

Assisting Members and Families of America's Armed Forces

Courtesy of

Senator Joseph L. Bruno

Majority Leader and President Pro Tem

September 2003 Update

TABLE OF CONTENTS

..... CATEGORY..... PAGE

INTRODUCTION.....	4
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BANKING AND FINANCIAL SERVICES

..... Mortgage Default.....	8
..... Reduction of Interest Rate on Preservice Debt.....	8
..... Electronic Payment of Salaries.....	8
..... Installment Contracts and Auto Leases.....	9
..... Termination of Preservice Lease Agreements.....	9
..... Enforcement of Obligations, Liabilities, Taxes.....	9

BUSINESS

..... "NY-USA Proud" & "Patriot Support/Discount Program".....	10
..... Foreclosure for Nonpayment of Storage Fees Prohibited.....	10

CHILDREN AND FAMILIES

..... Family Care Plan.....	10
..... Family Liaison Officers.....	11
..... Family Assistance by Local Veterans' Agencies.....	11
..... Communication with Loved Ones via Email, Teleconferencing....	11
..... Supplemental Burial Allowance.....	11

CONSERVATION AND RECREATION

..... Access Pass.....	12
..... Hunting and Fishing Licenses.....	12

COURTS

..... Court and Administrative Proceedings.....	12
..... Statutes of Limitations Extended.....	13
..... Representation of Service Members.....	13
..... Opening of a Judgment.....	14
..... Default Judgments.....	14

CRIME

..... Terrorism Reporting.....	14
--------------------------------	----

EDUCATION

..... Continued Enrollment of Children in Public Schools.....	15
..... Families' Access to the Internet at Public Libraries.....	15

ELECTIONS

..... Voting Rights.	15
---------------------------	----

HEALTH CARE

..... Veterans Health Care Information Program.	16
--	----

HIGHER EDUCATION

..... Montgomery GI Bill (Selected Reserve).	17
..... MERIT Scholarship Program.	17
..... Military Leave of Absence.	17
..... Anti-Discrimination Provisions.	18

HIGHWAY SAFETY & MOTOR VEHICLES

..... Automatic Extension of Drivers' Licenses.	18
..... Military Driver Licenses.	18
..... Second Party Applications for Vehicle Registration/Title Transaction.	18

HOUSING

..... Evictions from Leased Housing.	19
..... Home Loan Guaranties.	19

HUMAN RIGHTS

..... Prohibition on Discrimination Based on Military Status.	20
..... Compulsory Waiver of SSCRA Rights Prohibited.	21

INSURANCE

..... Servicemembers' Group Life Insurance.	21
..... Nonlapse of Insurance Policies.	21
..... Professional Liability Insurance Suspension.	22

LABOR

..... Reemployment Rights.	22
..... "NY-USA Proud" & "Patriot Support/Discount Program".	22

LOCAL GOVERNMENT

..... Benefit Assistance from a County Service Officer.	23
..... Leave of Absence, Volunteer Firefighters.	23
..... Service Award Credit, Volunteer Ambulance Workers.	23
..... Service Award Credit, Volunteer Firefighters.	23

MENTAL HYGIENE

..... Psychological Trauma.	23
----------------------------------	----

PROFESSIONS

..... Professional Licensing, Renewals, & Continuing Education.	24
--	----

PUBLIC EMPLOYEES AND PENSIONS

..... Employee Rights.	24
..... Makeup of Civil Service Examinations.	25
..... Application Period for Civil Service Examinations.	25
..... Continuation of Pension System Membership.	26
..... Repayment of Loans from a Public Retirement System.	26

REAL PROPERTY TAXES

..... Collection of Unpaid Property Taxes.	26
..... Deadline Extension for Payment of Property Taxes.	27
..... Statute of Limitations for Redemption of Real Property.	27
..... Exemptions.	27
..... Mobile Homes.	27

TAX AND FINANCE

..... Income Tax Filing Extension.	28
---	----

APPENDIX: Directory of On-Line Services and Resources.	29
--	----

INTRODUCTION

When the National Guard or Reserve units are activated, members are wrenched from their civilian status, often on short notice, to assume military roles. Many aspects of their lives are affected. This is especially true of single parents and dual-service couples. While the various branches of the armed services and the U.S. Department of Defense provide services and resources to assist with the transition, numerous questions arise before, during, and after any mobilization. Topics may run the gamut, from reemployment rights upon return to the consequences of missing tax filing deadlines and driver's license renewal dates while away.

What follows is a compilation of information and resources that will be helpful in answering such questions. As with all such reference guides, it is not to be construed as a definitive reading of the law; rather, it is meant as a general outline of rights and programs, with sources for more specific information provided. Service members or spouses should seek legal advice, either from a civilian lawyer or through the military, before taking action that could have detrimental consequences. It should also be noted that there may be differences in whether and how these various rights and programs apply to reservists as opposed to Guard members (see "New York's Military Forces" below for a description of the two), so caution is advised. While there are many additional programs and services available to veterans in general, and disabled veterans in particular, this reference guide focuses almost exclusively on those that apply to active-duty service members and their families.

