



# THE DEFENSE CREDIT UNION COUNCIL

# ALERT

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## A VIEW FROM THE BOARD ROOM

### FIND A WAY TO SUPPORT OUR TROOPS

By: *Billie Blanchard, Secretary, DCUC Board  
CEO, Military and Civilian FCU, AK*

In a recent CNN "Soldier 'bloggers' report from war", I read about a new phenomenon: "Once the narrow domain of geeks and technology journalists, 'Web logs' – or diary accounts published online – have gone mainstream, making it possible for even soldiers to transmit daily updates to Web sites about the rigours of battle. War-themed blogs, appearing on sites such as [www.blogsofwar.com](http://www.blogsofwar.com) and [www.sgtstryker.com](http://www.sgtstryker.com), have become a popular alternative news source since fighting broke out in Iraq a week ago, sometimes beating newspapers and television with war developments."<sup>1</sup>

Viewing the website by L.T. Smash (the most popular) I was amazed by the number of blog websites that are listed as links. Will, ([www.rooba.net/will](http://www.rooba.net/will)) a 29-year-old U.S. Army Reservist talks about what he wants to do when he gets home. E-mails to Will include a touching sentiment from Sharon who is a "civilian". She was on the web trying to follow the war and came across, much as I did, a multitude of postings by "bloggers." Sharon just wants to help support our military and asked Will to keep her e-mail address handy so she could become a pen pal for a military person who doesn't have family to write to him or her. Equally touching is Sgt. Mom and her insights in dealing with day-to-day realities and struggles.

Like with anything that is open to the world at large, this media is open to

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

## CEO UPDATE

### ARE WE MAKING PROGRESS?

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



"Arty" Arteaga

Financial readiness...are we making progress? A few months ago, I informed you that our troops were getting better at managing their finances. Though the progress seemed ever so slight, from all indications

provided by the Department of Defense (DoD) at the time, the trend and momentum appeared to be moving in the right direction.

It has been one year since the DoD officially launched their Financial Readiness campaign, and this past month, the Office of the Under Secretary of Defense for Military Community and Family Policy hosted a gathering of the partnership to provide us an update of on-going activity. The agenda called for the Military Departments to present a brief on their respective financial management programs and for all participants to engage in a brainstorming session to explore the direction and future needs of the campaign. To determine, if you will, what more can be done...what still must be done to enhance the financial readiness of our troops and their families. Bottom line up front: While some success has been achieved, there is still some work to be done.

The good news...each of the Military Departments has a financial management program aimed at providing our troops some basic management and budget

skills. From their early days on active duty through follow-on assignments, our troops are now receiving some level of personal financial training at basic and/or subsequent training sites and at the installation. Whether the training is conducted by Personal Financial Managers at Community/Family Services or accomplished by Command Financial Specialist at the unit; whether it is performed by the on-base financial institutions or outsourced by the respective Military Departments; whether the training is active or passive, the fact remains, more and more of our troops are getting trained. Maybe they are not being trained in the quantities and at the time and level desired, but they are being trained.

For example, in Fiscal-Year 2003, the Army actually conducted over 13,000 personal financial training classes for more than 320,000 personnel. Furthermore, they counseled over 77,000 individuals, provided emergency financial aid to more than 71,000 personnel, and assisted Army personnel in liquidating nearly \$7.5 million in debt. Likewise, the Department of Navy talked with nearly 340,000 personnel last fiscal year regarding financial issues, of which 124,000 were referred to counseling and/or attended classes...and the same holds true for the Air Force and Marines.

But has the training been effective? Has the training made a difference in the financial readiness posture of our troops?

(See **ARTEAGA**, p. 4)

## 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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## THE UNITED STATES ARMY CELEBRATES 229 YEARS

Since its birth on June 14, 1775—over a year before the Declaration of Independence—the United States Army has played a vital role in the growth and development of our nation.

It was on that date that the Second Continental Congress authorized the enlistment of ten companies of riflemen in Maryland, Pennsylvania and Virginia. The next day, George Washington was appointed commander in chief.

