going to happen. The best advice at this point is stay focused. Let the expert consultants, political action groups, and the politicians address BRAC 2005, offer assistance and get involved as need be, but stay focused on the mission at hand — taking care of the troops and their fami-

lies. Remember, Transformation is not only about DoD but also about you. As the Department transforms, so should you. If you have not done so, start thinking and strategizing on how best to support an expeditionary force...on how best to deliver your products and services to a mobile and transient military. That is your expertise...that is your forte, and no one does it better!

DoD – YOU SHOULD KNOW THAT

The long awaited DoD Directive 1344.7 (Personal Commercial Solicitation on DoD Installations) has been revised and is currently being staffed with the Military Departments. While we have not seen the specifics, we understand the new directive will include some oversight provisions to ensure our troops are better protected from predatory sales practices. Among the policies being incorporated in the new directive will be the commercial sponsorship policy and

financial education policy. DoD expects to hold another public forum in late summer to give interested parties an opportunity to voice their concerns/support. As we did last year, we plan on attending this forum and sharing our thoughts with DoD. After their review and consideration of public/written comments, DoD will finalize the directive and expects to implement 1344.7 by late fall...

The Navy Cash Card is being rolled out in full force and is expected to be complete by 2008. We have asked the Department of Navy to honor a previous commitment, and develop an open interface to Navy Cash so that all financial institutions can participate in the program. Currently, J.P. Morgan Chase, a Treasury agent bank, administers the program and maintains the funds being allotted by our troops for Navy Cash. By establishing an open interface, funds can be retained at the primary financial institution (vice solely J.P. Morgan Chase) and transferred onto the Navy Cash Card, as needed. More to come...

BRAC UPDATE

Realignment Planners Working Closely with Allies, Congress

By Kathleen T. Rhem
American Forces Press Service

Defense Department officials planning a global force-posture realignment are working closely with U.S. allies overseas and members of Congress to ensure the best possible outcome.

"It was important ... that this not just be a U.S. view of what the changes in the world would be, but what do our allies think about that? What do our partners think about that? What kind of changes would they envision that would be right for the kind of security challenges that not only we face, but they face?" said Andy Hoehn, deputy assistant secretary of defense for strategy, during an interview with American Forces Press Service and the Pentagon Channel.

DoD officials have been working for some time to determine what the ideal force structure, both in the United States and overseas, should look like. Officials have said U.S. forces need to be overhauled because assumptions made during the Cold War no longer apply.

U.S. forces need to assume they won't fight where they're stationed, but rather will need to move to unanticipated locations to deal with unforeseen threats, Hoehn said. To that end, he recently undertook an outreach visit to foreign capitals. During visits to Madrid; Rome; Ankara; and Moscow, Hoehn said, Pentagon officials received needed feedback on their ideas.

The visit to Russia, in particular, showed that the United States is serious about moving past Cold War thinking, he said. "We've been trying to demonstrate both in words and actions the seriousness of that," he said. "We have a very different relationship with Russia today than certainly we did even five or 10 years ago, to say nothing of the period of the Cold War itself."

Other countries have been supportive of the United States' efforts to transform its armed forces, Hoehn said. "We're hearing a recognition that it is time that these changes take place, that we and our

allies are confronting a different set of problems," he said.

Hoehn explained the realignment process began in earnest with the combatant commanders and service chiefs presenting defense leaders with "a series of very concrete proposals." Pentagon leaders further refined those proposals and then sought to get input from U.S. allies, particularly those countries that host U.S. forces or might in the future.

"As part of our decision process, we wanted to be able to bring those views into our own thinking," he said, adding that other points of view will allow defense leaders to present a more rounded set of proposals to President Bush for a final decision.

Hoehn said he believes defense officials will be ready to present their propos-

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als to the president within the next several weeks or few months. Once Bush makes his decisions on how U.S. forces should be aligned, negotiations will begin with foreign countries to bring about the changes.