The material presented is organized by topic areas within broader functional categories. The primary sources, described individually below, are as follows:

- The Soldiers and Sailors Civil Relief Act of 1940 (SSCRA);
- The New York State Soldiers and Sailors Civil Relief Act (State SSCRA);
- The National Guard Family Program Deployment Handbook;
- The VA's manual, Federal Benefits for Veterans and Dependents; and
- New York State's new Patriot Plan (S. 5679, Chapter 106, L. 2003).

Attached as an appendix is a list of on-line services and resources. A table of contents has also been provided for convenient reference.

New York's Military Forces

The New York State Constitution (Article XII, Section 1) requires the State Legislature to provide "for the maintenance and regulation of an organized militia." Accordingly, the New York State Division of Military and Naval Affairs (DMNA) is responsible for coordinating the recruitment and retention of members of the National Guard, which encompasses the New York

Army National Guard, New York Air National Guard, New York Naval Militia, and New York Guard. (The term "National Guard" was coined by New York's 2nd Battalion, 11th Regiment of Artillery in 1824, in honor of Revolutionary War hero Marquis de Lafayette's "Garde Nationale" militia unit.)

New York's military forces have a dual mission:

- *State*--to defend New York in the event of attack, to support relief operations in case of natural or man-made disasters, and to assist civil authorities in controlling civil disorder; and
- *Federal*--to provide trained and equipped military forces capable of and ready to participate in military operations with regular U.S. military forces.

In New York, these military forces are ordered into active duty by the Governor, as Commander-in-Chief, through the issuance of an executive order and proclamation that describes the emergency at hand and the requirements of the military forces to meet State needs in facing the emergency. The State bears all costs of such mobilization. During any period of federal activation, the National Guard is relieved of State duties, and, at such a time, the New York Guard (a separate New York military force) is authorized to carry out these duties.

The Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA)

According to information available on the Army's website:

The Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA) is a federal law, passed by Congress to protect military members fighting in World War II, that gives all military members some important rights as they enter active duty. It covers such issues as rental agreements, security deposits, prepaid rent, eviction, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosure, civil judicial proceedings, and income tax payments.

The SSCRA protects active duty military members and reservists called to active duty (starting on the date active duty orders are received) and, in limited situations, dependents of military members (e.g., certain eviction actions).

Those who think that being called to active military service has reduced their ability to meet their financial obligations are advised to contact their nearest legal assistance office to see whether the SSCRA applies.

To receive protection under some parts of the SSCRA, the member must be prepared to show that military service has had a "material effect" on the legal or financial matter involved. Protection under the SSCRA must be requested during the member's military duty or within 30 to 90 days after military service ends, depending on the protection being requested. In many situations, the SSCRA protections are not automatic, but require some action to invoke the Act. The military member may need to send a copy of his/her mobilization orders.

Those who think that they have rights under the SSCRA that may have been violated, or that they are entitled to be shielded from a legal proceeding or financial obligation by the SSCRA protections, should discuss the matter with a legal assistance attorney or a civilian lawyer as soon as possible.

New York State Soldiers' and Sailors' Civil Relief Act (State SSCRA)

The New York State Soldiers' and Sailors' Civil Relief Act is Article XIII of the Military Law (Section 300-328). It was established pursuant to Chapter 686 of the Laws of 1941 on the recommendation of the Joint Legislative Committee to Study the Military Law. According to the McKinney's Historical and Statutory Notes, the 1951 version of Article XIII extended the benefits previously enjoyed only by persons in the military service of the United States to those on active duty in the military service of the State pursuant to the orders of the Governor. Such personnel consist of the New York Army and Air National Guard, the New York Naval Militia, and the New York Guard. Article XIII is modeled on, but is different in some respects from, the federal statute of the same name. These differences include:

- the federal statute does not apply to the State active-duty deployment of the New York National Guard, the Naval Militia, or New York Guard; and
- Article XIII adds another layer of protection under the law to the members of the New York National Guard, the Naval Militia, and the New York Guard.

Section 318 of the Military Law sets the tone for the State SSCRA by declaring it to be the policy of the State: that citizens and residents of the State should not be discriminated against because they are subject to military duty pursuant to this chapter or the laws of the United States or both; and that persons doing business in the state should not refuse to employ such persons because they are so subject to military duty.

New York State Patriot Plan

In 2003, the Legislature enacted the "Patriot Plan," (S. 5679, Chapter 106, L. 2003, effective July 1, 2003), which amended numerous provisions of the State SSCRA, and established additional new statutory provisions, in order to ensure that State residents who are members of the reserve armed forces and the State organized militia are provided many of the same types of benefits as are available to members of the United States armed forces, particularly during periods when they are called into active duty. These benefits, described more fully throughout this publication, include new scholarships and higher education assistance programs for service persons and their family members, programs to facilitate communication between military personnel and their families and to assist their families while the personnel are deployed away from home, and provisions to ensure that being deployed away from home does not place an undue financial hardship on such individuals and their families.