Soldiers have fought 11 wars, from the American Revolution through the Cold War, the Gulf War, to the current War on Terrorism.



The United States Army has been a cornerstone of America's freedom, military power and service to other nations, and the Defense Council is pleased to wish the Army a Happy Birthday!

## FINAL CALL FOR RESOLUTIONS TO BE PRESENTED TO DCUC MEETING

This is the final notice calling for resolutions to be considered at the annual business meeting of the Council, which will be held on Wednesday, August 18th, at 1:15 PM at Caesars Palace, Las Vegas, NV.

The Resolutions Committee will consider any proposed resolutions submitted to the Council either by defense credit unions or by members of defense credit unions before June 19th. The committee will recommend one of three actions to the conference delegates, i.e., approval, disapproval, or "no recommendation." The committee may rewrite or amend a resolution, in which case its action would be to "recommend approval as

amended/revised."

Resolutions may also 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.

Resolutions should be forwarded to Roland "Arty" Arteaga, president/CEO, Defense Credit Union Council, 601 Pennsylvania Ave, NW, South Building, Suite 600, Washington, DC 20004-2601. You may also fax resolutions to DCUC at 202/638-3410. If you have any question, please call 202/638-3950.



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

## There's Something for Everyone in Las Vegas!



The 2004 DCUC Annual Conference will be held in one of the world's brightest destinations...Las Vegas. If you haven't been there in a while, make time to see the changes in this town! For years, Las Vegas has enjoyed its own special place in American culture. Elvis, the "Rat Pack," showgirls and neon lights are just some of the pop culture icons associated with this remarkable city.

But Las Vegas also delivers a well-rounded dose of true art as well as:

- ★ Top Entertainment
- ★ Superb Spas
- ★ Great Golf
- ★ Fabulous Natural Attractions
- ★ World-class Shopping
- ★ High-End Celebrity Chef Restaurants
- ★ Fine Gaming

And what better place to stay in Las Vegas than Caesars Palace, offering grandeur beyond comparison! Our conference hotel this year is a dynamic resort destination offering luxurious accommodations, fine dining and lavish facilities. You'll find gourmet restaurants, the Forum Shops (set along an elaborately designed "ancient Roman" street), almost 150,000 square feet of public casino and the new Colosseum.

To find a sampling of some shows in

Las Vegas in August, simply log onto [www.vegasfreedom.com](http://www.vegasfreedom.com). Faith Hill will be performing at Caesars Palace on August 14th, but unfortunately there will be no other performances at the Colosseum over our conference dates.

Please note: **The DCUC Room Block cut-off date is July 14.** Please be sure to make your room reservation by this date in order to be eligible for the conference rate. You can make your reservation on-line at [www.dcuc.org](http://www.dcuc.org) or call 800-634-6661.

### 2004 DCUC Conference Headlines Dynamic Speakers

Attendees of this year's DCUC Annual Conference in Las Vegas will have the opportunity to experience a vibrant program filled with informative sessions. Among the highlights will be two incredible speakers, CDR Scott Waddle USN (retired) and Dr. Barry Asmus.



CDR Scott Waddle USN (Retired)

### FAILURE IS NOT FINAL

An inspirational leader with uncompromising ethical standards, Scott Waddle graduated at the top of his class at Annapolis. With 20 years of experience in the construction, maintenance and operation of nuclear-powered submarines, in 1998 he was handpicked from a highly competitive field of 250 naval officers to command the improved Los Angeles class Fast Attack nuclear submarine USS *Greeneville*. As commanding officer of

*Greeneville*, he managed a 140-man crew. On the fateful day of February 9, 2001, Commander Waddle's life was forever changed when he gave the order to perform an emergency surface maneuver that inadvertently caused the nine-thousand ton submarine to collide with the *Ehime Maru*, a 500 ton Japanese fishing vessel, killing nine people on board. Against the advise of his attorney and the Navy's direction, he took responsibility for the accident. Commander Waddle's compelling story about a tragic ordeal and the choices that followed is a lesson about integrity, faith and resilience.

