



# KENTUCKY GUARDSMAN

A publication of the National Guard Association of Kentucky  
Summer Issue 2002

## Outstanding new insurance program highlights revamped Association

**New emphasis given to legislative activities**

**Registration now open for NGAUS Conference in Long Beach, California (page 3)**



The National Guard Association of Kentucky has entered a busy 2002, forging a new Serviceman's Supplemental Life Insurance (SSLI) partnership with the Militia Insurance Trust and New York Life that offers a vastly improved term life insurance product to association members, returning to an active legislative committee process - including a visit to Washington, D.C. to educate our Congressional delegation, and making significant adjustments to staff roles.

In this issue, new NGAKy President Lt. Col. Bob

Snyder reviews these changes (pages 2-3) and we provide you a look at our new insurance program. We hope you'll take advantage of what the association has to offer you and your soldiers and airmen. We also take this opportunity to show you our 2002 NGAKy Conference last February through multiple pictures (pages 6,7 and 12).

We take an initial look at the upcoming 124th Annual General Conference of the National Guard Association of the United States (NGAUS), set for September 7-9 at Long Beach, California. We'll hope you'll join us for "Gold Rush 2002." Please contact the association office at 502-564-7500 (Frankfort) or 800-251-2333 for registration information or visit the [www.ngaus.org](http://www.ngaus.org) website. For that matter, visit the NGAUS website and see what our national association has to offer - and sign up for their email alerts.

Congratulations to the 2nd Battalion, 138th Field Artillery, which is our first battalion to achieve 100 percent membership in the association this year. Your support is critical to our efforts to represent you in Washington and Frankfort.



**NGAKy President LTC Bob Snyder (center) signs the contract on the Association's new life insurance program as, from left, Vice President - Air Capt. Todd Lally, Vice President - Army Maj. Bob Hayter, Immediate Past President LTC Steve Bullard and MIT Administrator Austin Jenkins look on.**

Please don't hesitate to contact your NGAKy directors and give them your input! Thank you!



## NGAKy officers/directors join TAG in Washington

**TAG briefs Congressional staffers on Kentucky status -- Association officers advocate for Guard issues**



The National Guard Association of Kentucky's legislative committee poses on the Capitol steps in Washington, D.C. following their visit with Congressional staffers April 17.

National Guard Association of Kentucky officers and directors took the National Guard's message to Washington, D.C. April 17, briefing staff members of all of the Commonwealth's House and Senate delegation.

Association staff educated the staff members on many Kentucky and nationwide National Guard issues. In addition, Kentucky Adjutant General Allen Youngman briefed the staff members on the current status of the Kentucky Air and Army National Guard.

On April 16, the legislative committee members visited the

See **WASHINGTON**, page 5 ...



Kentucky Adjutant General Allen Youngman briefs staff members for Senator Mitch McConnell and Senator Jim Bunning as part of the NGAKy's visit to Washington April 17. From left, BG Youngman, Capt. Brian Wertzler, Col. Jerry Heaton, Congressional Fellow Mark Garrell (with Sen. Bunning's office), NGAKy legislative agent Bill Skipper, Dirk Maurer of Sen. Bunning's staff, and LTC Bob Snyder.

## President's Message



By LTC Lewis R. "Bob" Snyder  
President, National Guard Association of Kentucky

As I begin my term as president of this Association, I want each of you to know that your elected officers and members of the Executive Council will do everything within our ability to serve and represent our membership. As we move forward our goal is to build on the successes accomplished last year under the direction of our immediate past president, Steve Bullard.

### Membership Increasing

Under his leadership we saw an increase in the number of officers joining both the NGAKY and NGAUS. Last year 77 percent of the officers in Kentucky joined NGAKY and 64 percent joined NGAUS. This is an improvement but we are still along way from the 100 percent mark that we achieved each year from about 1970 to 1990. Our goal this year is to achieve 100 percent membership in both organizations. Many will say that this is not achievable, but I ask each of you to help me prove the naysayers wrong.

### Thank You to Recruiting Command

Last year we also enrolled over 600 new soldiers into our life insurance program and we are thankful for the assistance that we have received from the Recruiting Command that has made this increase possible. The majority of the new policies written last year were for \$10,000 of free life insurance for one year. This is a good benefit for our soldiers and one that should result in some additional income for our Association once these new policies begin generating revenue during the coming year. Also under the direction of Steve Bullard the Association spent last year reviewing numerous proposals to switch insurance carriers and to move towards a policy that has better rates, provides more coverage, and is competitive with the Servicemembers' Group Life Insurance (SGLI) program.

### New Insurance Carrier Improves Program

I'm pleased to announce our selection of New York Life as our new insurance carrier and I want to thank Jefferson Pilot for the outstanding service they have provided to the members of this Association during the past six years. In the final analysis the decision to switch insurance carriers was based on our belief that the NYL insurance product would provide the greatest benefit to our members and also help to ensure the financial viability of the Association well into the future.

The liability of offering a \$250,000 life insurance policy to our members is something that we could not do alone – in order for this program to succeed we need large numbers of insured members. To accomplish this the Association has joined with thirteen other state associations that make up the Militia Insurance Trust. In addition to Kentucky, the Trust includes the following states: Connecticut, Illinois, Maine, Massachusetts, Minnesota, Nebraska, New Hampshire, New York, North Dakota, Oklahoma, Vermont, Wisconsin, and Wyoming.

In order to move the Association away from the day-to-day management of our insurance program we have contracted with Militia Administrative Services (MAS) to administer our insurance programs. As part of our agreement, MAS has agreed to hire the Association's two full time employees. Effect April 1, 2002, Jackie Purdy and Barry Metcalf became employees of MAS, although under the terms of our agreement they will continue to work at the Association's building in Frankfort and will continue to provide services to the members of our Association.

### Staff Roles Enhanced

Jackie Purdy will continue to assist the Association with membership activities, conference planning activities, and other administrative activities. The amount of time that she can spend each week on these activities will vary based on the amount of time she needs to devote to our new insurance program. Although Jackie now works for MAS, we still consider her to be an integral part of our Association and for all practical purposes the only thing that has changed is who writes her paycheck.

Barry Metcalf who has worked for the Association in various roles during the past several years will continue to assist the Association for approximately sixteen hours each week. Barry will continue to provide the Association with property management support. His primary job duty will be to market our new insurance program. I ask each of you to do all that you can do to help Barry succeed in this effort. We continue to view Barry as a very integral part of our Association. Our goal is to have 2,000 new insurance policies written by December 31, 2003.