New York National Guard Family Program Deployment Handbook

The New York National Guard has developed this extremely helpful and comprehensive 41-page manual designed to assist Guard members and their families in planning for and coping with mobilization. The Department of Defense also has an extensive Mobilization Information and Resources Guide. The other branches of the armed forces likely have similar handbooks as well. In addition to the rights and programs described in the pages that follow, the National Guard's handbook includes such helpful items and checklists as the following, which would be of assistance to anyone facing deployment:

- **Chain of Concern Roster**, for emergency contacts, including staff judge advocate and chaplain.
- **Essential Information on My Guard Member**, including such entries as the member's Social Security number; mail and e-mail addresses; blood type; date of marriage; childrens' names, dates of birth, and Social Security numbers; present military rank; and unit of assignment.
- **Family Readiness Checklist**, with questions that should be answered by Guard families prior to deployment regarding medical, finance, automobile or transportation, and legal and administrative matters.
- **Important Document File**, which is a list of documents and other valuable information that need to be kept in a safe place, such as marriage certificate; birth certificates for all family members; citizenship papers, if any; adoption papers, if any; passports; powers of attorney; wills; and the like.

Federal Benefits for Veterans and Dependents

The U.S. Department of Veterans Affairs has issued an extensive manual describing the various federal benefits available to veterans and their dependents. Most apply solely to veterans, the dependents of living veterans, and the survivors of deceased veterans. Several, however, apply as well to active-duty service members and have been included in this reference guide.

BANKING AND FINANCIAL SERVICES

Mortgage Default

According to Section 526 of the SSCRA: In any proceeding commenced in any court during the period of military service to enforce an obligation arising out of nonpayment of a sum due under a mortgage or out of any other breach of the terms of a mortgage occurring prior to or during the period of military service, the court may stay the proceedings for up to 6 months, and make such other disposition of the case as may be equitable to conserve the interests of all parties. In addition, no sale, foreclosure, or seizure of property for such nonpayment or other breach of the terms of a mortgage will be valid if made during the period of military service or within 6 months thereafter. Similar protections under the State SSCRA can be found in Section 312 of the Military Law. (The Patriot Plan extended these time frames to 6 months, from the previous limit of 3 months.)

For further information, visit the nearest legal assistance office.

Reduction of Interest Rate on Preservice Debt

According to the National Guard's handbook and the Patriot Plan: If a service member's military obligation has affected his/her ability to pay on financial obligations such as credit cards, loans, mortgages, etc., under SSCRA the service member can have his/her interest rate capped at 6% for the duration of the service member's military obligation. Qualifying debts are debts that were incurred prior to the service member's coming on active duty. The service member must be on active duty at the time of the request. The service member's military career must have materially affected the service member's ability to pay on the debt. This provision does not apply to federally guaranteed student loans.

To implement the 6% cap, the service member should contact his/her creditor and request that his/her interest rate be reduced to 6% according to the provisions of Section 526 of the SSCRA. The creditor may request a copy of the service member's orders. The burden is on the creditor to seek relief in court if the creditor believes that the service member's military career does not materially affect his/her ability to pay.

For more information, visit <http://usmilitary.about.com> or the nearest legal assistance office.

Electronic Payment of Salaries

According to the Patriot Plan: Members of the State organized militia who are ordered into active military duty in a foreign area may now be paid by electronic funds transfer, so that they and their family members will have full access to their salaries while they are away from home.

For more information, visit <http://www.dmna.state.ny.us> or call 1-877-715-7817.

Installment Contracts and Auto Leases

According to the National Guard's handbook and the Patriot Plan: A service member or spouse may request protection under Section 531 of the SSCRA for preservice debts incurred under installment contracts. The service member or the spouse must prove that the service member's military obligations have materially affected his/her ability to pay on the debts. Also, at least one deposit or installment payment must have been made on the contract before entry on active duty. If the contract falls under the protection of the SSCRA, the creditor is thereafter prohibited from exercising any right or option under the contract, such as to rescind or terminate the contract or to repossess the property, unless authorized by a court order. Similar protections under the State SSCRA can be found in Section 311 of the Military Law.

In addition, the Patriot Plan established new provisions to allow a person entering active military service to terminate a motor vehicle lease. It included provisions to ensure that the exercise of this right will not affect future financial transactions.

For more information, visit <http://usmilitary.about.com> or the nearest legal assistance office.

Termination of Preservice Lease Agreements

According to the National Guard's handbook: Under Section 534 of the SSCRA, a service member who is leasing/renting property used for dwelling, professional, business, agricultural or similar purposes may terminate a lease that was 1) signed before the service member entered active duty and 2) the leased/rented premises have been occupied for the above purposes by the service member or his/her dependents. The service member must deliver written notice of termination to the landlord after entry on active duty or receipt of orders for active duty. The termination date for a month-to-month lease/rental is 30 days after the first date on which the next rental payment is due after the termination notice is delivered. For all other lease/rental agreements, the termination date will be the last day of the month after the month in which the notice was given.

If the rent has been paid in advance, then the landlord must return any unearned portion. The landlord may not withhold the refund of a service member's security deposit for early termination of the lease/rental agreement. However, the landlord may withhold return of security deposit for damages, repairs, and other lawful provisions of the lease/rental agreement. Similar protections under the State SSCRA can be found in Section 310 of the Military Law.

For more information, visit <http://usmilitary.about.com> or the nearest legal assistance office.

Enforcement of Obligations, Liabilities, Taxes

According to the National Guard's handbook: Under Section 590 of the SSCRA, a service member or dependent may, at any time during his/her military service, or within 6 months thereafter, apply to a court for relief of any obligation or liability incurred by the service member or dependent prior to active duty or in respect to any tax or assessment whether falling during or

prior to the service member's active military service. The court may grant stays of enforcement during which time no fine or penalty can accrue. Similar protections under the State SSCRA can be found in Section 323 of the Military Law.