CDR Scott Waddle will be one of our dynamic speakers at the Tuesday morning Opening General Session on August 17.



On Thursday morning, we are pleased to offer a Final General Session featuring Dr. Barry Asmus. A Senior Economist at the National Center for Policy Analysis, Dr. Asmus speaks, testifies, writes and consults on political and business issues facing America. During our conference, he will provide a dynamic, focused, and challenging presentation filled with new insights, enthusiasm and humor. Dr. Asmus was named by *USA Today* as one of the five most requested speakers in the United States. Dr. Asmus will inspire us with his **Tribute to America** and how "The Best is Yet to Come." All conference attendees and guests are welcome to attend this "must-see" session!

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# 'USA CARES' HELPS MILITARY FAMILIES IN FINANCIAL NEED

By Donna Miles  
American Forces Press Service

Deployments can put unexpected financial hardships on military families — sky-high telephone bills, unanticipated travel costs, loss of income for Guardsmen and reservists called to active duty for extended periods, among them.

USA Cares, a nonprofit organization run entirely by volunteers, is committed to helping families who've run into financial troubles while their family member serves the country.

Farah Overman, one of the group's volunteers, said the help provided runs the gamut, from advice about where to go for assistance to outright payments for housing, food, vehicle repairs or other necessities.

For a military wife whose husband was wounded in Iraq, USA Cares paid for a round-trip plane fare so she could be by his side during surgery in Germany — something the military couldn't do because his injuries weren't life-threatening. The group paid for another military

wife's hotel room while her husband was being treated for inoperable cancer diagnosed while he was on a National Guard deployment. Before USA Cares stepped in to help, the wife had spent three nights sleeping in her car in the hospital parking lot.

And for another National Guard soldier, a truck driver in civilian life, USA Cares helped to stop foreclosure on his truck after his unit was deployed in support of the war on terror.

While helping military families put food on the table and keep a roof over their head when there is seemingly nowhere else to turn, Overman said USA Cares is "basically here to give information," referring families in need to existing support networks. "We do a lot of research to find out what's out there," she said.

USA Cares helps to direct families to military and other charitable organizations or corporate sponsors looking for

ways to support American troops, Overman said. Sometimes the group acts as an intermediary, getting landlords or bill collectors to agree to reduced payments during the deployment or helping the family get a loan to cover expenses. "We either help them or help them find a way to help themselves," Overman said.

USA Cares has 10 outstanding requests from needy military families that it hopes to support as funding becomes available, she said.

For more information, call (800) 773-0387 toll-free or visit the organization's Web site.

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## ARTEAGA

*(continued from p. 1)*

In the case of the Navy, it certainly has; just look at the numbers. 35 percent of the Navy is currently enrolled in the Thrift Savings Plan...over the last four years NSF checks have decreased by 50,000...bankruptcies are significantly lower (1.8%) than the general population...and garnishments in general are down, and savings and investments among the troops are up!

Progress? You bet...but there are some challenges that must be addressed if greater success and progress are to be achieved. Two of the major challenges discussed at our session were the lack of endorsement (of the Department's Readiness campaign) by senior military leaders, and the apprehension of program managers and Commander's to collaborate with DoD's partner organizations (such as defense credit unions) to provide finan-

cial education. On the flip side, DoD's partner organizations (we) seem to be unfamiliar with the installations' financial education/counseling programs and structure and are not doing a good job reaching out to Commanders and Program Managers and educating them on our products and services.

During the balance of the year and for months to come, we will be working with DoD to address these impediments. While the task may not be easy, it will be undertaken, and given DoD's commitment to make this campaign a success, no doubt, the mission will be accomplished. I have said it before, and I'll say it again, you are a "force multiplier" in this campaign, and working together, there is no doubt in my mind, we can dramatically improve the financial readiness posture of our Armed Forces. Let's do it!

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## BOARD ROOM

*(continued from p. 1)*

anyone with something to say and it doesn't all have to do with the military. Those postings from our soldiers, however, are insightful and heart wrenching. This new use of the internet and technology is this generation's way of dealing with the harsh realities of war. A word to the wise: you have to filter through some nonsense to find the quality ones, but it is worth it!

