

# Soldiers for Life – Tri-City Military Retirees

## Heidelberg-Mannheim-Karlsruhe Newsletter

November 2024

**Thank you for your service to the United States of America!**

### Welcome

The month of November includes two days with special significance for the Uniformed Services as well as all Americans. I refer to Veterans Day and Thanksgiving Day.

Veterans Day will occur on Monday, 11 November 2024. Veterans Day is primarily intended to thank living Veterans for their service, to recognize that their contribution to our national security is valued and to underscore the fact that all who have served – not just those who died – made sacrifices and did their duty.

Veterans Day was originally known as Armistice Day to mark the end of World War I, which ended on November 11, 1918. The day was later renamed Veterans Day to express honor and respect for all Veterans, regardless of their branch of service or time in the war.

The focus of the various events is traditionally on war Veterans who are still alive. During a moment of silence at 11 a.m., the country remembers its fallen soldiers. The minute's silence is also directed at all military personnel who are currently deployed.

At 11 a.m., on Veterans Day, use that minute to reflect on your own service to our great Republic, the service of comrades-in-arms alive and fallen and lastly on all Veterans who are still serving, many of whom are in harm's way.

Thanksgiving Day commemorates the first Thanksgiving at Plymouth, Massachusetts. This year Thanksgiving Day will be celebrated on 28 November. Although prayers and thanks were probably offered at the 1621 harvest gathering,

the first recorded religious Thanksgiving Day in Plymouth happened two years later in 1623.

### In Flanders Fields

This poem was written by a Canadian Doctor, Lieutenant Colonel John Alexander McCrae, in 1915. On 2 May 1915, McCrae lost his best friend and former student, Lieutenant Alexis Helmer, just 22 years old, by shrapnel during an attack on their position.

The day after Helmer's funeral, McCrae was looking at the poppies blowing in the wind and was inspired to write the poem.

After he wrote it, McCrae threw it away. However, it is believed that Lieutenant Colonel Edward Morrison found the poem that was later published on 8 December 1915 in the British satire magazine, Punch.

*In Flanders fields the poppies blow  
Between the crosses, row on row,  
That mark our place; and in the sky  
The larks, still bravely singing, fly  
Scarce heard amid the guns below.*

*We are the dead. Short days ago  
We lived, felt dawn, saw sunset glow,  
Loved, and were loved, and now we lie  
In Flanders fields.*

*Take up our quarrel with the foe:  
To you from failing hands we throw  
The torch; be yours to hold it high.  
If ye break faith with us who die  
We shall not sleep, though poppies grow  
In Flanders fields.*

## Institutional Knowledge

Every organization, large or small, military or civilian, has a certain degree of institutional knowledge – a mix of experienced personnel and archived information. This institutional knowledge provides the basis for day-to-day operations. New ground must, however, also be plowed in the face of challenging situations that need to be mastered.

Within the family unit, there is institutional knowledge about many aspects of family life. Institutional knowledge suffers when personnel within an organization leave or die. This is how it is within the family unit. Therefore, it is important to archive, as much as possible, of the personal institutional knowledge.

Most families set up a last will and testament so that the surviving partner is the personal representative or executor of the estate. This is all well and good until the executor enters the execution mode and is faced with challenges that are truly insurmountable due to the lack of personal institutional knowledge.

I know it is not easy for many people to sit down and write various instructions - how to do this and that - to be followed in the execution mode.

Think about the anguish and panic that will be experienced by a widow in her 80s who has to execute a will. Take it a step further and think about the son or daughter, who has to step in and assist the mother or in some cases the elderly father with execution of the mother's will.

Archiving personal institutional knowledge is truly a family affair. The parents and the children must sit together and chronicle what has to be done to include how to find either the papers in a file and the digital files on the computer.

Based on personal experience helping others, I cannot overemphasize the need to archive personal institutional knowledge.

## Selling Real Estate and Land in Germany

All real estate (homes, businesses, etc.) and pieces of land are registered at the Grundbuchamt (German Registrar of Deeds). These offices are part of the German court system. Some years ago, the registry of deeds was under the various communities. Based on a change in the law covering registering of deeds, the responsibility was taken from the communities and transferred to the court system. Accordingly, various registrars at particular courts cover a group of communities.

To sell real estate or pieces of land requires the services of a Notar (notary). This individual is employed by a Kanzlei (law firm) and is responsible for searching the deed and preparing the Kaufvertrag (sales contract).

Many people who want to sell or buy use a real estate agent. These real estate agents are paid by both the seller and the buyer. The real estate agents fee is a percentage of the sale price. The percentage is negotiable.

It is also possible to buy or sell real estate privately to avoid the real estate agent fees. Generally, the seller contacts the Notar and provides the details for the Kaufvertrag. However, only the buyer must pay the Notar costs.

As the executor of an estate, I am selling land privately and using a real estate agent to sell a condominium.

### Next Tri-City Retiree Luncheon

A Tri-City Retiree luncheon is planned for 1200 hours, Saturday, 14 December 2024 at the Restaurant Makedonia, Pleikartsförster Straße 130, Heidelberg-Kirchheim. All Retirees, widowed spouses of Retirees, family members and their guests are invited to attend.