For more information, visit <http://www.usmilitary.com> or the nearest legal assistance office.

BUSINESS

"NY-USA Proud" and "Patriot Support & Discount Program"

According to the Patriot Plan: The "NY-USA Proud" Employer of Distinction program recognizes companies that show exceptional support for military personnel. The "Patriot Support and Discount Program" honors merchants, businesses, or companies that provide exceptional support to their employees in the military, or who provide price discounts to military personnel.

For additional information, call NYS Empire State Development at 1-800-782-8369.

Foreclosure for Nonpayment of Storage Fees Prohibited

According to the Patriot Plan: No person may exercise the right to foreclose or enforce any lien for the storage of household goods, furniture, or personal effects of a deployed service member during the period of deployment and for 3 months afterward, except on court order.

For more information visit <http://www.dmna.state.ny.us> or call 1-877-715-7817.

CHILDREN AND FAMILIES

Family Care Plan

According to the National Guard's handbook: All single-parent Guard members and dual-service couples who are responsible for family members must complete a Family Care Plan and validate it on an annual basis. This plan ensures that members have guardians for their children in case they are called to duty. A Family Care Plan is also for soldiers and airmen who are responsible for the care of others besides children. This includes parents.

Selecting a responsible guardian is vital to a successful Family Care Plan. This is the person that will accept full responsibility for the dependent family members while the soldier or airman is accomplishing the mission. If the long-term guardian lives far away, a temporary guardian should be established in case the Guard member is immediately called to duty. Both guardians should have a power of attorney that covers the areas they are responsible for (including transportation, living arrangements, and especially medical care).

For more information, visit the nearest legal assistance office.

Family Liaison Officers

According to the Patriot Plan: State family liaison officers are now available to provide information, support, and assistance to families of deployed military personnel, as well as to serve as liaisons between the family members and the Department of Defense. The family liaison officers are appointed by the Adjutant General during any period of deployment ordered by Presidential or Congressional directives.

For more information, visit <http://www.dmna.state.ny.us> or call 1-877-715-7817.

Family Assistance by Local Veterans' Service Agencies

According to the Patriot Plan: Local veterans' service agencies are now authorized to assist families of deployed members of the reserves and the State organized militia to ensure that they are aware of and are receiving all appropriate support and services to which they are entitled.

For additional information, contact the local veterans' service agency.

Communication With Loved Ones via Email, Teleconferencing, etc.

According to the Patriot Plan: Public library systems throughout the State are now required to ensure that family members of deployed military personnel have access to computers with Internet connections so that they may communicate with their loved ones while they are deployed away from home.

In addition, the Division of Military and Naval Affairs is required to make teleconferencing facilities available to family members so they can communicate with their deployed loved ones, and to arrange for the provision of telephone service at bulk rates to family members.

For more information about access to Internet email, visit the local public library; for information about teleconferencing facilities, visit <http://www.dmna.state.ny.us> or call 1-877-715-7817.

Supplemental Burial Allowance

According to the Patriot Plan: Family members and loved ones of a member of the armed forces of the United States who is killed during active duty and who is a State resident may be eligible for a State allowance of up to \$6,000 to cover any funeral and burial costs that are remaining after any federal allowance is applied.

For additional information, contact the NYS Division of Veterans Affairs at <http://www.veterans.state.ny.us> or call 1-888-838-7697.

CONSERVATION AND RECREATION

Access Pass

According to a brochure jointly issued by the Department of Environmental Conservation (DEC) and the Office of Parks, Recreation and Historic Preservation (OPRHP): An Access Pass permits a resident of New York State with a permanent disability free use of parks, historic sites, and recreational facilities operated by the New York State Office of Parks, Recreation and Historic Preservation and the New York State Department of Environmental Conservation. This applies to persons who have a 40% or greater service-related disability or who are eligible for an allowance from the federal government for the purchase of an automobile.

For more information, <http://www.dec.state.ny.us>.

Hunting and Fishing Licenses

According to the DEC website: Persons with a 40% or greater service-related disability upon their return from duty, as documented annually by a letter from the Veterans' Administration, are entitled to a reduced-fee (\$5) hunting and fishing license, free bow license, free muzzleloading license, free deer management permit, and free trapping license.

According to the Patriot Plan: State residents in the military who have neither been stationed within the State nor been within the State longer than 30 days on leave or furlough are entitled to receive a fishing license, small and big game license, and/or trapping license, free of charge.

For more information, visit <http://www.dec.state.ny.us>.

COURTS

Court and Administrative Proceedings

According to the National Guard's handbook: Under Section 521 of the SSCRA, a service member who is either the plaintiff or the defendant in a civil lawsuit may request a stay (postponement) of a court proceeding in which he/she is a party. A service member may request a stay at any point in the proceedings. However, courts are reluctant to grant stays at the pretrial phase of a lawsuit, such as discovery, depositions, etc. If a judgment is entered against a service member who is unavailable due to military orders, the service member may be able to have that judgment voided. The service member must actually be a party to the suit.

The provision only applies to civil lawsuits, suits for paternity, child custody suits, and bankruptcy debtor/creditor meetings. The provision does not apply to: administrative hearings, criminal proceedings, child support determination, proceedings in which the service member is merely a material witness to the lawsuit, but not an actual party, or the service member has leave available and has made no attempt to use his/her leave to attend the proceedings.