Now more than ever our soldiers, airmen, marines, sailors and coast guard need our support. Not all our military members are prepared to deal with the realities of war and, given the events of late, it behooves us to help support them. Find a way. Take any opportunity you may have to support our military, whether it is giving them a heartfelt send-off when they are deploying; organizing and participating in a hearty welcome home; keeping in touch with care packages or emails while they are gone; or taking care of their loved ones while they are in harm's way. We can all do our part to make a difference!

(1) <http://www.cnn.com/2003/WORLD/meast/03/26/sprj.irq.soldier.blogs.reut/>

# BRAC UPDATE

## Pentagon: No timetable for review of overseas troop levels

By Amy Klumper, CongressDaily

Senior Bush administration officials have been promising for months to give lawmakers some estimate of the number of troops returning home from overseas in preparation for the upcoming 2005 Base Realignment and Closure, or BRAC, round.

But during a background briefing Wednesday, senior administration officials said while a review of the U.S. global military presence has been under way

for the past 18 months, no timetable has been set for its completion.

In March, Raymond DuBois, the deputy undersecretary of defense for installations and environment, told Senate appropriators that Defense Secretary Donald Rumsfeld soon would share with Congress some preliminary decisions about bringing home troops from overseas.

At a March 30 hearing, DuBois told Senate Military Construction Appropriations Subcommittee Chairwoman Kay

Bailey Hutchison, R-Texas, that Rumsfeld planned to finalize a decision on the “major building blocks of our overseas force structure and infrastructure in the May time frame of this year.”

DuBois said this was necessary in order to “appropriately inform the domestic BRAC process” and provide the military departments ample time — by May 17 of next year, when the Senate is to confirm a nine-member BRAC commission — to determine where the forces will return.

Bush administration officials said Wednesday the administration has been consulting allies on plans to shift forces overseas, and they would keep lawmakers informed. But they stressed that the global posture review is ongoing, and that it does not need to be completed to inform affect the upcoming base closure round.

One senior administration official said current discussions are focusing predominantly on military capabilities and where they are located, and less on the number of troops.

“Globally, since we can’t predict where the next fight will be, we want to make sure that we have the ability to get [capabilities] forward,” one official said at the briefing. “That’s key to the strategy, and it’s also key to what we’re looking to be able to bring back here to the United States.”

The official said BRAC is a critical part of this process, adding that “absent BRAC, we will not be able to bring back these forces and position them in the most optimum way to generate the greatest amount of capability.”

Although there is no timetable for completing their review of this process, officials said they are aware of the need to provide the upcoming BRAC round with data from the global posture review.

### DEFENSE DIRECTORY UPDATES

The 2004 Defense Credit Union Directory will soon be posted on the DCUC website, [www.dcuc.org](http://www.dcuc.org).

## ARMED FORCES FINANCIAL NETWORK UPDATE AFFN CHARITABLE MATCHING GRANT PROGRAM LAUNCHES WITH GREAT SUCCESS



The AFFN Charitable Matching Grant Program has been met with great enthusiasm and support from AFFN Participants. In fact, within weeks of the program’s launch, two grants have already been awarded to Service Credit Union and Pentagon Federal Credit Union.

Service CU, located in Portsmouth, NH, is the first recipient of AFFN’s 2004 Charitable Funds Matching Grant Program. Together, Service CU and AFFN contributed \$3,000 to the Fisher House in Landstuhl, Germany. The Fisher House, located at the Landstuhl Regional Medical Center, cares for the families of wounded and injured military personnel serving in the Iraqi Freedom Mission.

The Pentagon FCU Foundation received a \$3,000 donation from Pentagon FCU and AFFN to launch a pilot initiative called Asset Recovery Kit (ARK). ARK is aimed at provid-

ing alternatives to payday lenders who target military personnel and their families. ARK combines low cost, short-term loans with required participation in an approved consumer credit counseling program to help individuals and families repair their financial lives and fight the negative effects of repeated payday loan use. The program is initially being launched at Fort Hood, TX with future programs already on the drawing boards in Fayetteville, NC and Washington, DC metropolitan areas.