The Association will also continue to offer the \$50,000 insurance program that is currently in effect and everyone will automatically be transferred from Jefferson Pilot to New York Life. The premiums will remain the same and the coverage will remain the same. Everyone who participates in our insurance program will soon

See **PRESIDENT'S MESSAGE**, page 3 ...

## EXECUTIVE COUNCIL National Guard Association of Kentucky, Inc.

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## Kentucky National Guard Historical Foundation

Chairman -- LTC Robert Snyder Vice Chairman -- MAJ Bob Hayter

Secretary/Treasurer -- COL Brian Nolan

### Members

MG Carl Black

BG Richard Ash

BG Edward Tonini

LTC Billy West

LTC Robert Snyder

MAJ Barry Metcalf

## THE KENTUCKY GUARDSMAN

Lt. Col. Lewis R. "Bob" Snyder, President

Lt. Col. Steven P. Bullard, Editor

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# President's Message - New insurance program explained

Continued from page 2 ...

receive new policies from New York Life. Our existing insurance program will be modified to allow coverage up to \$75,000 and will increase your ability to keep this insurance by extending the insurance ending end from age 65 to age 70.

## New Program Offers Excellent Options

We are trying to meet the needs of our older members and also offer a product that is designed to meet the needs of our younger members.

Our new insurance product is known as the Level to Age 50 Term Life Insurance Policy. The best rates and best benefits of this policy are available for new recruits and our younger soldiers. I say this because the program allows any new recruit who is under the age of 45 to join the program within 60 days of joining the guard without providing any medical information whatsoever. The cost of our \$250,000 policy is \$19.15 compared to \$20 for the same SGLI coverage.

A current non-smoking member of the guard who is between the ages of 18 and 44 can also receive the \$250,000 policy for \$19.15, although not guaranteed, these rates are designed to remain unchanged until the soldier reaches his 50th birthday.

Our new Level to Age 50 policy is also designed to help our soldiers and airmen when they leave the guard. Statistics show that the turnover rate for the states in

the Militia Trust is at least 20 percent each year. Our plan allows a guardsman to retain his insurance at the same rates as long as he continues to pay premiums, remain a citizen of the United States, and as long as the group policy remains in force.

For example, if you join the guard at the age of 18 and serve 20 years and decide to retire at age 38, you can still keep \$250,000 of coverage for \$19.15 a month for the next twelve years. The same type of coverage can be gained through SGLI by converting to VGLI for a monthly premium of \$35 through the age of 39, a monthly premium of \$55 from age 40 through age 44, and a monthly premium of \$80 from age 45 through age 49.

In no way am I suggesting for everyone to cancel his or her SGLI policy. In fact you may want to consider keeping your SGLI coverage of \$250,000 and adding another \$250,000 of coverage under our Level to Age 50 policy. Other amounts of insurance are also available under the Level to Age 50 policy beginning at \$100,000 and under SGLI beginning at \$10,000.

Factors to consider should include at a minimum your age, physical condition, known medical issues, family financial need if you die, and age that you either plan to retire from the guard or leave the guard. We plan to make available our policy information to every member of the Kentucky National Guard and we suggest for everyone to thoroughly review this information. We also suggest for everyone to understand the SGLI and VGLI program especially if they plan to make changes to their current policies. The government provides a good website that explains the SGLI and VGLI programs and it can be found at [www.insurance.va.gov/sglivgli/sglivgli.htm](http://www.insurance.va.gov/sglivgli/sglivgli.htm) on the World Wide Web.

We are hopeful that this new insurance program will produce a new revenue stream for the Association so that we will have the funds we need to continue to operate this Association which will enable use to better represent our members. Most of our effort in the past several years has centered on keeping the Association floating, but we are hopeful the actions we have taken in the past year will result in an Association that will once again have a strong financial base within the next several years.

## Lobbying Efforts Increased

We plan to increase our lobbying efforts on both the state and national level and in fact have already started this effort. In April the Association held two meetings in Washington with our Congressional Delegation. We talked about several key issues facing the Guard and asked our delegation to support increased funding for the Kentucky National Guard. We want to personally thank our Commanding General, BG Youngman, for attending these meetings with us. We also want to thank BG Doyle for his assistance in helping us prepare for these meetings. We have been successful in the past (HB 137 that created the Kentucky National Guard Tuition Assistance Program is just one example) and we will be successful in the future as long as we work together for the common interest of our members and the Kentucky National Guard.

## Future Plans

Our Association has great plans for the future and we truly want to work for our members, but we always seem to be limited by our financial resources. During the next several months I am going to review our dues structure and will likely recommend to the Executive Council that we increase our dues. As you may recall, we have not increased dues for over thirty years. We are also developing a corporate membership program



NGAKy Director Capt. Brian Wertzler (right) reviews legislative issues with NGAUS Legislative Director Bill Goss (center) as Col. Jerry Heaton and Capt. Todd Lally look on.

and would also like to begin a long-term fundraiser designed to lower our debt on the property owned by the Kentucky National Guard Foundation in Frankfort. The current appraised value of our property is \$1.2 million and we have a current mortgage of approximately \$643,000.

## You Own Our Association

This Association and the Kentucky National Guard Foundation belongs to each of you. Our property is a visible symbol of your dedication to the Kentucky National Guard and it can serve as the focal point for our legislative efforts. Its museum is the repository for the history of the men and women who have served so proudly in the Kentucky National Guard.

We owe it to all those who have come before us to work as hard as we can to maintain the viability of this Association so we can continue the good fight. None of the benefits that we enjoy today were just given to us for free without asking — These benefits were gained through the active participation of state Associations and the National Guard Association of the United States. None of these Associations can succeed without your membership and continued financial support.

## Your Support Is Important

I ask each of you to help us achieve 100 percent membership in both the NGAKy and NGAUS. The cost is small and the potential benefit is so great. Nothing is free in terms of effort and costs. Please support your Association by volunteering your time to the Association and through your financial support by paying your dues and making other financial contributions as you see fit.

Thanks for giving me this opportunity to work for you. I look forward to reporting to you great successes as we move forward together. As I close this letter, I want to remind you of Kentucky's Motto — United We Stand, Divided We Fall!



From left, NGAKy Director 1LT Shawn Dawley and Vice President-Air Capt. Todd Lally compare notes in Senator Mitch McConnell's office.



## Remember 9/11 theme of 124th Annual NGAUS Conference in Long Beach 7-9 September

The 124th Annual Conference of the National Guard Association of the United States is set for Long Beach, California 7-9 September. Members of the NGAKy delegation will be staying at the Long Beach Courtyard Marriott, close by the Long Beach Convention Center and even closer to the beach. Room prices are \$107 per night (single/double) or \$117 per night (triple/quad).