A service member should have his/her commander write a letter to the court and the opposing party's attorney stating that the service member is unable to attend the proceedings. The soldier should not have an attorney draft such a letter to the court. A letter by an attorney could be considered an appearance by the service member and could subject the service member to the jurisdiction of the court.

Similar protections under the State SSCRA can be found in Section 304 of the Military Law, which applies to any action or proceeding in any court or in any adjudicatory or licensing proceeding before any State agency, including any public benefit corporation or public authority, or any political subdivision of the State. Section 305 specifies that where an action for compliance with the terms of any contract is stayed in this manner, no fine or penalty will accrue by reason of failure to comply with the terms of such contract during the period of the stay. Pursuant to Section 306, in any such action or proceeding **against** the military person, the court or adjudicatory or licensing agency may stay the execution of any judgment or order entered against such person and vacate or stay any attachment or garnishment of property, money, or debts in the hands of another whether before or after judgment. See also Sections 522 and 523 of the SSCRA.

For more information, visit <http://www.usmilitary.com> or the nearest legal assistance office.

Statutes of Limitations Extended

According to Section 525 of the SSCRA: The period of military service must be excluded in computing any period of limitation under any law, regulation, or order for the bringing of any action or proceeding in any court, board, bureau, commission, department, or other agency of the State or a local government by or against any person in military service, whether the cause of action or the right or privilege to institute the action or proceeding accrued prior to or during the period of service. Similar protections in the State SSCRA can be found in Section 308 of the Military Law.

For more information, visit the nearest legal assistance office.

Representation of Service Members

According to Section 520(3) of the SSCRA: In any action or proceeding in which a person in the military service is a party, if that party does not personally appear or is not represented by an authorized attorney, the court may appoint an attorney to represent him or her and may require a bond conditioned to indemnify the defendant, if in military service, against any loss or damage that he or she may suffer by reason of any judgment, should the judgment be set aside thereafter. No attorney so appointed has the power to waive any right of the person for whom appointed or bind that person by any acts. Similar protections under the State SSCRA can be found in Section 303(1) of the Military Law.

For more information, visit the nearest legal assistance office.

Opening a Judgment

According to Section 520(4) of the SSCRA: If any judgment is rendered in any action or proceeding against any person in military service during the period of service or within 30 days thereafter, and it appears that such person was prejudiced by reason of military service in making his or her defense, the court may open the judgment if application is made not later than 90 days after the termination of military service and the defendant or his/her legal representative let in to defend, provided it appears that the defendant has a meritorious or legal defense to all or part of the action of proceeding. Similar protections under the State SSCRA can be found in Section 303(2) of the Military Law.

For more information, visit the nearest legal assistance office.

Default Judgments

According to Section 520(1) of the SSCRA: In any action or proceeding commenced in any court, if there is a default of any appearance by the defendant, before the judgment is entered, the plaintiff must file in court an affidavit that the defendant is not in military service, otherwise no default judgment may be entered without a court order. Similar protections under the State SSCRA are found in Section 303(3) of the Military Law.

For more information, visit the nearest legal assistance office.

CRIME

Terrorism Reporting

According to the Department of State website: On September 16th, 2002, Governor Pataki announced the launch of a Statewide Public Security Tips Hotline that will enable citizens from throughout the State to report information about suspected terrorist activity. The toll-free hotline can be reached by calling 1-866-SAFENYS or 1-866-723-3697. In New York City, residents should call the New York City Police Department's hotline, 1-888-NYCSAFE.

This hotline is staffed 24-hours a day, 7 days a week by the New York State Police, working in conjunction with the New York State Office of Public Security and the Joint Terrorism Task Force.

In order to provide the most useful information to law enforcement, New Yorkers are urged to make the following observations when reporting a tip to the hotline:

- Who did you observe?
- What did you see? Be specific as possible.
- Where did you see it?

- When did you see it?
- Why is it suspicious?

Callers to the hotline are encouraged to be accurate, fast, and complete in their reports. When giving a description of a suspicious person, callers should make note of as many physical and behavioral descriptors as possible. If the person is driving a vehicle, callers should try to provide the vehicle's license plate, year, make, model, size, and color.

The public is reminded not to take action if suspicious activity is observed. If danger appears to be imminent, local authorities should be alerted as quickly as possible through 911.

Tips given to the hotline will be cross-referenced through federal, state, and local databases. If a lead is meaningful and can be corroborated, the information will be given to the Joint Terrorism Task Force for investigation.

For more information, visit <http://www.state.ny.us>.

EDUCATION

Continued Enrollment of Children in Public Schools

According to the Patriot Plan: A child 5-21 years old may continue to attend public school in the district in which he/she permanently resides, during any time in which the child temporarily resides outside the district while his/her parent(s) are called to active duty, other than training.

For more information, contact the local school district, or visit <http://www.dmna.state.ny.us>, or call DMNA at 1-877-715-7817.

Families' Access to the Internet at Public Libraries

According to the Patriot Plan: Public library systems throughout the State are now required to ensure that family members of deployed military personnel have access to computers with Internet connections so that they may communicate with their deployed loved ones.

For additional information, contact the local public library.