Officials are not ready to share details of their proposed changes to the U.S. force structure, but have said U.S. forces will be aligned overseas based on flexible capabilities and the ability to rapidly deploy those capabilities anywhere in the world.

The overseas realignment process is "inextricably linked" to the work of the Base Realignment and Closure Commission in the United States, Hoehn said. "In a sense, they're two sides of a coin," he said.

Any force realignment overseas logically would entail moving some units back to the United States and vice versa. The military needs to be able to base those units, which is why cooperation with Congress is so vital to the process.

In May 2005, military service and defense officials will make proposals to the BRAC Commission, which, in turn, makes recommendations to Congress.

Support from Congress is crucial to fund any proposed changes, and, Hoehn said, defense officials have been sure to keep members of relevant oversight committees informed at every step of the way in this realignment process.

"There are many complex parts to this," he said. "And so, as our own thinking has evolved, we have tried to ensure that Congress has stayed informed."

"Ultimately, it's congressional support that we'll need to be able to accomplish these moves," he added. "So we have viewed Congress as a critical partner in our undertakings."

Continued congressional support for the BRAC process is important, as well. "We need Congress's support for the BRAC process so that when we go to make these changes we can do it in a rational way, looking at the entirety of our domestic infrastructure and not just a piece at a time," Hoehn said.

He said he anticipates that moves to or from overseas as a result of this process might begin in late 2005 or early 2006. Until then, the best place for service members and families to get information about impending changes is through their local commanders.

"The local commanders are ... connected through their chains of command to the decisions that are taking place. They'll have the best information on the time, the place, (and) when the decisions are going to be taken," Hoehn said.

He noted there might be periods when no new information is available because key decisions haven't been made yet. "But as there is new information," he said, "we'll make sure it gets out to the commanders."

Have you ever wondered what happened to the 56 men who signed the Declaration of Independence?

Five signers were captured by the British as traitors, and tortured before they died.

Twelve had their homes ransacked and burned.

Two lost their sons serving in the Revolutionary Army; another had two sons captured.

Nine of the 56 fought and died from wounds or hardships of the Revolutionary War.

They signed and they pledged their lives, their fortunes, and their sacred honor.

What kind of men were they?

Twenty-four were lawyers and jurists. Eleven were merchants, nine were farmers and large plantation owners; men of means, well educated, but they signed the Declaration of Independence knowing full well that the penalty would be death if they were captured.

Carter Braxton of Virginia, a wealthy planter and trader, saw his Ships swept from the seas by the British Navy. He sold his home and properties to pay his debts, and died in rags.

Thomas McKeam was so hounded by the British that he was forced to move his family almost constantly. He served in the Congress without pay, and his family was kept in hiding. His possessions were taken from him, and poverty was his reward.

Vandals or soldiers looted the properties of Dillery, Hall, Clymer, Walton, Gwinnett, Heyward, Rutledge, and Middleton.

At the battle of Yorktown, Thomas Nelson, Jr., noted that the British General Cornwallis had taken over the Nelson home for his headquarters. He quietly urged General George Washington to open fire. The home was destroyed, and Nelson died bankrupt.

Francis Lewis had his home and properties destroyed. The enemy jailed his

wife, and she died within a few months.

John Hart was driven from his wife's bedside as she was dying. Their 13 children fled for their lives. His fields and his gristmill were laid to waste. For more than a year he lived in forests and caves, returning home to find his wife dead and his children vanished.

Some of us take these liberties so much for granted, but we shouldn't. So, take a few minutes and silently remember these patriots and the price they paid. Remember also all our soldiers and citizens who have sacrificed their means, health and life to preserve what others obtained for us.

In our celebrations we often do not take time to remember how this all came to be. We also fail to understand our responsibility to continue to fight to preserve what we have inherited at so great a cost. It's not much to ask for the price they paid to take just a few minutes and remember how the dream of a few became a great nation. Let's keep it great.

ANY SOLDIER INC. SHOWS SUPPORT FOR DEPLOYED TROOPS

By *Donna Miles*
American Forces Press Service

A family's show of support for their deployed son has evolved into a nationwide drive that a commander deployed to Afghanistan said "epitomizes all that is good in the American people."