Conference highlights include a business session theme set to remember 9/11, hundreds of exhibitors in the Exhibit Hall, a Governor's Reception at the Aquarium of the Pacific, the States Dinner, golf tournaments, a fun run, celebrity guests, senior military and DoD guest speakers, and caucus work, too.

Please join us for Gold Rush 2002! For more information, visit [www.ngaus.org](http://www.ngaus.org) or contact the NGAKy office for registration at 800-251-2333 or 502-564-7500.

# 123rd Airlift Wing named best Guard unit in 15th AF

By Tech. Sgt. Amy Ziegler  
Cargo Courier Editor  
From the May Cargo Courier

For an unprecedented third time in five years, the Kentucky Air Guard's 123rd Airlift wing has been named the top Air Guard unit in the 15th Air Force.

The wing's commander, Col. Michael Harden, accepted the Solano Trophy from the 15th Air Force commander Maj. Gen. John Becker during a banquet held April 26 at Travis Air Force Base, Calif.

The unit is deserving of the trophy, Harden said, because of its members' high standards and their ability to live up to them.

"It's significant and unprecedented that we have won this award three out of the last five years," he said. "This is quite an honor, and the men and women of the wing should feel proud of what they've done.

"No one flies, fixes or supports better than we do. We do things right. We always have, and we always

will."

The award is given annually to a single 15th Air Force unit from each of the three service components—active duty, Guard and Reserve. Recipients are considered the top units in the Travis-headquartered command, which is responsible for more than 70,000 people and half of America's military airlift, tanker and aeromedical evacuation aircraft.

The latest award was based on activities conducted between Jan. 1 and Dec. 31, 2001, when citizen-airmen from the 123rd Airlift Wing participated in numerous overseas deployments, including Operation Enduring Freedom in support of the war on terror, and Operation Joint Forge, a multinational peacekeeping mission in Bosnia.

Back home, the wing activated more than 450 personnel for Operation Noble Eagle, the country's homeland defense mission, and sponsored numerous community relations events like Planes of Thunder, a



Col. Michael Harden, commander of the 123rd Airlift Wing, accepts the Solano Trophy at a banquet April 26 at Travis Air Force Base, Calif. Shown above from left to right: Maj. Gen. John Becker, 15th Air Force commander; Gary Falati, chairman of the Travis Regional Armed Forces Committee; Harden; Col. Bob Rodekoeh of the 153rd Airlift Wing; and Maj. Gen. Jim Czekanski, commander of the Fourth Air Force.

## Adjutant General Announces Officer Personnel Assignments

The Adjutant General, Brig. Gen. D. Allen Youngman, is pleased to announce the following officer personnel assignments effective on dates to be determined.

COL NORMAN E. ARFLACK SELECTED AS THE COUNTERDRUG COORDINATOR (FTM) VICE VACANT, EFFECTIVE 1 JUNE 2002

COL KENNETH D. EDWARDS, CHIEF, PLANS, OPERATIONS, AND MILITARY SPT DIVISION TO COMMANDER, 149TH BRIGADE VICE COL ALAN ABEL, EFFECTIVE DATE TBD

LTC RICKY W. BRANSCUM, DIRECTOR OF AVIATION TO COMMANDER, 63RD AVIATION GROUP VICE COL ANTHONY SCOTT SHANNON, EFFECTIVE DATE TBD

LTC BENJAMIN F. ADAMS, DEPUTY DIRECTOR OF AVIATION TO DIRECTOR OF AVIATION AND PROMOTION TO COLONEL VICE LTC RICKY W. BRANSCUM, EFFECTIVE DATE TBD

LTC JOHN W. HELTZEL, NATIONAL WAR COLLEGE TO COMMANDER, 238TH REGIMENT (CA) VICE COL JAN M. CAMPLIN, EFFECTIVE 15 JUNE 2002

static display of aircraft held in conjunction with the Kentucky Derby Festival's annual Thunder Over Louisville airshow.

The 123rd also supported the Combined Federal Campaign charity fund-raiser, the Kentucky Harvest "Million in a Month" food drive and Special Olympics Kentucky.

"The continued outstanding success of the 123rd is further justification for the faith that the Air Force has placed in the organization," said Brig. Gen. Allen Youngman, the Commonwealth's adjutant general.

"The leadership at both 15th Air Force and Air Mobility Command know that when a critical mission comes along, the 123rd will be ready and will execute the mission to standard," Youngman added.

"The men and women of the wing know they're the best; this award is proof that the rest of the Air Force knows it, too."

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# NGAKy officers/directors join TAG in Washington

Continued from page 1 ...

National Guard Association of the United States to tour the famed NGAKy building near the U.S. Capitol. While there, they received a legislative priorities briefing from NGAUS Legislative Director Col. (Ret.) Bill Goss and met with NGAUS Executive Director Maj. Gen. (Ret.) Richard Alexander.

In separate briefings for the Senate and House staffers, association officers advocated for many areas of importance to the Kentucky National Guard, including the negative impact of a proposed reduction from 12 to 8 C-130 aircraft, Kentucky's interest in the opportunity to convert to MC-130P "Combat Shadow" aircraft, SIMNET funding issues, UH-60 helicopters, Engagement Skills Trainer 2000, expansion of the STARC HQ building and EOC, the Wendell Ford Training Site and more.

The legislative committee members also took the time to thank the Congressional delegation for its long-standing support of the Air and Army Guard in the Commonwealth, especially in areas such as the Marijuana Task Force, Wendell Ford site funding, USSOCOM contracts and much more.

"We generally combine forces in going to bat for the state," Robert Karem, a military affairs assistant



NGAKy Vice President - Air Capt. Todd Lally (center) makes a point to Congressional staffers as, from left, Maj. Bob Hayter, Capt. Brian Wertzler, 1LT Shawn Dawley, Col. Jerry Heaton and Maj. Tim Barrett look on.

**"The military can only do so much on its own behalf. The association can help us remain focused and know what is realistic in the appropriations process."**

**Robert Karem,  
Legislative Correspondent (Military Affairs),  
Office of Senator Mitch McConnell**



NGAKy President LTC Bob Snyder (right) explains Kentucky National Guard needs to Robert Karem of Senator Mitch McConnell's staff and Dirk Maurer of Senator Jim Bunning's staff April 17 in Washington, D.C.

for Sen. Mitch McConnell, told the association group. "The military can only do so much on its own behalf. The association can help us remain focused and know what is realistic in the appropriations process."

"We highly recommend you continue to do this every year," said Karen Long, chief of staff for Congressman Ed Whitfield.

Congressional staffers asked for an update on activated and deployed personnel from Kentucky.

