

Southern Flyer

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Money matters -- Thrift savings plan, GTC program news

Staff Sgt. Clairmont J. Barnes
908th FM accounting technician

The Thrift Savings Plan is a tax deferred retirement savings and investment plan that is the government version of the civilian 401(k) retirement plan. It is available to members of the uniformed services as well as government employees covered by FERS and CSRS. Participation in Thrift Savings Plan is optional and does not affect retirement pay. However, TSP is an additional tool for members to save money for retirement.

TSP allows reserve members to contribute up to 100 percent of their basic military, incentive, and special pay and/or bonuses toward their retirement savings (members must contribute a portion of basic pay to be enrolled in the program). However, the total annual contributions cannot exceed the Internal Revenue Code limit which changes annually. The limit for 2008 is \$15,500.

Money paid into the TSP program is deducted before federal, state, and local taxes are taken, which reduces the member's taxable income for the tax year the money is contributed. The funds contributed are not taxed on capital gains, dividends, or interest until they are withdrawn, typically during retirement. Since money invested in TSP is intended to be withdrawn upon age-based retirement, penalties may be assessed for early withdrawal.

The TSP website www.tsp.gov provides information to

assist members on how to enroll, allocate funds, change monthly payment amounts, initiate interfund transfers, view historical fund data, review contribution statements, and provides other TSP related features.

Enrolling in TSP or making changes is simple. Members must complete the form TSP-U-1 online (<http://www.tsp.gov/uniserv/forms/tsp-u-1.pdf>) or pick up a form outside the front door of the 908th AW Reserve Pay Office, fill it out and turn it in.

Five investment funds are available through the TSP: Government Securities Investment (G) Fund, Fixed Income Index Investment (F) Fund, Common Stock Index Investment (C) Fund, Small Capitalization Stock Index Investment (S) Fund, and International Stock Index Investment (I) Fund.

The TSP website can provide more information about this valuable retirement benefit.

In other financial news, Bank of America's contract to administer the government travel card program expires in September. Citibank is the new financial institution taking over the GTC contract and will begin sending new cards to authorized GTC participants in August. Members can expect to receive their new cards anytime during the months of August and September. Currently, there are no other known changes that will affect individual cardholders. The finance office will notify all commanders and first sergeants as soon as more details become available.

'Spiritual' will just as important as estate planning

By Chaplain (Capt.) David Dersch
908th AW Chaplain's Office

In the past two months, two nationally known journalists passed away: Tim Russert of "Meet the Press" fame, and Tony Snow, a former White House Press Secretary and newspaper/radio/television personality.

Russert was 58 and died of a heart attack. Snow was 53 and had spent three years battling colon cancer, the same disease that took his mother when he was 17 years old. Each of them left behind a loving family, grieving and shocked colleagues, and a legacy of integrity, service, and excellence in their profession.

When someone famous dies in the prime of his or her life or at the peak of his or her career, whether suddenly, as in the case of Russert, or like Snow, after a prolonged illness, everyone takes note. It's as if our own personal security is threatened a little bit. After all, if the rich and famous, those who are at the top of their game, succumb to the grim reaper, what chance do we normal folks have? We are forced to recognize the undeniable

truth that death is no respecter of persons. Moreover, who's to say that my number might not be the next one called?

I'm not trying to be morbid, but realistic. We don't know how much time we have left on this earth. And because we don't know, it's all the more important that we prepare for the inevitable. Before we deploy, one of our checklist items is to prepare a will in case we don't make it back. This is just good planning. Having your "spiritual" will in order is as vital as having an estate plan.

As chaplains, we are spiritual estate planning SMEs—Subject Matter Experts! We take great joy in helping you prepare for the eternal future. One of the characteristics that was repeatedly mentioned about Tony Snow, as he was fighting a deadly disease, was his optimistic outlook on life supported by his personal faith. As Tony said shortly after his cancer re-occurred, "God hasn't promised us tomorrow, but he has promised us eternity." Stop by the chaplain's office, or catch us as you see us around the wing, and let us help you build your faith—for eternity!