To help us better plan the luncheon, please call or email your reservations to LTC (R) Lawrence Applebaum, 06224-52741 (Email: [L-M.Applebaum@t-online.de](mailto:L-M.Applebaum@t-online.de)) by Wednesday, 11 December 2024.

## **Reporting the Death of a SBP Annuitant on line**

It is now possible to report the death of a Survivor Benefit Plan annuitant to the Defense Finance and Accounting Service on line.

To report the annuitant's death on line use this link:

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=23145>

Make an effort to report the death as soon as possible.

If you are an annuitant, share this information with the person who will be responsible for the various reports that are required after your death.

## **Retired in Germany**

The readership of this newsletter, with some exceptions, includes retired members of the armed services, surviving spouses of retirees and the family members.

Each Retiree who opted to stay in Germany after retiring from active duty did so for myriad reasons. Probably 99% of the Retirees had wives with German roots. As nice as life can be in some other country, the German wives have a very strong attachment to the country where they grew up.

Looking at the extent of the Retiree population in Germany, the thousands of former members of the armed forces that retired here constitute a significant demographic.

Those of us who have lived here for many years as Retirees have gained a wealth of experience that focuses on life in a foreign country.

There were many things to master, the most significant being the legal system as it applies to estate planning and last will and testament execution.

## **Retired in Germany (cont.)**

Most last wills and testaments drawn by a Notar (notary) are relatively simple and straight-forward. It's best to appoint an executor of the will. The executor can also be your trusted agent, who already has a power of attorney from you that stays in effect after your death.

The executor takes the will to the German probate court (Nachlassgericht) for processing and approval.

As mentioned above, the last will and testament should be simple. If there are specific actions that you want done, you should prepare a list of actions that you want the executor to accomplish. For example, there may be some personal items that should be distributed to various family members such as photo albums, framed pictures and certificates, etc.

## **Cost for a Will and Power of Attorney**

On 1 August 2013, the Gerichts- und Notarkostengesetz (Court and Notary Cost Law) took effect. This law set the costs for legal actions within the court system and for the notaries. Therefore, when you obtain a will or a power of attorney from a notary, you will pay a fee that is based on your active net worth. The notary will ask you to state your net worth.

The Court and Notary Cost Law includes tables that are used to determine the standard cost for the various documents you need to obtain.

## **MHS Genesis Patient Portal Update**

When you have an appointment at a military treatment facility and the doctor writes a report, this report is uploaded to the Patient Portal where you can read and download it.

Log in to the Patient Portal. Under Health Record click on Clinical Notes and Documents. Here you will find the report of your visits with your doctor(s).

## **Annual Retiree Appreciation Day (RAD)**

The annual Kaiserslautern Military Community RAD occurred on Monday, 21 October 2024, at the Ramstein Air Base Officers Club. The event was co-sponsored by the USAG Rheinland-Pfalz and the US Air Force 86<sup>th</sup> Airlift Wing. The Defense Finance and Accounting Service and the Federal Benefits Unit had separate private rooms for personal interviews and the exchange of information.

Every year, at the end of the RAD, Erik Thomsen, our post-retirement services officer, tells us that it will be even better next year. He's right – each year it does get better.

There were many high points, but there is one that really stood out - The POW/MIA Missing Man Table ceremony. It is a dignified and solemn moment.

The ceremony was performed by members of the Air Force Junior Reserve Officer Training Corps from Ramstein High School.

This table is reserved to honor our brave and selfless American military members who have perished on the battlefield, those who have not been returned to us after being taken prisoner on foreign soil, and for those who went missing and have not found their way back home.

The table is round - to show our everlasting concern for our fallen and our missing.

The table, set for one - is small, symbolizing the frailty of one prisoner alone against his or her suppressors. This table was set for six to symbolize the six armed services.

The white tablecloth - symbolizing the purity of their intentions to respond to their country's call to arms.

The single red rose - reminds us of the life of each of our fallen, and the loved ones and friends who miss them each and every day.

The vase is tied with a yellow or red ribbon - a symbol of our continued determination to remember our fallen and find our missing.

The slices of lemon - on the plate is to remind us of the bitter fate of those who will never return.

A pinch of salt - symbolizes the tears endured by the friends and families of those who have fallen and of those who have not returned.

The inverted wine glass - they cannot toast with us at this time.

The empty chair - they are no longer with us.

The candle - is reminiscent of the light of hope which lives in our hearts to illuminate their way home from their captors, to the open arms of a grateful nation.

Witnessing the ceremony that accompanies this memorable event brings more than just a single emotion. The ceremony is performed many times, throughout the year, at official military events in remembrance and in honor of all POW/MIAs.

## **Landstuhl Regional Medical Center Update**

### ***Specialty Care***

Specialty care is advanced care you get from a medical professional who is a specialist. This type of care is for diagnosis and treatment of diseases or other medical conditions. If your primary care provider or manager isn't qualified to provide this care, he or she may refer you to a specialist who can.

### ***Monthly Healthcare Availability Report***

The availability of specialty care varies from month-to-month.

Use this link to view the scope of specialty care that is offered.

<https://landstuhl.tricare.mil/Health-Services/Specialty-Care>

At this link, click on Monthly Availability Report to see what is currently available. The link is set up to download an Excel spreadsheet file to your Downloads folder. The current posting is for October 2024.