



# DMAVA Highlights

April 23, 2009

Volume 9, Number 14

*NJ Dept of Military  
and Veterans  
Affairs*

*Maj. Gen. Glenn K. Rieth  
The Adjutant General*

*Col. James J. Grant  
Joint Staff Director*

*Col. (Ret) Stephen G. Abel  
Deputy Commissioner for  
Veterans Affairs*

**Contacting us  
is easy!**

*Public Affairs  
Office*

*Tech. Sgt. Barbara  
Harbison  
Barbara.harbison@  
njdmava.state.nj.us*

*Or*

*609-530-7088*

## *News For Your Views*

### **OTF looking for speaker for local tournament**

*From Operation Tribute to Freedom*

Operation Tribute to Freedom (OTF), is a Dept. of the Army community speaking and recognition program. They are looking for any local OIF/OEF veterans who might be interested in speaking at the third Annual New Jersey Bocce Invitational on June 20 in Somerset County, N.J. at 1p.m.

You can find details about the invitational at [www.newjerseybocceinvitational.com](http://www.newjerseybocceinvitational.com). Any Soldiers who are interested in participating, call Kryn Westhoven at 609-530-6950 as soon as possible.

### **Catholic Charities holding focus groups to help veterans, families**

*From the desk of retired Command Sgt. Maj. Mike Hughes, Family Assistance Specialist*

The Catholic Charities, Diocese of Camden, is in the process of holding focus groups of veterans and their families. They are looking to gather input from this vital part of the communities in southern New Jersey so they can better serve the veterans and their families. Veterans of all wars, especially Iraq and Afghanistan, and their family members are invited to join us for one of the following meetings (one per county).

All meetings will be from 7-8 p.m. Light refreshments will be provided.

- ❖ Monday, April 27, 2009 Cumberland County  
Vineland Family and Community Center, 810 Montrose Street, Vineland, NJ 08360
- ❖ Tuesday, April 28, 2009 Gloucester County  
Shepherd's Farm Senior Housing Complex, 981 Grove Road, Thorofare, NJ 08066
- ❖ Tuesday, May 5, 2009 Cape May County  
Haven House at St John of God, 676 Town Bank Road, North Cape May, NJ 08204
- ❖ Thursday, May 7, 2009 Atlantic County  
St. Elizabeth Ann Seton Parish Hall, 591 New Jersey Avenue, Absecon, NJ 08201

If you are unable to come to a focus group session, please fill out a short online survey on the Catholic Charities, Diocese of Camden website: [www.CatholicCharitiesCamden.org](http://www.CatholicCharitiesCamden.org).

Contact Kaitlyn Muller for more information at (856) 342-4175, or [kaitlyn.muller@camdendiocese.org](mailto:kaitlyn.muller@camdendiocese.org). Catholic Charities provides high quality services to more than 40,000 individuals and families throughout the Diocese of Camden on a non-discriminatory, non-sectarian basis. For more information, visit [www.CatholicCharitiesCamden.org](http://www.CatholicCharitiesCamden.org).

### **Hopewell Valley holding Memorial Day ceremony May 23 at Alliger Park**

*From the Hopewell Valley Veterans Association*

The Hopewell Valley Veterans Association (HVVA) is holding their fourth annual Memorial Day ceremony on May 23 from 10:30 a.m. to 12:30 p.m. at Alliger Park.

The event will include remarks by keynote speaker Brig. Gen. John Nunn, Assistant

**We're on the Web!**  
[www.nj.gov/military](http://www.nj.gov/military)



## **Veterans' Organizations**

### **Contact Information**

State Veterans Service  
Council  
Mr. Richard Clark  
[RJClark21@msn.com](mailto:RJClark21@msn.com)

BG William C. Doyle  
Cemetery Advisory  
Council  
Mr. William Rakestraw  
[warjrnj@msn.com](mailto:warjrnj@msn.com)

### **Veterans Hotlines**



#### Benefits & Entitlements

1-888-8NJ-VETS  
(1-888-865-8387)

#### Mental Health

1-866-VETS-NJ4  
(1-866-838-7654)

Adjutant General of the New Jersey National Guard. The ceremony will also include an unveiling of memorial bricks dedicated in honor of veterans. Peter J. Lunetta, aviator for the U.S. Navy, is scheduled to conduct a military fly-over. Naval Sea Cadets from Lawrence Twp. will present the National Colors and lunch will be provided.