Photo by Lt. Col. Jerry Lobb

Col. Brett J. Clark – Commander, 908th Airlift Wing

Lt. Col. Jerry W. Lobb – Chief, Public Affairs

Jeffery Melvin – Deputy Chief/Editor

Staff Sgt. Jay Ponder – Public Affairs Specialist

Cover photo:

Tech. Sgt. Richard Howard, SFS, is greeted at the Montgomery airport by his family July 12. Sergeant Howard and three others were the first of 45 or so security forces members to return from a six-month deployment supporting Operation Iraqi Freedom. See additional photo on Page 9.

Southern Flyer

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Healthy Airmen

Too much sun can be harmful, know, use, sunscreens

By Lt. Col. Carol Anders
Nurse practitioner, 908th Aeromedical Staging
Squadron

We are in the midst of summer and all those outdoor summer fun activities. Too much sun; however, can be harmful as well as painful.

Since much attention is given these days to sunscreens, let's answer a few questions you might have about them. Why use them? What does the SPF factor mean? Which are safe? Which one is the best?

Why use them? Sunlight is composed of two types of ultraviolet light—UVB rays that cause the “sun-burn” and UVA rays that tan the skin. When exposed to the ultraviolet rays of the sun the unprotected skin undergoes changes that cause actual burns (first degree and second degree), premature aging, immune system problems and skin cancer.

While we need sunlight to replenish our vitamin D levels, the best time to do this replenishing is before 10 a.m. and after 4 p.m. Blonde-haired and red-haired people are particularly susceptible. Precancerous keratotic (horn-like) lesions are frequent and disturbing consequences of many years of overexposure. The occurrence of squamous (scaly) and basal cell carcinoma of the skin in fair, white-skinned persons is directly related to the amount of yearly sunlight to which the unprotected skin has been exposed. Such lesions are especially common in those who were exposed as children and teenagers, sportsmen, farmers, ranchers, sailors, and sun-worshippers. Malignant melanomas are on the increase with the increase in sun exposure.

What does the SPF factor mean? The initials stand for sun protective factor. The sun protective factor is only for protection against UVB rays and not UVA rays—which penetrate the skin more deeply and can cause skin cancer and wrinkles.

The numbers give you some idea as to how long you can stay in the sun without burning. For example if you get a sun burn on unprotected skin in 10 minutes and you apply a liberal dose with a SPF of 15, you should be able to stay in the sun without burning for 150 minutes. Times will vary with swimming and the amount of perspiration as these reduce the effectiveness of

When exposed to the ultraviolet rays of the sun the unprotected skin undergoes changes that cause actual burns (first degree and second degree), premature aging, immune system problems and skin cancer.

the sunscreen. Yes, even those products that state they are water-resistant need to be reapplied often. Also, do not skimp on the amount of sunscreen used. Sunscreens with SPF higher than 15 are better for those with fair-skin, those living at high altitudes, working or playing outdoors for longer periods of time or perspire heavily.

Which sunscreens are safe? All sunscreens with the same SPF factor should protect equally as well though individual users may say one works better than another does. This may be because of the skin's reaction to the individual additives that each product uses to provide the protection. Your doctor can advise you on which ingredients are most suited for your type of skin, especially if you might be allergic or sensitive to certain ingredients such as PABA.

Because some people experience allergic reactions to various sunscreen ingredients, it is a good idea to test the product first by applying a small amount of it to a limited area of your skin first. Remember that the protection in SPF is for UVB rays and not UVA unless specifically listed. Some of the newer products on the market are formulated to provide protection for both Ultraviolet rays. Examples of this are the Helioplex combinations. Read the labels of the various brands and exclude those that have items you know you are allergic to. For children, talk to your pediatrician about the best ingredients for use in sunscreen, as some are age specific. You may want to consider sun protec-

tive clothing and hats that do not involve applying lotions to the skin.

Which sunscreen is the best? This is an age-old question. Because we all have different types of skin, are of various ethnic groups, with varying length of sun exposure history and respond differently to chemicals there is no one answer to this question. According to the Environmental Working Group's second annual report on sunscreens four out of five name brand sunscreens offer inadequate protection. This study was launched to fill a gap in federal quality and safety standards for sun protection products. There are over 900 brand-name sunscreens on the market, EWG researchers concluded that 7 percent of the products with an SPF rating of 30 or higher did not protect against UVA rays. Only 15 percent of the sunscreens met the group's criteria for safety and effectiveness by providing broad-spectrum sun protection against both UVA and UVB radiation, remaining stable in sunlight and containing only safe active ingredients.