ELECTIONS

Voting Rights

According to the Federal Voting Assistance Program's (FVAP) website: The right to vote can be exercised by all United States citizens in every corner of the world. Members of the military, other uniformed services, the Merchant Marine and their eligible family members, and all U.S.

citizens overseas are able to vote under the Uniformed and Overseas Citizens Absentee Voting Act (UOCAVA). The procedures and deadlines to vote absentee vary from state to state.

Generally, all U.S. citizens 18 years or older who are or will be residing outside the United States during an election period are eligible to vote absentee in any election for federal office. In addition, all members of the Uniformed Services, their family members, and members of the Merchant Marine and their family members, who are U.S. citizens, may vote absentee in federal, state, and local elections.

Specific information on applying for absentee registration and a ballot is contained in the *Voting Assistance Guide*. Voting Assistance Officers assigned to units of military installations and at each U.S. embassy or consulate have a copy of the *Guide* to assist in completing the Federal Post Card Application (FPCA). U.S. citizen organizations overseas and many corporate offices of U.S. companies also have copies of the *Guide* to assist members. Members of the Uniformed Services and U.S. embassy/consulate personnel can obtain hard copies of the *Guide* through their normal distribution channels or by contacting their Service or Department of State Voting Action Officer. Other overseas citizens can request these materials by contacting the FVAP directly at vote@fvap.ncr.gov. PDF versions of the *Guide*, as well as other voting-related information and links, can also be found on the FVAP website, www.fvap.gov.

The FVAP website, www.fvap.gov, is home to a variety of information about voting and elections. The information is updated regularly. Answers to almost any voting-related question can be found 24 hours a day, 7 days a week, just by accessing the website. The website contains general information on absentee voting, including a list of frequently asked questions, and training schedules for voting assistance officers during federal election years. The on-line version of the *Voting Assistance Guide* contains up-to-date information for state-by-state registration and absentee ballot request procedures. Also, available on the website is the on-line version of the FPCA, a convenient alternative, which is accepted by almost all the states and the District of Columbia. All FVAP publications, including News Releases and archived issues of the monthly *Voting Information Newsletter*, can be found on the site. The website also contains links to many voting-related sites, including all state elections sites, which provide information about upcoming elections, and links to U.S. Senate and U.S. House of Representatives. In New York State, provisions governing voting by members of the armed forces can be found in Article 10 of the Election Law.

For more information, visit <http://www.fvap.gov/quest.html> or the nearest legal assistance office.

HEALTH CARE

Veterans Health Care Information Program

According to the Patriot Plan: A new Veterans Health Care Information Program will be established (effective December 28, 2003) to provide information on health issues associated with military duty (including Agent Orange, the Gulf War Syndrome, and Hepatitis C) for veterans,

surviving spouses, and health care providers.

For additional information, visit <http://www.health.state.ny.us>, or contact the local veterans service agency.

HIGHER EDUCATION

Montgomery GI Bill (Selected Reserve)

According to the U.S. Department of Veterans Affairs website: The Montgomery GI Bill-Selected Reserve program provides up to 36 months of education benefits to eligible members of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. The benefits can be used for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs. In addition, remedial, refresher and deficiency training are available under certain circumstances.

For more information, visit www.gibill.va.gov/education/benefits.htm or a local VA office.

MERIT Scholarship Program

According to the Patriot Plan: A new Military Enhanced Recognition, Incentive, and Tribute (MERIT) scholarship program provides awards equal to the full cost of undergraduate attendance at a SUNY institution to State residents who are members of the armed forces and who are severely and permanently disabled during service or training for service, and to the children, spouses, and financial dependents of military personnel who are State residents and who become severely and permanently disabled or who die during service or training.

For more information, visit <http://www.dmna.state.ny.us> or call 1-877-715-7817.

Military Leave of Absence

According to the Patriot Plan: All higher education institutions and business or trade schools are required to grant a student who is in the National Guard or reserved armed forces a military leave of absence from the school, while the student is serving on active duty and for up to 1 year afterward. In such cases, the school must issue a refund or credit for any tuition or fees paid for that time period, and the student is entitled to be restored to his/her prior educational status upon return, without penalty and without loss of any academic credits, or scholarships or awards granted.

For more information, visit <http://www.dmna.state.ny.us> or call 1-877-715-7817.

Anti-Discrimination Provisions

According to the Patriot Plan: Tax-exempt, nonsectarian educational institutions are prohibited from denying use of their facilities to any otherwise-qualified person by reason of his/her military status, and are prohibited from allowing the harassment of any student or applicant based on such reason.

For more information, visit <http://www.dmna.state.ny.us> or call 1-877-715-7817.

HIGHWAY SAFETY AND MOTOR VEHICLES

Automatic Extension of Drivers' Licenses

According to the Department of Motor Vehicles (DMV): A valid New York State driver's license is automatically extended when a person is on active military duty. The license does not expire and is extended during active service and for a maximum of 6 months after a person leaves military service. Form MV-75 (Military Service Notification) must be filed so that the DMV can make a note on the driver record and keep the record longer than the expiration date of the license. Form MV-75 is normally filed when a person enters military service; however, it can be filed after entering military service, as long as a person does so before the expiration of his/her driver's license. If the license expires before form MV-75 is filed, a letter certifying the date the person entered military service and stating that he/she is on active duty must be sent with the completed form. The date that the person entered military service must be earlier than the expiration date of his/her New York State driver's license. A driver's license can be renewed when there is an automatic military extension and after form MV-75 has been filed. If form MV-75 was not filed, it can be sent with a renewal application.