This free event is rain or shine. Tents will be provided at the park, in case of inclement weather. Alliger Park is located at 203 Washington Crossing- Pennington Road, Titusville, N.J. and is adjacent to the Hopewell Township Public Works Building. For additional information and directions visit, [www.HopewellValleyVeterans.org](http://www.HopewellValleyVeterans.org) or call (609) 737-6681.

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### **Vets, military invited to march in Memorial Day parade in Keansburg**

Keansburg, N.J., invites all veterans and military members to march in the town's annual Memorial Day Parade on Sunday, May 17 at 1 p.m., rain or shine. The parade will start at New Point Comfort Fire House 192 Carr Ave, continue for approximately two miles and end at Manning Place and Carr Avenue. Arrangements have been made to have buses for any vet that is unable to walk the parade route. In addition, there will have a special bus that is wheelchair accessible if needed for any vet wanting to participate.

Contact Staff Sgt. Christopher J. Hoff if you will be participating and if there will be any vets needing the special busing by May 11 at 732-309-3647 or [cor9696@aol.com](mailto:cor9696@aol.com).

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### **Pitch, Hit and Run competition offered at Fort Wadsworth**

*From the desk of Rick Davis, U.S. Coast Guard Sector NY MWR*

Hey kids, join the Coast Guard at Fort Wadsworth for their first hosting of the Aquafina Pitch Hit and Run Competition on the Coast Guard Softball Field from 9 a.m.-1 p.m., on April 25. The event is free to all children age 7 to 14, no military ID required.

Participants pitch by throwing to a strike zone, hit off a tee for distance and accuracy and run from second to home. Winners in each age group advance to the sectional competition. Advancement to the national level is based on your scores. Pre-Registration is not required. This can be completed on the field.

To get to the field on Fort Wadsworth, enter via Bay Street, turn left after passing under the bridge. The field is located on the National Park Service area and is accessible by all with a drivers license photo ID. Complete information can be found on the Aquafina Pitch Hit & Run website - [http://mlb.mlb.com/mlb/kids/mlb\\_pitch\\_hit\\_run.jsp](http://mlb.mlb.com/mlb/kids/mlb_pitch_hit_run.jsp). Hosted by the Chief's Mess at Sector NY.

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### **VA offers new site, blog for returning Veterans**

WASHINGTON (April 20, 2009) - The Department of Veterans Affairs (VA) has launched its new "Returning Veterans" Web site -- [www.oefoif.va.gov](http://www.oefoif.va.gov) -- to welcome home Veterans of the Iraq and Afghanistan conflicts with a social, Veteran-centric Web site focusing on their needs and questions.

"VA is entering the world of Web 2.0, because that's where this generation of Veterans is already communicating," said Dr. Gerald M.

Cross, VA's Principal Deputy Undersecretary for Health. "We're opening our doors to them virtually to let them know what they can expect when they step through our doors in reality."

The Web site will feature videos, Veteran stories, and a blog where Veterans are encouraged to post feedback. The site also will restructure the traditional index-of-benefits format found on other VA pages into question-based, categorized, and easily navigated links by topic. This will allow Veterans to find benefits of interest easily and discover related benefits as they explore.

"We hope our returning Veterans find this site easy and helpful, but also engaging," Dr. Cross said. "As the site grows, we will be linking to Veterans' blogs and highlighting more of their own stories from their own views. We are their VA, so we are eager to provide a forum for Veterans to discuss their lives."

## NJ World War II Memorial



For information or to  
make a donation, call  
609-530-7049



Please submit  
any articles  
and all  
information for  
**DMAVA**  
**Highlights**

to:

PAO Office  
DMAVA Highlights  
ATTN:

Tech. Sgt. Barbara  
Harbison

DEADLINE IS  
NOON  
WEDNESDAY

Tech. Sgt. Barbara  
Harbison  
[Barbara.harbison@njdmava.state.nj.us](mailto:Barbara.harbison@njdmava.state.nj.us)

## Beware of callers trying Red Cross scam

If you have a family member in the military who is deployed, be aware of a scam that has been going on periodically for several years.