While the EWG's results have met with much comment from the public and dermatologists, it does bring to light the fact that we need to be aware of the content of the sunscreens we use. There are four warnings to be aware of (1) avoid oxybenzone or benzophenone-3 as it can be absorbed through the skin causing allergies and hormonal problems; (2) avoid spray and powder sunscreens due to the added risk of inhaling sunscreen products; (3) sunscreens with fragrance added can increase allergies and (4) sunscreen with added bug repellent can expose you to too much pesticide because of the amount used and the frequency of application.

Protective clothing is not only recommended for children but adults as well. Many products are now available with UV protection. According to the American Academy of Dermatology (AAD), people should choose a “broad-spectrum” sunscreen as part of an overall sun protection program. The FDA is currently addressing requirements for UVA coverage in sunscreens and considering labeling changes to help the public make knowledgeable decisions about protecting themselves from the dangers of the sun and the AAD is awaiting their ruling.

Desert duty suits deployed 908ers

By Jeff Melvin
908th AW Public Affairs

Feedback from the desert reveals that the 20 or so 908th AW members currently deployed to Joint Base Balad, Iraq, are both happy and productive.

The 908th group, comprised primarily of medical and services personnel, is about at the halfway point of a 120-day rotation.

"Word from those deployed is that they find the work rewarding. 'It's what we train for, they say,'" said Lt. Col. Carol Anders, 908th Aeromedical Staging Squadron nurse practitioner, commenting on feedback home station medical personnel are receiving from their deployed squadron mates.

"Opportunities for personal and professional growth abound, all are safe and looking forward to seeing everyone back at Maxwell real soon and they have molded together as a group offering support for one another," Colonel Anders continued.

The Maxwell medics are working in various areas (supply, ICU, nursing administration, contingency aeromedical staging facility (CASF) or as civilian/military liaisons.

Although they're on different shifts, they come together for group activities on their off times, the colonel said. "Hours of training before going have paid off in allowing them to hit the ground running and being experts in their fields. They have moved patients, written OI's, established physical training programs, and provided leadership."

Senior Master Sgt. Mark Lanton, superintendent of the 332nd Expeditionary

Aeromedical Squadron/CASF, is one of the 908th group making his mark. During a prior stint as a soldier, Sergeant Lanton was a five-time U.S. Army Europe and three-time Armed Forces boxing champion and he has fought several times on HBO, ESPN (Friday Night Fights) and USA (Tuesday Night Fights) as a member of .boxing great Roy Jones Jr.'s camp. He's putting his boxing skills to use conducting boxing classes as a Fit to Fight initiative while deployed.

"We're all doing great. My job is very busy and challenging, but I enjoy it," Sergeant Lanton said.

Along with contributing to the well-being of the Joint Base Balad populace, the 908th AW services contingent, also took part in a little history making becoming part of the first expeditionary force support squadron at Balad. The 332nd Expeditionary Manpower and Personnel Support for Contingency Operations agencies and Services Squadron officially merged to form the 332nd Expeditionary Force Support Squadron June 23.

The merger will streamline processes, maximize customer service and decrease costs as PERSCO, manpower and services function will now fall under one umbrella organization.



908th ASTS Senior Master Sgt. Mark Lanton gives boxing lessons to Joint Base Balad gym patrons during one of the weekly Fit to Fight classes he conducts while deployed.



Above, Tech. Sgt. Willie Dickerson and Staff Sgt. Willie Johnson, 908th Services Flight, dispense recreation equipment to Joint Base Balad patrons. Right, deployed med tech Senior Airman Guanita Knight, 908th ASTS, receives a certificate recognizing her as "Tuskegee Airman of the week" from Col. Leon Kundrotas. Colonel Kundrotas is commander of the 332nd Expeditionary Medical Group, Joint Base Balad, Iraq.





Deployed 908th ASTS members pose for a group photo at Joint Base Balad, Iraq.



Staff Sgt. Monica Lorenzo, 908th SVF, receives a coin recognizing her exemplary performance while deployed from Lt. Gen. Gary North. General North is the air component commander for U.S. Central Command.



Deployed 908th SVF members pose for a group photo at Joint Base Balad, Iraq.