"I'm really proud of the men and women from our state who dropped everything they had to do to serve their country," Gen. Youngman said. "Separation from families is always difficult, but their moral is high. They know why they are there, they want to support their country."

Legislative committee members attending the



NGAKy Treasurer CW4 Frank Willey makes a point to Congressional staffers as, from left, Capt. Todd Lally, Col. Jerry Heaton, Maj. Tim Barrett and Phillip Brown, Legislative Assistant for Congressman Ernie Fletcher, look on.

Washington fly-in on behalf of the NGAKy included NGAKy President LTC Bob Snyder, President-Elect Maj. Bob Hayter, Immediate Past President LTC Steve Bullard, Director Capt. Brian Wertzler, Director Capt. Todd Lally, Director 1LT Shawn Dawley, Treasurer CW4 Frank Willey and Continuity Committee Representative Col. (Ret.) Jerry Heaton.

The association plans to make yearly visits to Washington to continue advocating on the Hill for National Guard issues.

**"I'm really proud of the men and women from our state who dropped everything they had to do to serve their country."**

**Brig. Gen. D. Allen Youngman  
The Adjutant General**

**"We highly recommend you continue to do this every year."**

**Karen Long,  
Chief of Staff  
Congressman Ed Whitfield.**

## NGAKy hires Linkous as Temporary Asst. to President

National Guard Association of Kentucky President Bob Snyder announced the hiring, with Executive Council approval, of Major (Retired) Bob Linkous of Harrodsburg to serve in the role of Special Assistant to the President.

"At this critical juncture in the Association's history it is time that we move forward with our plans to increase our legislative effort, improve on the services we offer to our membership, and concentrate on developing and implementing an effective corporate membership/sponsorship program," President Snyder said. "Bob Linkous is a proven leader with successful state legislative experience and has also demonstrated his ability generate corporate sponsorship."

Maj. Linkous is a retired member of the Kentucky Army National Guard. In his last position he served as the Executive Officer of the 103<sup>rd</sup> Forward Support Battalion. Linkous was recognized with the John Hunt Morgan Award from the National Guard Association of Kentucky for his lobbying efforts on behalf of legislation to create the Kentucky National Guard Educational Tuition Assistance program.

The Executive Council approved a motion to hire Mr. Linkous for 240 hours (half time) starting May 1, 2002 and running through July 30, 2002. The position will hold the title of Special Assistant to the

President. Job duties will consist of:

(1) Work with the President to create an effective Corporate Membership - Sponsorship Program. Distribute Corporate Membership - Sponsorship material by mail and meet with selected key corporations in Kentucky. Goal is to gain \$20,000 in new corporate membership dues by our next state conference. Interim goal is to raise \$5,000 by the end of July 2002.

(2) Assist with the development of an effective program to increase membership in both the NGAKY and the NGAUS. President Snyder's goal is to achieve 100 percent membership in NGAKY and NGAUS within the next two years.

(3) Assist with the development of an effective program to communication legislative issues to our members through the NGAKY website and by developing an email database. Assist with the development of the NGAKY legislative initiatives for the coming year.

(4) Provide organization assistance to the standing committees of the NGAKY.

(5) Assist with the development of a program for the Kentucky National Guard Historical Foundation to raise money to be used to retire the Foundation's mortgage and to increase the amount of scholarships given each year.

(6) Assist with preparations for the NGAUS

conference to be held in Long Beach, California in September 2002.

(7) Assist with the development of a report that looks at the future staffing needs of NGAKY and KNGHF.

(8) Assist with other assignments as directed by the President and by the Executive Council.

President Snyder notes that the above tasks will take much longer than three months to complete but he believes we must begin these tasks now and see how much progress we can make during the next three months. He went on to say, "If the association was not experiencing financial difficulty, I would be asking for the Executive Council to hire a full time staff member to work these issues as well as a part-time Executive Director, but given our financial condition, I am requesting this three month time limited half time position."

The Personnel Committee of the National Guard Association of Kentucky will begin meeting within the next several months for the purpose of creating a selection process that will be used to hire a part time Executive Director. The current position that President Snyder is requesting should not be confused with the part time Executive Director position that will be filled in the near future.

# The 2002 NGAKy Conference in pictures ...



The 138th Field Artillery posts the colors to open the Business Session of the 71st Annual National Guard Association of Kentucky Conference Feb. 16 in Bowling Green (photos by David Altom).



Exhibitors Beth Uchman and Mike Alfaro of USAA explain their programs.



Col. John Connor accepts the Senior Minuteman.



Dick Langstratt of AAR Cadillac Manufacturing shows his exhibit to LTC Jeffrey Swain.



Kentucky General Assembly Speaker of the House Jody Richards (D-Bowling Green), a former Kentucky Guardsman, gives the keynote address during the Business Session as NGAKy President LTC Steve Bullard looks on.



Kentucky Adjutant General D. Allen Youngman gives his "State of the Guard" address during the Business Session.



LTC Robert Watson of Headquarters State Area Command gathers some samples from the exhibitor Defense Supply Center Philadelphia.



Assistant Adjutant General for Air Brig. Gen. Rick Ash (left) and his wife, Maryann Forsee, share a story with exhibitors from the McConnell Technology Training Center in Louisville during the Exhibitors' Reception Friday night.



Headquarters Kentucky Air National Guard Chief of Staff Brig. Gen. Ed Tonini makes a special presentation to Brig. Gen. D. Allen Youngman during the Business Session.



Col. Anthony "Scott" Shannon casts his vote for NGAKy officers during a break in the Business Session Saturday morning. The association had a contested election for Vice President-Army, in which Maj. Tim Barrett edged out fellow director CW5 Dean Stoops.



Col. John Moore, commander of the 123rd Tac Hospital, speaks with an exhibitor from the Spectrum Financial Alliance during the Saturday Business Session.

# More photos from the 2002 NGAKy Conference ...



From left, newly elected 2003 NGAKY officers Maj. Tim Barrett, Maj. Bob Hayter, Capt. Todd Lally and LTC Bob Snyder take the oath of office from LTC Steve Bullard as Brig. Gen. Jack Doyle and Janice Bullard look on.



1Lt. Chris Bishop announces the winner of the Air Guard's Company Grade Officer Council drawing.

Col. Al Alfaro of Alfaro Enterprises exhibits at right ...



Rep. Mike Weaver keynotes Saturday banquet (left)



Air Guard Col. Richard Kimbler registers to vote with Air Guard Capt. John McCallie.



From left, Army Guard Maj. Mike Gilkey speaks with Air Guard Maj. Jeremy Shoop and Air Guard LTC Diana Shoop during the Friday night Hospitality Rooms at the University Plaza Hotel in Bowling Green.