A caller contacts the spouse or other family member and identifies herself/himself as a representative of the American Red Cross. The caller tells the family that the military member has been injured and is being airlifted to Germany for treatment. Next, the caller asks for personal information on the "injured" service member, such as date of birth and social security number. In a later call the caller will update the family member and ask for a donation to the Red Cross to cover the cost of medical care and cost of the airlift.

SCAM! Representatives of the Red Cross do not call the family members of servicemembers who have been injured or killed in action. Notification takes place by the command or a Casualty Assistance Officer.

Family members who are contacted by an unknown individual or someone whose identity they cannot verify should not give out any personal information or even confirm that they have a family member who is deployed. If anyone receives a call like this, they should report it to their Family Readiness Group representative or the servicemembers' military unit.

## Pass on your BDUs, black boots to Civil Air Patrol cadets

Now that the ABUs and ACUs are filling your closet, what's happening to the BDUs and black boots that you used to wear? Before you start to tear the uniforms up for rags to wash the car, there is a worthy cause that can use them. The New Jersey wing of the Civil Air Patrol is a civilian, non-profit organization and an auxiliary of the U.S. Air Force. There are more than 1,100 members in the N.J. Wing, about half of them are cadets between the ages 12-21 and will wear the BDUs as part of their training.

The CAP program can give cadets a step up into their adult life – the first female pilot on the U.S. Air Force Thunderbirds demonstration team, Maj. Nicole Malachowski, and the first female solo pilot in the Thunderbirds, Maj. Samantha Gliniski Weeks, both got their start in CAP.

Uniform items can be dropped at the CAP N.J. Wing headquarters on McGuire Air Force Base, building 3412 on Neely Road (around the corner from the McGuire Medical Clinic). Duty hours are Monday and Wednesday through Friday 9 a.m. to 6 p.m., and Tuesday noon to 9 p.m. For more information, call (609) 723-8200 or e-mail [hq@njwgc.cap.gov](mailto:hq@njwgc.cap.gov).

For more information about the Civil Air Patrol in New Jersey, visit [www.njwgc.cap.org](http://www.njwgc.cap.org).

## When retiring, check for military service earnings

Here is some information from the Social Security Administration pertaining to military service earnings that may come in handy to those planning on retiring soon. You can find more about this credit at <http://www.ssa.gov/retire2/military.htm>.

Since 1957, if you had military service earnings for active duty, including active duty for training, you paid Social Security taxes on those earnings. Since 1988, inactive duty service in the Armed Forces reserves (such as weekend drills) has also been covered by Social Security.

Under certain circumstances, special extra earnings for your military service from 1957 through 2001 can be credited to your record for Social Security purposes. Special extra earnings credits are NOT given for inactive duty training. These extra earnings credits may help you qualify for Social Security or increase the amount of your Social Security benefit.

If your active military service occurred from 1957-1967, the extra credits will be added to your record when you apply for Social Security benefits. If the time was from 1968-2001, there is no need to do anything for the extra credits; they were automatically added to your record. Time after 2001 receives no special extra earnings.

How much is the credit? For service from 1957-1977, you will be credited with \$300 in

Wounded  
Soldier and  
Family  
Hotline  
1-800-984-  
8523

Phone  
numbers and  
Web sites to  
remember

Directory  
Assistance:

1-602-293-4907

Verizon Super Pages:  
<http://www.superpages.com/>

AT&T:  
<http://www.anywho.com/>

SBC Yellow Pages:  
<http://www.yellowpages.com/>

Telephone and  
contact information  
on state employees  
can be found at  
<http://njdirect.state.nj.us/>

DMAVA  
Emergency  
Hotline:

1-866-232-5798

additional earnings for each calendar quarter in which you received active duty basic pay. For service from 1978-2001, for every \$300 in active duty basic pay, you are credited with \$100 in earnings up to a maximum in of \$1,200 a year. If you enlisted after Sept. 7, 1980, and did not complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings.