AFFN’s Charitable Contribution Grant Program allows for a maximum matching grant up to \$1,500 per participant. Funds are limited and will be dispersed (once qualified and approved) on a first come, first served basis. For additional information, please contact John Broda, EVP, AFFN - 973-257-1216, or [John.Broda@AFFN.org](mailto:John.Broda@AFFN.org)

# CUSTOMS OF MILITARY FUNERALS REFLECT HISTORY, TRADITION

By John D. Banusiewicz  
American Forces Press Service

The images are imprinted already, with more to come.

When President John F. Kennedy was assassinated more than 40 years ago, television was able to bring the nation together in mourning as it had never been brought together before. For the first time on such a scale, people could see history as it unfolded without having to be there themselves. For anyone who experienced Nov. 22-25, 1963, the memories of the sights and sounds remain vivid.

Now, with exponentially more advanced technology bringing Americans more intimately and clearly into the national observance of former President Ronald Reagan's death, no detail will go undocumented and no distance will separate observers from participants. Among the memories of this unprecedented week will be the customs and rituals of the military honors bestowed upon the fallen commander in chief.

Prominent among these is Reagan's flag-draped casket. The blue field of the flag is placed at the head of the casket, over the left shoulder of the deceased. The custom began in the Napoleonic Wars of the late 18th and early 19th centuries, when a flag was used to cover the dead as they were taken from the battlefield on a caisson.

Though all six horses pulling the caisson that bore Reagan's body to the Capitol were saddled, the three on the left side had riders, while the three on the right did not. That custom evolved from the days when horse-drawn caissons were the primary means of moving artillery ammunition and cannon, and the riderless horses carried provisions.

The single riderless horse that followed the caisson with boots reversed in the stirrups is called the "caparisoned horse" in reference to its ornamental coverings, which have a detailed protocol all to themselves. By tradition in military

funeral honors, a caparisoned horse follows the casket of an Army or Marine Corps officer who was a colonel or above, or the casket of a president, by virtue of having been the nation's military commander in chief.

The custom is believed to date back to the time of Genghis Khan, when a horse was sacrificed to serve the fallen warrior in the next world. The caparisoned horse later came to symbolize a warrior who would ride no more. Abraham Lincoln, who was killed in 1865, was the first U.S. president to be honored with a caparisoned horse at his funeral.

Graveside military honors include the firing of three volleys each by seven service members. This commonly is confused with an entirely separate honor, the 21-gun salute. But the number of individual gun firings in both honors evolved the same way.

The three volleys came from an old battlefield custom. The two warring sides would cease hostilities to clear their dead from the battlefield, and the firing of three volleys meant that the dead had been properly cared for and the side was ready to resume the battle.

The 21-gun salute traces its roots to the Anglo-Saxon empire, when seven guns constituted a recognized naval salute, as most naval vessels had seven guns. Because gunpowder in those days could be more easily stored on land than at sea, guns on land could fire three rounds for every one that could be fired by a ship at sea.

Later, as gunpowder and storage methods improved, salutes at sea also began using 21 guns. The United States at first used one round for each state, attaining the 21-gun salute by 1818. The nation reduced its salute to 21 guns in 1841, and formally adopted the 21-gun salute at the suggestion of the British in 1875.

Arlington National Cemetery follows an "order of arms" protocol to determine the number of guns to be used in a salute. A president, ex-president or foreign head of state is saluted with 21 guns. A vice

president, prime minister, secretary of defense or secretary of the Army receives a 19-gun salute. Flag officers receive salutes of 11 to 17 guns, depending on their rank. The rounds are fired one at a time.

A U.S. presidential death also involves other ceremonial gun salutes and military traditions. On the day after the death of the president, a former president or president-elect — unless this day falls on a Sunday or holiday, in which case the honor will be rendered the following day — the commanders of Army installations with the necessary personnel and material traditionally order that one gun be fired every half hour, beginning at reveille and ending at retreat.