Conference Chairman Maj. Bob Hayter (left) accepts the traditional framed conference program cover in appreciation of the outstanding job he did coordinating the 71st annual conference.



Ready ... Aim ... Fire! The FATS trainer is always one of the most popular exhibits.



From left, Gary Jones and Col. (Ret.) Jim Drake of the Kentucky Department of Veterans Affairs pose with their exhibit.



MSG Tom Combs and Sgt. Mark Phillips exhibited for the Kentucky National Guard Family Programs.



From left, Col. Robert Nicholas, Capt. Brian Howay and Col. Allen Abel pose with the Army Award for Maintenance Excellence for Company C, 1st Battalion, 149th Infantry as LTC Mike Sutton looks on from the podium.



Bill Bright of the Kentucky Military History Museum poses with his exhibit.



Easter Seals Exhibitor Sandy Chilton with her husband, LTC Robert Chilton.



From left, Col. Robert Nicholas, CW2 Craig Evans and Col. Allen Abel with the Maintenance Award for the HHC 63rd Aviation Group.

# Posting of the Guard



## PROMOTIONS\*

(\*dates pending Federal recognition)

Col. Clark, William Granville Jr. – HQ STARC, 10 Feb 02  
Col. Edwards, Kenneth Dale – HQ STARC, 5 Feb 02  
Col. Marks, Thomas – 123<sup>rd</sup> Airlift Wing, 14 Apr 02  
Col. Payne, Gary Dudley – HQ STARC, 1 Mar 02  
LTC Floro, Mariano – 165<sup>th</sup> Airlift Squadron, 7 Feb 02  
LTC Muller, Dawn – HQ Ky Air Guard, 7 Feb 02  
LTC Saunders, Alan Charles – HQ STARC, 19 Apr 02  
Maj. Bartelt, Craig Alan – HHC 63<sup>rd</sup> Aviation Group, 17 Mar 02  
Maj. Harrison, Jeffrey – 165<sup>th</sup> Airlift Squadron, 1 Feb 02  
Capt. Davenport, Kevin Paul – Co C 2.123<sup>rd</sup> Ar BN, 25 Jan 02  
Capt. Dunn, James – 123<sup>rd</sup> Security Forces Squadron, 18 May 02  
Capt. East, Jackie Ray – HHC 63<sup>rd</sup> Aviation Group, 25 Jan 02  
Capt. King, Steven Mark – HHC 1/123<sup>rd</sup> AR BN, 17 Mar 02  
Capt. Meffert, Cheryl – 165<sup>th</sup> Airlift Squadron, 17 Jan 02  
Capt. Schmitt, John William – 41<sup>st</sup> Civil Support Team, 25 Jan 02  
Capt. Wirth, Paul Johnathan Jr. – 410<sup>th</sup> QM Sup Co, 25 Jan 02  
1LT Draper, William Carlton – HQ STARC, 15 Apr 02  
1LT Palmgreen, Michael Brandon – BTRY B 2<sup>nd</sup> BN 138<sup>th</sup> FA, 21 Feb 02  
1LT Vincent, Jeffrey – 123<sup>rd</sup> Aerial Port Squadron, 3 Mar 02  
CW5 Poe, Robert Allen – HHC 63<sup>rd</sup> Aviation Group, 22 Mar 02  
CW3 Graves, Kenny Lee – 2113<sup>th</sup> Trans Co, 25 Jan 02  
CW3 Leet, John Christopher – B Co 1-114<sup>th</sup> AVN BN, 26 Feb 02  
CW2 Dandaneau, Michael John Jr. – B Co 1-114<sup>th</sup> AVN BN, 20 Apr 02

## REASSIGNMENTS

LTC Child, Michael Edward – from Det 5 KYSTARC to Co C 103<sup>rd</sup> FSB 35<sup>th</sup> ID(M), 15 Mar 02  
LTC Dunn, Curtis Lee – HQ STARC to HHD 103<sup>rd</sup> Chemical BN, 1 Feb 02  
LTC Edwards, Kenneth Dale – 75<sup>th</sup> Troop Command to Chief POMS HQ STARC, 1 Feb 02  
Maj. Burd, Wayne Lee – from HQ 1<sup>st</sup> BN 75<sup>th</sup> Troop Command to HQ STARC, 11 Mar 02  
Maj. Galloway, James Walter – from HHC(-) 201<sup>st</sup> EN BN to HHC 206<sup>th</sup> EN BN, 1 Feb 02  
Capt. Gardner, Joseph Henry II – from HQ STARC to Co C 201<sup>st</sup> EN BN, 8 Mar 02  
Capt. Gosney, Dean Russell – from Co C 201<sup>st</sup> EN BN to HHC(-) 201<sup>st</sup> EN BN, 8 Mar 02  
Capt. Smith, Elizabeth Hickox – from HHC 149<sup>th</sup> BDE 35<sup>th</sup> ID(M) to Det 2 KYSTARC, 20 Feb 02  
Capt. Smither, Robert Sargent II – from Det 2 Spt Co 1<sup>st</sup> BN 20<sup>th</sup> SF Gp to HQ 238<sup>th</sup> Reg(CA), 6 Feb 02  
1LT East, Jackie Ray – from HHC 63<sup>rd</sup> Aviation Group to Det 2 Spt Co 1<sup>st</sup> BN 20<sup>th</sup> SF Gp, 6 Feb 02

1LT Holloway, Charles Farrell – from BTRY C (-Det1) 2<sup>nd</sup> BN 138<sup>th</sup> FA to HHB 2/138<sup>th</sup> FA BN 155 SP, 1 Apr 02  
1LT Naylor, Matthew Evan – from Det 1 BTRY A 2<sup>nd</sup> BN 138<sup>th</sup> FA to BTRY C (-Det1) 2<sup>nd</sup> BN 138<sup>th</sup> FA, 1 Apr 02  
1LT Pullen, James Douglas – from Det 1 Co D 206<sup>th</sup> EN BN to Co A 201<sup>st</sup> EN BN, 1 Apr 02  
2LT Carpenter, Travis Clay – from HHB 2/138<sup>th</sup> FA BN 155 SP to Det 1 BTRY A 2<sup>nd</sup> BN 138<sup>th</sup> FA, 1 Apr 02  
2LT Shackelford, Walter Nawan – from HHB 138<sup>th</sup> FA BDE to HHB 2/138<sup>th</sup> FA BN 155 SP, 29 Apr 02  
CW3 Green, Charles Edwin – from DET 4 HHC 35<sup>th</sup> ID to HHSB 1<sup>st</sup> BN 623<sup>rd</sup> FA(MLRS), 18 Jan 02