Recognizing that their son, Army Sgt. Brian Horn, a member of the 173rd Airborne Brigade, was living under very harsh conditions after parachuting into Iraq last March, retired Army Sgt. 1st Class Marty Horn and his wife, Sue, began sending him care packages as often as they could.

Horn requested additional packages for his fellow soldiers who weren't getting any, and soon his parents were asking their friends and neighbors in LaPlata, MD, to send packages to their son, too. Horn agreed to distribute them to soldiers who weren't getting mail.

The "overwhelming and nearly monumental" show of support "has provided the simple reminder that any one of us would proudly die for a grateful nation in our ongoing fight against terrorism," said Horn, who has redeployed from Iraq to his unit headquarters in Vicenza, Italy. There, he and his fellow soldiers are preparing for another deployment after the Christmas holidays — this time to Afghanistan in support of Operation Enduring Freedom.

Meanwhile, Any Soldier Inc. continues to grow. By early June, the organization had more than 100 volunteer contact soldiers, and requests for packages continue to pour in from units throughout Iraq and Afghanistan.

The senior Horn attributes the effort's success to the fact that "the American public wants to do something to show support." What makes the program particularly appealing to many, he said, is

that it gives people an opportunity to develop one-on-one contacts with deployed troops. "There's no middle man," Horn said, "so people get to feel very attached."

Any Soldier Inc.'s Web site lists supplies that deployed troops need, such as prepackaged food, T-shirts and even Beanie Babies that they can give to local children. The site provides specific information about how and where to send packages.

According to Lt. Col. Rick Mullen, commanding officer of a Marine Corps aviation unit in Afghanistan, these gifts have a "deeply humbling effect on the individual Marines in our squadron."

Mullen said the packages demonstrate that the American public shares in "the price our Marines are paying for freedom" and makes the load deployed troops carry

(See *ANY SOLDIER*, p. 8)

NOTES ON DEFENSE CREDIT UNIONS IN THE NEWS . . .

Fort Belvoir FCU, VA has announced the winners of its 2004 scholarship competition. Ms. Elizabeth Ward received the graduating high school senior scholarship. She will begin her studies in Chemical Engineering at the Virginia Polytechnic Institute and State University (Virginia Tech) in the fall. Ms. Amanda Andrews, studying Human Services Counseling and Political Science at Old Dominion University, received the continuing student scholarship...

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

Fort Knox FCU, KS Chairman of the Board, Henry Wheatley, re-dedicated the Pershing Branch in honor of Board Member and long-time Credit Union supporter CSM Leo C. Pike, Jr., U.S. Army Retired. Also attending the recent ceremonies were Fort Knox Post Commanding General (MG) Terry L. Tucker, Pike and Bill Rissel, Credit Union President & CEO...

STILL MORE . . .

For being a primary contributor to success within the community, the Swansboro, NC Chamber of Commerce named Marine FCU, NC as business of the year...Security Service FCU, TX raised over \$33,000 for the Make-A-Wish Foundation during the annual Penny Drive...

MORE . . .

Pen Air FCU, FL was honored during the Florida Credit Union League's Annual Conference with the Dora Maxwell Award. This award recognizes those Florida Credit Unions that have exhibited extraordinary community service and responsibility. Pen Air FCU was chosen due to its direct involvement with several charities including the March of Dimes – Walk America, American Cancer Society's – Relay for Life, and the Navy-Marine Corps Relief Society's Charity Golf Tournament. John Davis, Pen Air President/CEO, graciously accepted the award on behalf of the Credit Union and explained, "We are honored to receive this recognition and encourage all Credit

Unions to brag about the good work they do in their communities to help further the Credit Union movement."...

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

Jon Paukovich has been named mortgage-lending director at Ent FCU, CO...

BOARD ROOM

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process easy and quick. Consider this, a young soldier borrows \$500 for two weeks from a payday lender, the 15% fee amounts to \$75 or 390% interest, if we lend that money at 18%, the soldier pays just \$3.48.