### DMAVA Green

How long does it take for things to decompose in the landfill? Here are some thoughts that may make you think twice before throwing something away – try to recycle or reuse first.

- Banana peel – 2-10 days
- Apple core – 2 months
- Cotton rags – 1-5 months
- Paper – 2-5 months
- Rope – 3-14 months
- Orange peels – 6 months
- Wool cap – 1 year
- Wool socks – 1 to 5 years
- Cigarette filters – 1 to 12 years
- Tetrapaks, (plastics composite) milk cartons – 5 years
- Plastic bags – 10-20 years
- Disposable diaper – 10-75 years
- Hard plastic container – 20-30 years
- Leather shoes – 25-40 years
- Rubber soles of shoes or boots – 50-80 years
- Nylon fabric – 30-40 years
- Tin can – 80-100 years
- Plastic 6-pack holder rings – 450 years
- Styrofoam cup – 50-100 years
- Aluminum can – 200 years
- Plastic beverage bottle – 500+ years
- Monofilament line – 600 years
- Glass bottle – 1 million years

Just remember: Mail is recyclable. It's only 'junk' if it ends up in a landfill.

Exchanging 1,000 gas-powered lawn mowers for electric mowers has the potential of reducing volatile organic compound (VOC) emissions by 9.8 tons per year, which is equivalent to removing 230 cars from the highways. - EPA

The average toner cartridge is composed of 40 percent plastic, 40 percent metal and smaller amounts of rubber, paper, foam and toner. It takes one gallon of oil to make a single toner cartridge. An easy way to reduce production is to have your cartridges refilled when they're empty. Some companies now re-manufacture ink cartridges. Of the materials that make up ink cartridges, 97 percent can be reused and recycled. – Earth 911.com

Reduce-Reuse-Recycle!

If you have a green tip or a site to recommend, drop me a line at [Barbara.harbison@njdmava.state.nj.us](mailto:Barbara.harbison@njdmava.state.nj.us).

### Run for the Soldiers April 26

Put on those running shoes and sprint for the finish line on April 26 in Riverdale, N.J. The Family Readiness Group for the 2nd Battalion 113th Infantry and Company F, 250th Brigade Support Battalion, along with the Borough of Riverdale are hosting a 5K Run/Walk to raise funds to maintain a viable support system for the families and to celebrate the Soldier's homecoming in a few months.

Registration will be held at the Riverdale Armory, 107 Newark-Pompton Turnpike, Riverdale, 8-9:30 a.m. on the day of the race. The 500 meter Kid's Race will start at 9:30 a.m. with the 5K Run/Walk starting at 10 a.m. Cost to register is \$25; all runners will receive a runner's bag and free t-shirt. For more information visit [www.homefront5k.com](http://www.homefront5k.com).

ESGR office  
JFHQ  
3650 Saylor's Pond  
Road  
Fort Dix, NJ  
08641  
Hank Pierre, 609-  
562-0156,  
hank.pierre@njdma  
va.state.nj.us  
Tammy  
Cartagena, 609-  
562-0157,  
tammy.l.cartagena  
@us.army.mil  
Fax  
609-562-0158

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## FRG asks for donations for auction

*From the State Family Programs Office*

The Family Readiness Group for the HHC 1-114th, Woodbury, is having a Ticket Auction/Basket Auction on May 17 at 1 p.m. at the Woodbury Armory.

We are seeking items for donations. Please go through your garage/basement/attic/kids rooms (as long as they have moved away) and see if you can find items in good condition that we can use for our auction.

Call Natalie Warner at 609-903-1061 for more information and to donate items.

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## Army Warrant Officer Association wants you

Join the U.S. Army Warrant Officer Association, Fort Dix Doughboy Chapter. The USAWOA is the Warrant Officer's voice in The Military Coalition.

Make your voice heard. AAAA member aviators receive a USAWOA membership discount. WO1's receive their first year membership free.

Contact [nancy.rowbotham@us.army.mil](mailto:nancy.rowbotham@us.army.mil) to obtain a membership application.