## SEPARATIONS

Maj. Gen. Fairchild, Verna - Assistant to the Commander, Air National Guard, 8 June 02 (ceremony date)  
Brig. Gen. Doyle, Earl L. - Deputy Adjutant General, 9 June 02  
Col. Melville, Edmond K. - 9 June 02 (ceremony date)  
LTC Gregory, Teresa Jean – Det 5, KYSTARC, 30 Apr 02  
LTC Mitchell, Donna Cunningham – Det 5 KYSTARC, 11 Feb 02  
Maj. John Hogan – 123<sup>rd</sup> Airlift Wing, 9 May 02  
Maj. Walters, Jackie Howard Jr. – HHC 149<sup>th</sup> BDE 35<sup>th</sup> ID(M), 19 Feb 02  
Maj. Lonkard, Jimmie Collins – HHC 1/123<sup>rd</sup> AR BN, 1 Apr 02  
Capt. Haliburton, Samuel C. - 9 June 02 (ceremony date)  
Capt. Lear, Jacqueline June – 438<sup>th</sup> MP Co, 13 Feb 02  
Capt. Taylor, Harold Eugene III – HHB 2/138<sup>th</sup> FA BN 155 SP, 31 Jan 02  
1LT Bemis, Bret Martin – HHB 2/138<sup>th</sup> FA BN 155 SP, 29 Apr 02  
CW5 Bryan, Bill - 9 June 02 (ceremony date)  
CW5 Reynolds, Harold D. - 9 June 02 (ceremony date)  
CW5 Tatlock, Nelson Eddie – Det 11 OSAC, 19 Apr 02  
CW5 Wilkins, Joe Neal – HQ STARC, 31 Mar 02  
CW4 Abney, Cecil - 9 June 02 (ceremony date)  
CW3 Bovard, Thomas David – HQ STARC, 25 May 02  
CW3 Brown, Barry Stuart – B Co 1-114<sup>th</sup> AVN BN, 25 May 02  
CW3 Thomas, David B. Jr. - 9 June 02 (ceremony date)

## APPOINTMENTS

LTC Baxter, Larry Andrew – HHD 206<sup>th</sup> Chemical BN, 5 Apr 02  
Capt. Janssen, Gerald M. – HHC 149<sup>th</sup> BDE 35<sup>th</sup> ID (M), 4 Mar 02  
Capt. Kell, Paul Michael – HHC 63<sup>rd</sup> Aviation Group, 1 Feb 02  
2LT Armstrong, Michael D. – HHC 63<sup>rd</sup> Aviation Group, 12 Jan 02  
2LT Garrett, Mark J. – HHSB 1<sup>st</sup> BN 623<sup>rd</sup> FA (MLRS), 17 Mar 02  
2LT Mulder, Frank J. Douglas Jr. – 298<sup>th</sup> Chemical Co., 11 Feb 02  
WO Candidate Woellert, David William – Det 1 Spt Co 2<sup>nd</sup> BN 20<sup>th</sup> SF Gp, 25 Jan 02  
WO Candidate Vick, Connie Jo – HHD 103<sup>rd</sup> FSB 35<sup>th</sup> ID(M), 18 Nov 01



# Company Grade, Community Service awards

An annual highlight of the National Guard Association of Kentucky Conference is the presentation of the George Rogers Clark Outstanding Young Officer Awards for Army and Air and the association's Community Service Award.

This year's George Rogers Clark award recipients were Capt. James Culver (Army), 1Lt. Joseph Whitt (Army) and Capt. Joseph "Dave" Clements (Air). The Community Service Award recipients were Capt. Jeffery Hughes and SSG David Altom.

Capt. Culver, battery commander, C Battery, 2<sup>nd</sup> Battalion, 138<sup>th</sup> Field Artillery in Bardstown, received the George Rogers Clark Outstanding Young Officer Award for Army for his exceptional work in converting his unit to the M109A6 Paladin, the Field Artillery Ammunition Support Vehicle, the Palletized Loading System, the SINCGARS Radios and the Handheld Terminal Unit. Under his leadership, the unit's assigned strength increased by 5 percent, then by 149 percent during Kentucky's reorganization. It revised its Family Support Group, including work on a float for the annual Bardstown Christmas Parade. His unit is a leader in the Junior Guard Program, providing training to at-risk students on the benefits of the Guard, land navigation, drill and ceremony, first aid and physical training. He serves as a guest speaker for military-related events in the Bardstown area and frequently



**Capt. James Culver accepts the George Rogers Clark Outstanding Young Officer Award for the Army National Guard as Capt. Jeff Hughes looks on.**



**1Lt. Joe Whitt accepts the George Rogers Clark Outstanding Young Officer Award for the Army National Guard.**

**Conference Photos  
by David Altom**

plays Taps at military funerals and memorial ceremonies. He serves on his church's Casino Night Committee and is its BINGO caller. He is an active coach of sports teams with his three young boys and assists with Cub Scouts programs.

1Lt. Whitt, platoon leader for B Company, 201<sup>st</sup> Engineer Battalion in Olive Hill, earned the George Rogers Clark Outstanding Young Officer Award for Army by incorporating his unit's combined arms, integration, mobility, survivability and counter-mobility training with the 278<sup>th</sup> Armored Cavalry Regiment during annual training at Fort Stewart in preparation for the unit's National Training Center Rotation in June 2002. In addition, he has touched the lives of many young people through his civilian work caring for abused and neglected children at Ramey-Estep Homes. As a coordinator, he specializes in teaching these children to give back to their community by arranging and participating in work projects such as yard work and painting for those unable to help themselves. They also work in roadside clean-up, Christmas food drives, and refurbished toy giving to underprivileged children in the local community. Several former residents have followed Lt. Whitt's example by joining the U.S. military.

Capt. Clements, communications operations officer for the 123<sup>rd</sup> Support Group, received the George Rogers Clark Outstanding Young Officer Award for Air. His military accomplishments include developing a feedback session plan for training requirements that resulted in a 100 percent CDC pass rate for unit personnel. He was named a superior performer by the Air Combat Command IG during Operation Global Patriot. As commander of the 205<sup>th</sup> Combat Communications Squadron during the unit's deactivation, he was tasked with ensuring over \$3 million in communications assets were properly accounted for. He developed a plan for 123<sup>rd</sup> Airlift Wing personnel to temporarily fill positions before accepting permanent assignment to those positions, and he developed a comprehensive split UTA plan to ensure training requirements were met. In his civilian job as an electrical engineer with Raytheon Missile Systems in Louisville, he received the "Senior Engineer One With Honors" award for his management decisions saving the company thousands of dollars. He was elected president of the Air Guard Company Grade Officers Council and Junior Vice President of the Maj.