Courtesy photos

Squad secures first base softball title

The 908th AW intramural softball team captured its first Maxwell-Gunter AFB championship title July 15, cruising to a 15-3 win vs. DISA. The title-clinching blow out followed a dramatic 17-16 do or die win July 10 in which the 908th softballers blew a large early lead and had to rally in the final inning to seal a win in a driving rainstorm.

"This is sweet," said coach Jim Melton as he squeezed the title plaque after the game. He attributed the team's success to teamwork and camaraderie. "We played hard and tried to have fun. Someone stepped up whenever we needed a big play."



Left centerfielder Sammy Gipson raps a two-run double in the 908th AW softball team's 17-16 playoff win against DISA Jul. 10.



Shortstop Daryl Thornton slides into second trying to avoid an out during the championship final.



Second baseman Craig Sims heads for third during the 908th AW softball team's 17-16 playoff win vs. DISA.



Third baseman Robert Shufford makes a play on the field.



Softball players flash the No. 1 signal after their 15-3 title win vs. DISA July 15. Men (ass't coach), Todd Benge, Joshua Civelli, Michael Eubanks, Sammy Gipson, Teresa Phillips, Wesley Prater, Craig Sims, Joe Stone, Jamie Womack (all of 908th MXS), Colby Leathers and Mark Naglic, MPF; Tim Oliver, SFS; Robert Shufford, ASTS; and



Robert 'Bear' Shufford gets ready to throw the ball.



Leftfielder Jamie Womack makes a throw to keep a runner from advancing in the 17-16 win vs. DISA.



Centerfielder Chris Austin urges the crowd to cheer during the 908th AW's 15-3 championship rout.



Members of the squad are: James Melton (coach), Mark Williams, Lapcheske, Joe King, William Mayfield, Danielle Owens, Lee, Chris Austin and Harless Bassett, AMXS; Bill Moore, MOF; and family members Fred Boyd and Daryl Thornton,



Photos by Jeff Melvin

Coach Jim Melton follows through on a promise and gets his head shaved to celebrate the 908th softball team's first base title.

Wing snapshots

Maj. Ron Baumgardner, 357th AS, and Senior Master Sgt. Kymberly Corkum, 908th MOF, are all smiles as they settle in to a unit C-130 bound for Muniz Air National Guard Base, San Juan, Puerto Rico, July 12 to support Coronet Oak operations. Coronet Oak is an all Reserve and Guard operation, providing airlift support in Central and South America. 908th AW aircrew, maintenance and support personnel normally participate in two to three Coronet Oak rotations each year.



Photo by Jeff Melvin

42nd Air Base Wing Chaplain (1st Lt.) Kennie Neal comments during the host base chaplain's office sponsored Airmen to Airmen Retreat elicit smiles from 908th AW members Airman Melissa Hamilton (foreground), Airman 1st Class Chametaya McMillian (background) and Senior Airman Cortney Tremer. Airman to Airman is a two day course focused on teaching Airman how to develop and better implement ev-

eryday problem solving skills and apply them to life. Topics covered include personality differences, family of origin, communication skills, handling anger and stress, respect, substance abuse, depression and suicide, love and relationships, the power of expectations, commitment and marriage, and goal setting for success.

Feature



Photo by Lt. Col. Jerry Lobb



Photo by Lt. Col. Jerry Lobb

Master Sgt. Bradley Counce, SFS, is greeted at the Montgomery airport July 12 by his family. Counce and three others were the first of 45 or so security forces members to return from a six-month deployment supporting Operation Iraqi Freedom. The remaining security forces members will return in early to mid-August. While deployed, they are providing security for Kirkuk Regional Air Base, Iraq.



Photo by Staff Sgt. Jay Ponder

Staff Sgts. Eva Appiah, left, and Kanika Blackmon, LRS, take advantage of the gym's early opening hours and start their Sunday July UTA day with a vigorous workout.

Shorten your path to a college degree!

In our continuous efforts to provide outstanding Customer Service, the 908th Airlift Wing Education and Training office is pleased to offer DANTES/CLEP Testing on Saturday evenings of each UTA from 5:30 to 7 p.m. starting Aug. 2.