Once you come up with an acceptable product and a fast and easy approval procedure, promote your product. Use your educational presentations, the base newsletter, and any other outlets that will get the word to people in need. If we all fight back against payday lenders, our military and our credit unions will become even stronger

**ARMED FORCES FINANCIAL NETWORK UPDATE
AFFN ON THE ROAD AGAIN**



Look for the AFFN Management Team at the following credit union meetings this Summer:

DCUC Midwest Sub Council Meeting	July 28-30, 2004	Oklahoma City, Oklahoma [Hosted by Fort Sill FCU]
DCUC's 41st Annual Meeting	August 16-19, 2004	Las Vegas, Nevada

Please take a moment to stop by the vendor display area to say hello or schedule a one-on-one meeting. We look forward to seeing you!

IDEAS FOR YOUR CREDIT UNION . . .

The worry of theft identify was shredded away for many members of Ent FCU.

Ent FCU held their third "Paper Shred" event where members were able to use the free service to dispose of personal financial papers such as check registers, credit card statements and receipts.

"We know cases of identify theft are increasing at an alarming rate," said Ent FCU Senior Vice President of Communications/Development James Moore. "That's why we are happy to offer our members the opportunity to destroy sensitive materials at these shred days and to sponsor semi-annual identity protection seminars to help members learn how to guard against identify theft."

REPORT ON THE GEORGE E. MYERS FUND

Scholarship Applications To Be Available at Annual Conference in August

Applications and instructions for the George Myers Fund Scholarship will be mailed in mid-September and also will be available at the DCUC Conference in Las Vegas in August. It is not too early to begin making your plans to apply for the GEM Scholarship. We sincerely hope you will encourage your people to take advantage of the opportunity.

The amount of the George Myers scholarship, to be given in February 2005 for the year 2004, will be \$2,500. It will again allow expenses for travel with tuition. The scholarship is available for credit union education to be used toward tuition and related travel expenses. Educational programs at the following levels are 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.

CONFERENCE COMMITTEE MEMBERS ANNOUNCED

Committees for the 2004 DCUC conference to be held August 16-19 at Caesars Palace in Las Vegas, NV, were announced late last month. That committee list is as follows:

Credentials Committee: Michael Guida, Fort Monroe CU, VA **Chair**; Dave Davis, Pacific Marine FCU, CA; Steven Groom, 1st Liberty FCU, MT

Teller Committee: Don McCormick, Keesler FCU, MS, **Chair**; Dave Elliott, Fort Bragg FCU, NC; Rich Freeman, Fort Belvoir FCU, VA; Bob Purves, Travis CU, CA

Resolutions Committee: Joe Baran, Gulfport BCB CU, MS, **Chair**; Craig Chamberlin, Marine FCU, NC; Robert Hopper, Fort Sill FCU, OK; Roger McTighe, North Island CU, CA, Sal Romo, Sea West Coast Guard FCU, CA

Two of the committees – Credentials and Teller – will function only during the actual annual business meeting on Wednesday, August 18th. At this writing, there have been no proposed resolutions submitted to the Council. Resolutions may be submitted to the committee at any time before noon, August 17th; however, such resolutions will not have

the advantage of prior consideration by the committee and the membership since they will not have been distributed with the Call of the Meeting.

ANY SOLDIER

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feel “a bit lighter.”

Sergeant Horn expressed thanks on the Any Soldier Web site for the “awe-inspiring and frankly quite dramatic display of support from the home front.” He said the correspondence and care packages have poured in “at an overwhelming and nearly monumental pace.”

The campaign, he wrote, “has seen tears from some, given hope to most and has been inspirational to us all.”

The sergeant’s father said there’s a lot of personal gratification in watching the program grow, “knowing that I’m making a difference — and allowing a lot of other people to make a difference, too.”

More information about Any Soldier Inc. is posted on the organization’s Web site at www.anysoldier.us.

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