**Bottom right, Capt. Joe Clements accepts the George Rogers Clark Outstanding Young Officer Award for the Air National Guard.**



**From right, Capt. Jeff Hughes and SSG David Altom prepare to accept the NGAKY Community Service Award from Association President LTC Steve Bullard during the Business Session.**

Gen. Ben Butler Chapter of the Military Order of World Wars. He serves as a church deacon and is a participant in the Big Brother program.

Capt. Hughes, with HHSB 1<sup>st</sup> Battalion, 623<sup>rd</sup> Field Artillery, Glasgow, received the Community Service Award for his service as commander of American Legion Post #28 in Glasgow. In addition, he raised over \$1,200 as the principal organizer of the Adjutant General's First Annual Easter Seals Softball Tournament. He also works closely with the Barren County High School Junior Guard program, is a member of his local Parent-Teacher Association, teaches at Salem Baptist Church, coaches youth athletic teams in football, basketball and baseball, and worked on the Guard Association's Conference Planning Committee.

SSG Altom, public affairs officer for the Kentucky National Guard in Frankfort, received the Community Service Award for his outstanding work in coordinating the filming of the Kentucky Employer Support of the Guard and Reserve's television Public Service Announcement, "Coach Tubby Smith on Defense," with University of Kentucky men's basketball coach Tubby Smith. On short notice, he arranged transportation and itinerary details with the UK Athletic Department, the U.S. Army at Fort Knox and elements of all components of the Guard and Reserve in Kentucky. The popular PSA thanking Kentucky employers for their support has become a fixture on television stations across the Commonwealth. In addition, he has been a valuable asset to the Kentucky ESGR and the National Guard Association of Kentucky, for whom he documents the annual conference, for many years.



**Capt. Jeff Hughes accepts the NGAKY's Community Service Award.**

# New York Life and Militia Insurance Trust offer enhanced insurance benefits for Kentucky Guard members and their families



## Featuring

- \***Low Group Rates: Designed for Guardsmen at Affordable group rates**
- \***Higher Coverage Amounts: Now As Much As \$250,000**
- \***100% Protection: No Exclusions For Any AFSC Or MOS - And No Aviation Exclusion!**
- \***Portable Coverage: Protection Can Continue Even After Leaving The Guard**
- \***Fast, Easy Payment: Most Claims Paid Within 48 Hours After Proof Of Loss Is Received**
- \***Guaranteed Acceptance: Most New Enlistees Cannot Be Denied Coverage**
- \***No War Exclusion**

## Explanation of Benefits

**LOW GROUP RATES:** By offering group rates on term life coverage - the kind many financial experts consider the best value - you may be able to afford more protection than you ever thought possible. And if you and/or your spouse have not used tobacco or nicotine in any form for the past 24 months, you may qualify for non-smoker rates that will reduce your premium payments even further!

**HIGHER COVERAGE AMOUNTS:** With this plan, you can apply for \$100,000 to as much as \$250,000 in coverage (in \$50,000 increments). Coverage will reduce 50% at age 60, and again at age 65.

**COVERAGE STAYS WITH YOU:** Although this is a group plan, you retain ownership of your certificate - even if you leave the Guard or transfer to another state. As long as you continue to pay your premiums when due, and the group policy is not terminated by New York Life or the Policyholder, you can retain this valuable protection all the way to age 70.

**NO EXEMPTIONS:** It doesn't matter if you are on active duty, inactive duty, or are engaged in a high risk occupation, once accepted, you are fully covered 24 hours a day, 7 days a week.

**GUARANTEED ACCEPTANCE FOR NEW RECRUITS:** If you are a new recruit who is under the age of 45, your acceptance into the plan is 100% guaranteed. As long as you submit your application within 60 days of joining the Guard, you do not have to provide any medical information whatsoever.

**ACCELERATED DEATH BENEFIT:** This feature allows you to receive 50% of your death benefit (amount of coverage) to help with your health care should you contract a terminal illness. To receive the accelerated death benefit, you must be under age 69, have been diagnosed by a physician, and given a life expectancy of 12 months or less.\* The benefit is paid only once and the future death benefit payment is reduced by such amount (premiums are not reduced). The rest of your benefit would be paid to your beneficiaries at the time of your death.

\* Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. Prior to applying for accelerated death benefits, insureds should consult with the appropriate social services agency and qualified tax advisor.

**SPOUSE COVERAGE:** It may be possible to double your family's financial protection as your spouse is also eligible to apply for this coverage. The only restriction being that his or her death benefit (coverage amount) cannot be greater than your own. Coverage will reduce 50% at age 60, and again at age 65.

**DEPENDENT CHILDREN COVERAGE:** With one low monthly premium, you can secure \$5,000, \$10,000 or \$15,000 of coverage for each of your eligible dependent children.

**PAYROLL DEDUCTION:** For your convenience, you may elect to have your premiums automatically deducted from your monthly pay.\*\* With this option, you never have to waste money on postage, or worry about a late or missing payment.

\*\* In May 1974, Congress passed public law 93-289 authorizing State National Guard Associations to payroll deduct Group Life Insurance (SSLI) from their payroll. The Militia Insurance Trust program is authorized for payroll deduction through your state National Guard Association.

**DEPENDABLE COMPANY:** This plan is underwritten by New York Life, one of America's oldest and most respected insurers. New York Life has been protecting America's families for more than 155 years - including those of 9 U.S. Presidents. They have honored their obligations and remained fiscally sound through the Great Depression, two World Wars and countless natural disasters.

## Questions and Answers

**Why "Term" Life Insurance?** To help keep this plan affordable, *Level to 50 Term Life* provides cost-effective term life coverage. Rather than charge you for a lifetime of coverage, this plan gives you solid, basic coverage that can last until age 70. Many people feel that by age 70, the majority of their family obligations have been fulfilled (the house has been paid-off, children have grown, etc.) and as a result, their need for protection has decreased.

**Why is it called "Level to Age 50?"** Once accepted, your rate\*\*\* - is designed to remain the same (or level) until you reach age 50.

**What happens when I turn 50?** While this coverage can last all the way to age 70, rates are scheduled to increase at age 50, and again at age 55. After age 55, the rates are expected to remain level.

**What happens to my benefit at age 60 and 65?** Your coverage will be reduced 50% at age 60 and again at age 65.

**What if I'm already 50 or older?** As long as you (and your spouse) are under the age of 60, you may both apply for this coverage - provided you are still a member of the National Guard. Your rate will be determined by your age at the time of enrollment, and adjusted accordingly.