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## DMAVA/JFHQ picnic is looking for volunteers

*From the desk of Darlene Laarz, Construction Facilities Management Office*

The DMAVA/JFHQ's picnic is right around the corner. If you are interested in assisting in either cleaning, cooking, food preparation or set up for this year's picnic, contact one of the people listed below and let them know. We have an excellent group of individuals working on this committee and are always looking for volunteers to assist us. Give it a try, the work is fun! At DMAVA Central e-mail Darlene Laarz [Darlene.laarz@njdmava.state.nj.us](mailto:Darlene.laarz@njdmava.state.nj.us) or John Hastings [john.hastings@njdmava.state.nj.us](mailto:john.hastings@njdmava.state.nj.us) or at Fort Dix contact Barbara Alcott [Barbara.alcott@njmcbgu.af.mil](mailto:Barbara.alcott@njmcbgu.af.mil) or Bonnie Gaskell [bonnie.gaskell@njmcbgu.af.mil](mailto:bonnie.gaskell@njmcbgu.af.mil).

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## 104th Engineers Association's anniversary dinner on May 19

The 104th Engineer Association will hold its Anniversary Dinner on May 19 at 6:30 p.m. All former members of the 104th Engineer Battalion, New Jersey Army National Guard, are invited to attend. Contact retired 1st Sgt. Alfred Roberts at [alfred.roberts@us.army.mil](mailto:alfred.roberts@us.army.mil) or 973-776-1364 during duty hours for further information.

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## Annual Essex Troop meeting slated for May 9

The annual Essex Troop meeting is scheduled for May 9 at the West Orange Armory at 4 p.m. On the slate for the meeting is: budget, election of officers and return of troops from Iraq. Refreshments will follow the meeting.

Send all nominations for Troop officers as soon as possible to Essex Troop, attention Nominating Committee, 1315 Pleasant Valley Way, West Orange NJ 07052.

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## Scholarships available for DeVry University

The AMVETS are offering scholarships for DeVry University with a \$1,000 per semester tuition award and a \$9,000 total award. This is open to veterans of all branches of service, Reserve and Guard components. This offer is also extended to immediate family members (spouses, natural and adopted children). This scholarship is applicable for DeVry University and the Keller Graduate School of Management.

Deadlines to submit scholarship applications are June 8 for the July 2 semester and Sept. 28 for the Oct. 26 semester. For more information concerning the application or the application process contact AMVETS toll free at 877-726-8387 or [devryscholarships@amvets.org](mailto:devryscholarships@amvets.org).

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## NJNG museum announces sale of "A Tribute to New Jersey Veterans"

The National Guard Militia Museum of New Jersey announces the publication of "A

## QUOTES

*I know only  
two tunes:  
one of them is  
"Yankee  
Doodle," and  
the other isn't.*

-Ulysses S. Grant

*Whatever is  
begun in  
anger ends in  
shame.*

- Benjamin  
Franklin

*The feeling of  
sleepiness  
when you are  
not in bed,  
and can't get  
there, is the  
meanest  
feeling in the  
world.*

- Edgar Watson  
Howe

*I regret often  
that I have  
spoken; never  
that I have  
been silent.*

- Syrus

*He who brings  
is welcome.*

- German proverb

*Tribute to New Jersey Veterans.*" This beautiful 128 page, historical hard-cover book will be available on July 4, 2009, and includes numerous unpublished photos from the museum's collections, the N.J. National Guard, and personal collections that chronicle the men and women of New Jersey who have protected democracy since the inception of our great country right up to today's conflicts. With photos from over the past 150 years as well as illustrations of the country's early history, this book captures New Jersey's men and women's contributions since the beginning. It is a deserving tribute dedicated to all who have served and sacrificed so much for our country and shows how the state has honored and supported our veterans in the past, and will encourage its citizens to continue their support for our military.

Part of the proceeds from the sale of this book will benefit the museum. If you have any questions, please contact the museum curator, retired Col. Donald Kale, at 609-530-6802.

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### Martin lectures on book at Vietnam Center, May 2

On May 2, at 1 p.m., the New Jersey Vietnam Veterans' Memorial Foundation will host a lecture by New Jersey Vietnam Veteran Dave Martin about his book, *Crazy Asian War*. This program will be held at the Vietnam Era Educational Center in Holmdel, N.J.