On the day of burial, a 21-minute gun salute traditionally is fired starting at noon at all military installations with the necessary personnel and material. Guns will be fired at one-minute intervals. Also on the day of burial, those installations will fire a 50-gun salute — one round for each state — at five-second intervals immediately following lowering of the flag.

The playing of "Ruffles and Flourishes" announces the arrival of a flag officer or other dignitary of honor. Drums play the ruffles, and bugles play the flourishes — one flourish for each star of the flag officer's rank or as appropriate for the honoree's position or title. Four flourishes is the highest honor.

When played for a president, "Ruffles and Flourishes" is followed by "Hail to the Chief," which is believed to have been written in England in 1810 or 1811 by James Sanderson for a play by Sir Walter Scott called "The Lady of the Lake." The play began to be performed in the United States in 1812, the song became popular, and it became a favorite of bands at festive events. It evolved to be used as a greeting for important visitors, and eventually for the president, though no record exists of when it was first put to

(See *CUSTOMS*, p. 8)

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

Children throughout the state will keep their reading skills sharp through the summer, thanks in part to the 1,301 books *Hanscom FCU*, MA members donated last month to the Massachusetts Coalition for the Homeless book drive. Sponsored by the Massachusetts CU League, the book drive provides new and used books to children in need. The books will be distributed at homeless shelters hospitals, and other non-profit agencies in Massachusetts... *Navy FCU*, VA participated in its fifth annual Rebuilding Together project—formerly known as Christmas in April. Thirty volunteers, including employees, families and friends repaired a group home for a nonprofit organization called Pathway Homes, which provides housing and supportive services to adults with serious mental illness in Northern Virginia. Since Navy FCU began volunteering with Rebuilding Together in 1999, over 200 volunteers have dedicated over 1,200 hours to projects of this nature... *Army Aviation Center FCU*, AL Board of Directors Chairman Don Marnon recently presented the proceeds from the credit unions 14th Annual Member Appreciation/Charity Golf Tournament to Fort Rucker Garrison Commander Col. Tom Young, who accepted the \$10,000 donation on behalf of the post's Army Emergency Relief Fund...

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

*Travis CU*, CA in conjunction with the California CU League, hosted a reception for Senator Mike Machado to update the senator about the credit union commitment to the members and the communities served by them... Alaska USA Foundation, a charitable organization supported by *Alaska USA FCU*, AK recently donated \$17,168 to the Children's Miracle Network. This donation will benefit Providence Children's Hospital in Anchorage and the Children's Hospital and Regional Medical Center in Seattle... *Fort Belvoir FCU*, VA was rec-

ognized as Large Business of the Year by the Mt. Vernon-Lee Chamber of Commerce. Patricia S. Kimmel, President/CEO accepted the award on behalf of the Credit Union... *Pen Air FCU*, FL hosted the Navy-Marine Corps Relief Society's 4th Annual Charity Tournament which raised \$25,000... Four Peninsula High School students received \$1,500 scholarships from *1st Advantage FCU*, VA... *Ent FCU*, CO who participates in the YES Program, which directs specific support to organizations benefiting children and young people in the Pikes Peak Region chose 10 local organizations to receive its Youth Endowment Series program grants for 2004...

## STILL MORE . . .

*Travis CU*, CA celebrated Cultural Diversity Day with displays and food from around the world... Five *Hanscom FCU*, MA members received John F. Condon scholarships at the credit union's 2004 annual meeting. Lauren Coletta of Mendon, Amy Chin of Lexington, Valerie Jones of New Bedford, Meghan Joyce of Westwood and Emily Osborn of Alexandria, VA each were awarded \$1,500 to be used for education expenses... *Randolph-Brooks FCU*, TX celebrated the grand opening of their new facility which has consolidated administrative services from six different locations. The ribbon-cutting was held recently in front of more than 200 guests. Distinguished guests included Dick Ensweiler, president of the Texas Credit Union League, and Jim Gowan, CUNA Mutual Group Chief Officer of Sales and Marketing, along with local politicians and several executives from area credit unions and businesses... The W. Frank Wright Memorial Scholarship was presented to five local high school graduates by *Northern Star CU*, VA. Guidelines were based on academics, community involvement, character and financial need... Hurricane Isabel wreaked havoc on *Fort Monroe CU's*, (VA) last office on the base in building T-261. True to their word, the credit union is back—and proudly serving members in their new and improved office...