For more information, visit <http://www.nydmv.state.ny.us> or a local DMV office.

Military Driver Licenses

According to the Department of Motor Vehicles (DMV): A person with a driver's license issued by the U.S. Armed Forces can drive in New York for a maximum of 60 days after entering the State. After 60 days, a valid New York State driver's license is required to drive in the State. Only members of the U.S. Armed Forces are permitted to use a military driver license in New York. A dependent who has only a military driver license cannot drive in New York State. Military driver's licenses cannot be exchanged for New York State driver's license. If a person has only a military driver license, he/she must apply for an original New York State license.

For more information, visit <http://www.nydmv.state.ny.us> or a local DMV office.

Second Party Applications for Vehicle Registration/Title Transaction

According to the Department of Motor Vehicles (DMV): DMV will not accept second-party applications for license, permit or nondriver ID transactions. DMV will accept a vehicle registration/title transaction from a second party. A copy of the registrant/owner photo document and the registrant's signature are not required if the visiting customer has a completed Affirmation for Renewal of Registration for Absentee Owner (form MV-454) or Certification of Disposition of Vehicle on Behalf of Absentee Owner (form MV-456). These forms are used only when the registrant/owner is in the U.S. Armed Forces and absent from New York State.

For more information, visit <http://www.nydmv.state.ny.us> or a local DMV office.

HOUSING

Evictions from Leased Housing

According to the National Guard's handbook:

A service member may seek protection from eviction under Section 530 of the SSCRA. The rented/leased property must be occupied by the service member or his/her dependents for the purpose of housing, and the rent can not exceed \$1,200. The service member or dependent who has received notice of an eviction must submit a request to the court for protection under the SSCRA. If the court finds that the service member's military duties have materially affected his/her ability to pay rent timely, the judge may order a stay (postponement) of the eviction proceeding for up to 6 months or make any other "just" order. Similar protections under the State SCCRA can be found in Section 309 of the Military Law, but without a cap on the rental amount. (The Patriot Plan extended the time limit allowed for a stay of the eviction to 6 months, from the previous limit of 3 months.)

For more information, visit <http://usmilitary.about.com>.

Home Loan Guaranties

According to VA's Federal Benefits for Veterans and Dependents: VA loan guaranties are made to service members, veterans, reservists, and unmarried surviving spouses for the purchase of homes, condominiums, and manufactured homes and for refinancing loans. VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. VA requires that a down payment be made for the purchase of a manufactured home. VA also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a VA guaranty, the lender is protected against loss up to the

amount of the guaranty if the borrower fails to repay the loan. A VA loan guaranty can be used to:

1. buy a home;
2. buy a residential condominium;
3. build a home;
4. repair, alter, or improve a home;
5. refinance an existing home loan;
6. buy a manufactured home with or without a lot;
7. buy and improve a manufactured home lot;
8. install a solar heating or cooling system or other weatherization improvements;
9. purchase and improve a home simultaneously with energy-efficient improvements;
10. refinance an existing VA loan to reduce the interest rate and make energy-efficient improvements;
11. refinance a manufactured home loan to acquire a lot.

Applicants must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live in the property.

For more information, contact a local VA office or visit <http://www.homeloans.va.gov> or a local VA office.

HUMAN RIGHTS

Prohibition Against Discrimination Based on Military Status

According to the Patriot Plan: The Human Rights Law now includes provisions prohibiting discrimination against individuals based on their military status in matters relating to employment; education and training; places of public accommodation, resort, or amusement; housing accommodations, including publicly assisted housing; real estate transactions; the sale, rent, or lease of land or commercial space or of housing accommodations; membership in volunteer fire departments or fire companies; business transactions; and applications for and the granting of credit. This new law thereby protects individuals from discrimination based on military status in the same way as individuals are already protected against discrimination based on race, creed, color, national origin, sexual orientation, sex, disability, marital status, or familial status. In addition, the statute prohibits anyone from inquiring about or requesting information regarding the military status of an individual who is seeking publicly assisted housing, or an individual seeking to purchase, rent, or lease any housing accommodation, land, or commercial space.

For more information, visit <http://www.dmna.state.ny.us> or call 1-877-715-7817, or contact the NYS Division of Human Rights, <http://www.dhr.state.ny.us>.

Compulsory Waiver of SSCRA Rights Prohibited

According to the Patriot Plan: It is prohibited for a person to solicit, require, demand, or otherwise request that a person waive any of his/her rights currently existing or subsequently established under the NYS Soldiers and Sailors Civil Relief Act (SSCRA). A person who knowingly violates this provision is guilty of a misdemeanor, and may be subject to imprisonment and/or a fine as well as a civil penalty.

For more information, visit <http://www.dmna.state.ny.us> or call 1-877-715-7817, or contact the NYS Division of Human Rights, <http://www.dhr.state.ny.us>.