Lecture attendees are asked to RSVP to (732) 335-0033.

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### Reunion briefing schedule announced for family members

From the desk of Marie Durling, Family Programs Specialist

We know it is early to mention reunion briefs but we wanted to get the dates and locations out now so you can make plans to attend the one most convenient for you. All briefs are the same – they are not unit specific. Attend the one that is most convenient for you.

Soldier & Family Reunion Brief Schedule

Date	Armory	Time
April 27, 2009	Woodbridge	6:30 p.m.
May 11, 2009	Mount Holly	6:30 p.m.
<b>May 13, 2009</b>	<b>Somerset</b>	<b>6:30 p.m. ** Date change</b>
May 16, 2009	Woodbury	9:30 a.m.
May 21, 2009	Teaneck	6:30 p.m.

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### DMVA Veterans Outreach Campaign continues

The DMVA Veterans Outreach Campaign continues with kiosk displays at selected malls throughout New Jersey. The schedule is as follows:

May 7**	New Jersey Vietnam Veterans Memorial
May 19*, 20, 21	Hamilton Mall
June	Wildwood Convention Center-see below
July 28*, 29, 30	Ocean County Mall
August 5	First Energy Park, home of the Lakewood Blue Claws, 6-10 p.m.

Wildwood Convention Center schedule is: (outreach only, no medal ceremonies)

- ❖ Elks State Convention – June 4-5
- ❖ American Legion State Convention – June 10-12
- ❖ VFW State Convention – June 17-19

\*Medal ceremonies begin at 10:30 a.m. on these dates. The kiosk will be open from 10 a.m. to 8 p.m.

\*\*Medal Ceremony only; begins at 11 a.m.

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### No handbooks available for NJDIRECT

## State Family Programs

101 Eggert Crossing Road  
Lawrenceville

Toll-free number  
888-859-0352  
Family Assistance  
609-530-6884  
Teen Youth Group  
609-530-6836  
Fax  
609-530-6871

## Call a Chaplain

24/7

609-694-0635  
609-752-4355

(Sgt. 1<sup>st</sup> Class J.C. Prather-JFHQ Senior Chaplain's Assistant)

Inquiries about NEW handbooks and directories for NJDIRECT has prompted this reply from Pensions and Benefits:

*"Unfortunately, we do not have NJ Direct Handbooks to give to members and will not be receiving a supply. Members may visit the NJ Direct website [www.horizonblue.com/shbp](http://www.horizonblue.com/shbp). Members without computers are encouraged to use their local library or a relative's computer or call the plan directly".*

You may also look up benefit information and visit the Unified Provider Directory on the Pensions and Benefits website under State Health Benefits Program.

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### Order a complimentary Blue Star Flag to show your family's service

*From the desk of retired Command Sgt. Maj. Mike Hughes, Family Assistance Specialist*

The Blue Star Flag first appeared in 1917, when Capt. Robert L. Queissner, who had two sons serving on the front line, designed it as a tribute to their dedication and service. He proudly displayed this flag in the front window of his home and the flag quickly became the unofficial symbol of a child in the service. Also known as a Service Flag, the blue star stands for hope and pride. Order a complimentary Blue Star Flag to honor your loved ones in the service by visiting: [www.grantham.edu/promo/freebluestar.php](http://www.grantham.edu/promo/freebluestar.php).

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### Help available to students studying for SAT/ACT

In cooperation with the Department of Defense, eKnowledge Corporation, a leading supplier of interactive test preparation products for college entrance exams, along with a group of NFL players, have donated more than \$16 million worth of multimedia SAT/ACT Test Preparation products to service members and their families worldwide.

Now in its fourth year, the eKnowledge/NFL player sponsorship effort has shipped more than 90,000 free SAT/ACT test preparation programs, valued at \$200, to military servicemembers and their families.