## MORE . . .

The \$1.7 billion mark was reached by *San Antonio FCU*, TX during the first quarter of 2004... Recently *VyStar CU*, FL officially broke ground for construction of its new 103rd Street Branch. The new branch will be located at 7795 103rd Street (corner of McManus and 103rd Streets). President & Chief Executive Officer, Terry R. West, led the Ground-breaking Ceremony... *Military and Civilian FCU*, AK opened their third location in Fairbanks. On hand to cut the ribbon was Mayor Steve Thompson, Board of Director Chairman, Mr. David Karalunas and President and CEO Billie Blanchard... *Navy FCU*, VA was voted the "Best Financial Institution" by The Virginian-Pilot readers' during the newspaper's 11th annual "Best of Hampton Roads" contest... *Security Service FCU*, TX donated \$110,000 during the Children's Miracle Network Telethon held recently. All monies raised during this telethon benefit Christus Santa Rosa Children's Hospital in San Antonio to benefit those children in the area in need of medical care. The \$110,000 collected exceeded last year's total by more than \$5,000. The money raised came from employee fundraising efforts and through funds generated by SSFCU's annual charity golf tournament...

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

*Air Force FCU*, TX named *Robert Sherwood* Senior Vice President of Operations. Sherwood has over 12 years of credit union experience in executive management positions. He previously served 27 years in the U.S. Air Force, retiring as the Command Senior Enlisted Advisor for Electronic Security Command... *Redstone FCU*, AL has named *Jack E. Wright* assistant vice president, business lending... *Mary Dean* was named Homer office manager and senior loan originator for Alaska USA FCU's CUSO Alaska USA Mortgage Company...

(See NOTES, p. 8)

# 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.

## CUSTOMS

(continued from p. 6)

that use.

The bugle call "Taps" originated in the Civil War with the Army of the Potomac. Union Army Brig. Gen. Daniel Butterfield didn't like the bugle call that signaled soldiers in the camp to put out the lights and go to sleep, and worked out the melody of "Taps" with his brigade bugler, Pvt. Oliver Wilcox Norton. The call later came into another use as a figurative call to the sleep of death for soldiers.

Another military honor dates back only to the 20th century. The missing-man formation usually is a four-aircraft formation with the No. 3 aircraft either missing or performing a pull-up maneuver and leaving the formation to signify a lost comrade in arms. F-15 Strike Eagles from the 4th Fighter Wing, Seymour Johnson Air Force Base, N.C., performed the maneuver in Reagan's honor during the caisson procession to the Capitol June 9.

Reagan was buried with full military honors at his presidential library in Simi Valley Calif., June 11.

## NOTES

(continued from p. 7)

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

*Cindy Quintana* was named vice president of human resources by Arkansas FCU, AR and *Garold White* and *Jerry Spratt* were elected to its Board...Ent FCU, CO promoted *Melissa Dixon* to director of marketing and eCommerce...*Janet K. Tempel* has joined Alaska USA Trust Company, AK as Trust Officer. Tempel holds undergraduate and JD degrees from the University of Iowa. She has over twenty years experience as an attorney, specializing in business law and estate planning...

### AND STILL MORE . . .

*Christopher Allen* of Security Service FCU, TX was promoted to vice president of Security's 24/7 member contact center...*Amber Murray* was named Nevada FCU, NV graphic designer...*Dana Cochran-Lanzaro* of SAFE CU, CA was named to the Putnam 31st Annual Golden Scale Council and the Pacific Life Advisory Council...Ent FCU, CO promoted *William D. Vogeney* to senior vice president/chief lending officer and *Barbara J. Winter* to senior vice president of organizational resources...

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