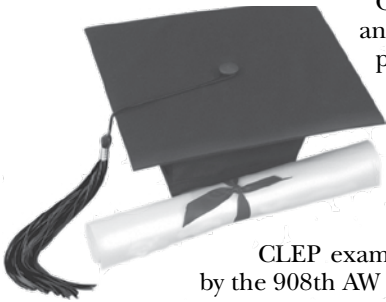
Seating is limited to 15 students; however exam titles are also limited. To reserve an exam and a seat please e-mail your requests to Senior Airman Aaron Knight. If you have any questions or require additional information, please give us a call at 953-6771/6678.

Let CLEP help you forge ahead on your path to a college degree. You can receive credit for what you already know by earning qualifying scores on any one or more of 34 CLEP examinations. More than 2,900 colleges and universities in the United States will recognize your comprehensive subject knowledge acquired.

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Open the road to your future and use CLEP to demonstrate your proficiency in introductory college-level subjects and advance to more challenging classes. Check your college's CLEP policy, you may find the odds are you can earn at least 30 college credits with satisfactory scores on the

CLEP examinations. (Information provided by the 908th AW Education and Training Office)



Subject Examinations

Business

Information Systems and Computer Applications
Introductory Business Law
Principles of Accounting
Principles of Management
Principles of Marketing

Composition and Literature

American Literature
Analyzing and Interpreting Literature
English Literature
Freshman College Composition

Foreign Languages

College-Level French Language
College-Level German Language
College-Level Spanish Language

History and Social Sciences

American Government
History of the United States I: Early Colonizations to 1877
History of the United States II: 1865 to the Present
Human Growth and Development
Introduction to Educational Psychology
Introductory Psychology
Introductory Sociology
Principles of Macroeconomics
Principles of Microeconomics
Western Civilization I: Ancient Near East to 1648
Western Civilization II: 1648 to the Present

Science and Mathematics

Calculus with Elementary Functions
College Algebra
College Algebra—Trigonometry
General Biology
General Chemistry
Trigonometry

General Examinations

College Mathematics
English Composition
Humanities
Natural Sciences
Social Sciences and History

Be smart, do your part, vote

The General Election will be held Nov. 4, 2008. 908th AW members should contact the wing voting monitor, Senior Master Sgt. Martha Roy, if they have questions about absentee voting. Here is what you need to know if you will be away from home due to military duty during November.

Basic Absentee Voting Process

- Step 1 – Citizen completes and mails the Federal Post Card Application Form (SF-76), Registration and Absentee Ballot Request Form.
- Step 2 – Local Election Official approves Registration request or requests further information
- Step 3 – Local election official mails absentee ballot*
(*To receive an absentee ballot in a timely manner, it is imperative for citizens to keep their local election official informed of address changes.)

- Step 4 – Citizen votes and mails the absentee ballot to the local election official in time to meet state deadlines.



Take Note

Biscuits salute military

Right, a couple of lucky fans pose for a photo opportunity with 908th AW recruiting mascots Eddie the Eagle and Airman Andy during the Montgomery Biscuits baseball team Military Appreciation Night at Montgomery's Riverwalk Stadium June 21. The Air National Guard's 187th Fighter Wing from Dannelly Field provided a two-ship fly-over. At the conclusion of the game, all branches of the military were recognized when each service's song was played. The grand finale was a fireworks show.

Promotions

Congratulations to the following people promoted to the grades indicated:

....to Senior Master Sgt.
Michael McGill, MXG
Ronald Moncrief, MXG

....to Master Sgt.
James Chaney, AES
Dwayne Gore, AES
Dimitri Jefferies, MSS

....to Tech. Sgt.
Dwayne Guice, MXS
Frederick Koehl, 25th APS
Benjamin Parnell III, 25th APS
Gregory Williams, 357th AS

....to Staff Sgt.
Gregory Bouie, SFS
Abigail Foxx, ASTS
Anthony Haslip, MXS
Kiel Hughes, MXS
Matthew Johnson, SFS
Kimberly Price, AES
Angela Roland, SFS
Timothy Smith, MXS

....to Senior Airman
Debra Bates, SVF
Joel May, MXS
Tyrone Lewis, ASTS

....to Airman 1st Class
Justin Bryson, MXS
Anthony Knizel, SFS
Ronaldo McConico, OSF
Nathan McCrary, 25th APS
Cornaid Rice, MXS
Tyrez Turner, 25th APS

....to Airman
Travion Spell, 25th APS



Photo by Donna Burnett

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