The eKnowledge SAT and ACT test prep programs come in either a single DVD or two CD-ROM set that include more than 11 hours of high quality video training/instruction with up to 40 hours of student interactive learning participation. The SAT and ACT test prep programs can be used as a stand-alone instruction tool to prepare thoroughly for the SAT and ACT, or as a supplement to other SAT and ACT preparation materials. Each student can select the areas where they need additional or special training/instruction, and can then study at their own pace using the 120 video lessons which comprise the SAT and Act test prep programs. The program also provides the student with feedback on their learning progress, test readiness and more.

Those military families interested in receiving free eKnowledge products under this sponsorship can complete an online request form at <http://eknowledge.com/military> or visit the Department of Defense <http://militaryhomefront.dod.mil> Web site for more details. Copies can also be requested by calling 951-256-4076 or via e-mail at [support@eknowledge.com](mailto:support@eknowledge.com).

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### Military Salute Project releases flag manual

The Military Salute Project has released the "United States Flag Manual," a 45-page comprehensive summary of the history of the American Flag and the regulations and guidelines for its display and use.

Three free online viewing or download options are available...

- Adobe PDF format for printing on one side of a page
- Microsoft Word format for printing on one side of a page
- Microsoft Word format for printing as a book on both sides of mirrored pages

For more information, please visit our web page at <http://home.att.net/~militarysalute3/>.

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### Use your mouse to find all sorts of things on DMAVA Web site

Have you taken the time to visit [www.nj.gov/military](http://www.nj.gov/military) lately?

You can find job announcements, publications, forms, information for families, information for veterans and information on both the New Jersey Army and Air Guard.

Get your VA  
benefits as a  
Direct Deposit  
into your  
checking or  
savings account

– call

800-333-1795

or visit

[www.GoDirect.org](http://www.GoDirect.org)

2009

U. S.  
Army  
Year of  
the NCO

<http://www4.army.mil/yearofthenco/home.php>

With a simple click of a mouse button, you can check out the most recent issues of DMAVA Highlights, Guardlife and Veterans Journal. Past issues are also archived on the Web site.

With another click, you can find blank DMAVA forms, TAG memorandums and policy letters and a variety of publications.

Another click gets you to the area where you can discover information on our three Veterans homes, the Doyle cemetery, the three war memorials we oversee, Veterans Haven, the medals we present to New Jersey combat veterans and more.

Two more clicks let you see all the benefits of joining the New Jersey Army and Air National Guard.

Click! Click! Click! You can find the pages on Family Support; Youth ChalleNGe; job announcements for state, federal, active Guard and Reserve; apply for a N.J. National Guard fishing license; look up the location of your local Veterans Service Office and so much more.

Take the time to visit the Web site that takes you around the New Jersey National Guard and Department of Military and Veterans Affairs; you will discover an abundance of information and assistance.

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### Pension loan applications to be submitted through MBOS

*From the desk of Lisa Dandrea, Human Resources, Personnel Assistant*

NOTICE from the Division of Pensions and Benefits:

**Effective Nov. 1, 2008**, an eligible member who wishes to borrow against their pension account, **MUST** submit the loan request through the Pension Loan Application accessible through a personal account with the Member Benefits Online System (MBOS). Please note the following changes:

- ❖ The *Loan Application* will no longer be available as a printed form or through the Division's Web site.
- ❖ Paper *Loan Applications* that are received by mail as of Nov. 1, 2008, will be returned to members with instructions on submitting the loan request through MBOS.
- ❖ The loan fax number, which has been phased out of use since the introduction of loans through MBOS, will be completely disabled.
- ❖ Limited access to a computer or a member's reluctance to use MBOS **will not** be considered sufficient circumstances to allow manual loan processing.

Employees who are already registered MBOS users currently have access to the online loan application through their MBOS account.

Employees who are new to MBOS can access MBOS after they register with both the *MyNewJersey* Web site *and* MBOS. Registration is free; however, the registration process requires several steps and new users should carefully follow the MBOS registration instructions. Visit <http://www.state.nj.us/treasury/pensions/mbosregister.htm> for a complete list of instructions. If, after following the MBOS Registration Instructions, you still need assistance registering for or using MBOS, please contact the MBOS Help Desk at (609) 777-0534 or send an e-mail with the subject line "MBOS E-mail" to: [pensions.nj@treas.state.nj.us](mailto:pensions.nj@treas.state.nj.us)