**What happens if I leave the Guard, switch units or transfer out of state?** As long as you continue to pay your premiums, and remain a citizen of the United States, and the group policy remains in force, leaving the Guard will have no effect on your ownership of the coverage.

\*\*\* Rates are not guaranteed even though they are expected to remain level to age 50 and after the increase at age 55.

**See Price Tables, page 11 ...**

# Kentucky National Guard Historical Foundation Building available for meeting rentals

The Conference Room and the Library/Small Meeting Room in our Kentucky National Guard Historical Foundation Building on U.S. 60 in Frankfort are available for half (\$100) and full (\$200) day rentals for meetings and training events. For more information, contact the NGAky/KNGHF office at 502-564-7500 or 800-745-3144.



Conference Room



Library/Small Meeting Room

The new NGAky insurance program ...

## Affordable Rates For Smokers and Non-Smokers

Continued from page 10 ...

Look below to discover just how cost effective this valuable protection can be. And remember, although not guaranteed, these rates are designed to remain unchanged all the way to age 50! (Please use table 3 & 4 if you have used tobacco or nicotine in any form within the last 24 months).

\* Rates are based on entry age and smoking status of the person to be insured. Although not guaranteed, rates are expected to remain level until age 50. Rates increase at age 50 and 55, and are designed to remain level from age 55 to age 70. Benefits reduce 50% at age 60 and age 65. Future benefits are subject to change by agreement between New York Life and the policyholder. The rates shown above are the current rates, and may be changed by New York Life on any premium due date and on any date on which benefits are changed.

Table 1: Current Member Monthly Premiums (Non-Smoking)

Age	\$100,000*	\$150,000*	\$200,000*	\$250,000*
18-44	\$ 7.70	\$11.50	\$15.40	\$19.15
45-49	\$20.00	\$30.00	\$40.00	\$50.00
50-54	\$30.85	\$46.25	\$61.70	\$77.10
55-70	\$47.10	\$70.65	\$94.20	\$117.75

Table 2: Current Spouse Monthly Premiums (Non-Smoking)

Age	\$100,000*	\$150,000*	\$200,000*	\$250,000*
18-34	\$ 8.75	\$13.50	\$17.50	\$21.90
35-43	\$11.70	\$17.50	\$23.40	\$29.20
45-49	\$20.00	\$30.00	\$40.00	\$50.00
50-54	\$30.85	\$46.25	\$61.70	\$77.10
55-70	\$47.10	\$70.65	\$94.20	\$117.75

Table 3: Current Member Monthly Premiums (Smoking)

Age	\$100,000*	\$150,000*	\$200,000*	\$250,000*
18-44	\$12.50	\$18.75	\$25.00	\$31.25
45-49	\$27.10	\$40.65	\$54.20	\$67.75
50-54	\$47.10	\$70.65	\$94.20	\$117.75
55-70	\$74.20	\$111.30	\$148.40	\$185.50

Table 4: Current Spouse Monthly Premiums (Smoking)

Age	\$100,000*	\$150,000*	\$200,000*	\$250,000*
18-34	\$15.00	\$22.50	\$30.00	\$37.50
35-43	\$19.15	\$28.75	\$38.30	\$47.90
45-49	\$27.10	\$40.65	\$54.20	\$67.75
50-54	\$47.10	\$70.65	\$94.20	\$117.75
55-70	\$74.20	\$111.30	\$148.40	\$185.50

Table 5: Current Dependent Child Rates

	\$5,000	\$10,000	\$15,000
	\$1.50	\$3.00	\$4.50

## Sign up for NGAUS email alerts!!!

The National Guard Association of the United States now has an active email news alert system and Congressional Action Team. If you are interested in receiving these updates, please visit the NGAUS website at [www.ngaus.org](http://www.ngaus.org). If you have any problems logging in or don't know your NGAUS membership number, please contact Nick Lashinsky, public affairs assistant, at 202-454-5301.

# NGAKy joins with the Militia Insurance Trust and New York Life to offer exceptional insurance coverage

See page 10 for details

Dear Guardmember:

As a member of the National Guard, you have accepted an important responsibility: to defend your state and protect our country in times of crisis.

To thank you for your dedication and service, we would like to introduce you to an exciting new benefit: an affordable group plan that offers up to \$250,000 in life insurance protection.

In many ways, life insurance acts much like the National Guard. It stands ready to serve: 24 hours a

day, 7 days a week - and when called upon - provides needed relief during times of tragedy.

Just think what would happen to your loved ones if you were no longer there to provide for them. Could they afford to pay all the bills and remain in the home you have built for them? And what about their dreams for the future: a solid education, perfect wedding, and comfortable retirement - most likely gone.

That's why we created a group life insurance plan that makes it easy and affordable for National Guard members like you to apply for a sizeable amount of protection - enough to make a real difference in the financial security of your family. And once you are accepted into the plan, you can relax in the knowledge that - although not guaranteed - the rate you pay is designed to remain the same until age 50.

Even if you already have some life insurance - either through your civilian employer or another Guard-endorsed policy - *Level to Age 50 Term Life* can still play an important role. You see, unlike most of the plans described above, this one does not end with your employment or service. With this plan, you can keep your protection even if you leave your job or the National Guard!

Please take a moment to review the many benefits and features you get with this plan ... Don't miss out on this exclusive opportunity to apply for the coverage you and your family deserve. Apply today!

Sincerely,  
Austin Jenkins, CLU  
Militia Insurance Trust

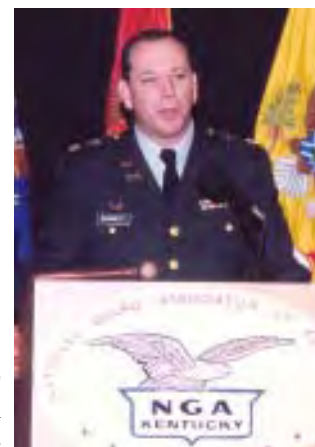
**P.S. Don't forget that your spouse and children are also eligible to apply for this valuable coverage. Reply now!**



**Congratulations to the 2nd Battalion, 138th Field Artillery Our first battalion to reach 100% NGAKy membership this year!**

## NGAKy Conference photos

(see pages 6-7 for more)



From left, Maj. Bob Hayter and Maj. Tim Barrett address the Business Session.



CSM John Carpenter and MSG (Ret.) Pamela Carpenter enjoy the Hospitality Rooms.

Exhibitor Brig. Gen. (Ret.) James Joy displays a tent he markets to the military.



LTC James "Hunter" Mathews of STARC speaks with exhibitors from the Special Operations Forces Support Activity.



Maj. Mike Gilkey, a.k.a. "the Father of our Country," enjoys a cold one in a Hospitality Room.