INSURANCE

Servicemembers' Group Life Insurance

According to the VA's Federal Benefits for Veterans and Dependents: The following are automatically insured for \$250,000 under Servicemembers' Group Life Insurance (SGLI): active-duty members of the Army, Navy, Air Force, Marines, and Coast Guard; commissioned members of the National Oceanic and Atmospheric Administration and the Public Health Service; cadets or midshipmen of the service academies; members, cadets, and midshipmen of the ROTC while engaged in authorized training; members of the Ready Reserves; and members who volunteer for assignment to a mobilization category in the Individual Ready Reserve. Individuals may elect to be covered for a lesser amount or not to be covered at all. Part-time coverage may be provided to members of the Reserves who do not qualify for full-time coverage. Premiums are deducted automatically from an individual's pay or are collected by the individual's service branch.

For more information, visit <http://www.va.gov> or a local VA office.

Nonlapse of Insurance Policies

According to Military Law Section 316: No policy that insures the life of a member of a reserve component of the U.S. armed forces, including the National Guard, who is called to active duty, or no policy that has been brought within the benefits of the federal SSCRA, will lapse or be forfeited for the nonpayment of premium during the period of such service, or during 2 years thereafter, provided the policy has not lapsed for the nonpayment of premium before the commencement of the period of military service of the insured. Limits protections to insurance with a maximum face value of \$100,000 whether in one or more companies, not including SGLI. (The Patriot Plan extended the time frame to 2 years, from the previous 1-year allowance.)

Similarly specifies that no individual accident and health insurance policy that insures a member of the organized militia of the State, which has not lapsed for nonpayment of premiums before the commencement of a period of active duty in the military service of the State by such member pursuant to an order of the Governor will lapse or be forfeited for the nonpayment of premiums during a period of 60 days from the date the member begins such active duty, provided the insurer

is furnished with written notice of such duty within 30 days after its commencement. In this case, the insurer has the right to deduct the amount of due and unpaid premiums from any benefit that may become payable as a result.

Professional Liability Insurance Suspension

According to the Patriot Plan: Any person who is ordered to full-time active duty, other than training, with the State organized militia or in the United States armed forces may suspend his/her professional liability insurance coverage for the time period during which the service person is absent. The carrier of the insurance is required to allow for the suspension of coverage, and to reinstate the coverage upon request of the insured.

For additional information, visit <http://www.ins.state.ny.us>, or call the NYS Insurance Department Consumer Services at 518-474-6600.

LABOR

Reemployment Rights

According to Employer Support for the Guard and Reserve (ESGR): In the private sector, employer obligations to employees who are in the military are covered mainly by a federal law called Uniformed Services Employment and Reemployment Rights Act (USERRA) that was enacted in 1994. In general, the USERRA prohibits employers from discriminating against employees based on military status, and further, usually creates an obligation to reinstate employees upon their return from ordered military duty. The law also contains various safeguards to ensure that employers' rights are respected. Similar protections under the State SSCRA can be found in Section 317 of the Military Law.

For more information, visit <http://www.esgr.org> or the nearest legal assistance office.

"NY-USA Proud" and "Patriot Support and Discount Program"

According to the Patriot Plan: The new "NY-USA Proud" Employer of Distinction program recognizes companies that show exceptional support for military personnel. The "Patriot Support and Discount Program" grants special recognition to merchants, businesses, or companies that provide exceptional support to their employees who are military personnel, or who provide price discounts to military personnel.

For additional information, call NYS Empire State Development at 1-800-782-8369.

LOCAL GOVERNMENT

Benefit Assistance from a County Service Officer

According to County Law Section 800: A county board of supervisors may create an office of county service officer, who shall assist members of the armed forces and veterans and their dependents in obtaining any benefits and awards to which they may be entitled under any federal, state, or local legislation.

For more information, contact the local county clerk for county service officer contact information.

Leave of Absence, Volunteer Firefighters

According to General Municipal Law Section 200-c: When a volunteer firefighter in good standing enters active duty in the U.S. armed forces during any war between the U.S. and any other nation, he or she shall be deemed to be on leave of absence. The fire company may, after 5 years of such leave of absence, terminate such membership.

For more information, contact the respective fire chief.

Service Award Credit, Volunteer Ambulance Workers

According to General Municipal Law Section 219-e: Volunteer ambulance workers on military leave shall receive 50 points for each full year of military service, prorated for service of less than a year.

For more information, contact the respective chief line officer.

Service Award Credit, Volunteer Firefighters

According to General Municipal Law Section 217: Volunteer firefighters on military leave shall receive 50 points for each full year of military service, prorated for service of less than a year.

For more information, contact the respective fire chief.

MENTAL HYGIENE

Psychological Trauma

Dependents of activated military personnel, particularly their children, may have difficulty adjusting to the separation. A number of resources exist to deal with such problems:

- American Academy of Child and Adolescent Psychiatry--is dedicated to child and adolescent

psychiatry and provides fact sheet with concise and current information on issues that affect children, teens, and their families. Visit at <http://www.aacap.org>.

- Center for Mental Health Services--is a federal agency focused on promoting mental health and preventing the development of, or worsening of, mental illness. Visit at <http://mentalhealth.org>.
- National Association of School Psychologists--promotes educationally and psychologically healthy environments for all children and youth through research-based, effective programs that prevent problems, enhance independence, and promote optimal learning. Visit at <http://www.nasponline.org/NEAT/unsettlingtimes.htm>.
- National Center for PTSD--provides general information about trauma responses, research, and treatment, with an emphasis on reactions to terrorism and disasters. Visit at <http://ncptsd.org>.
- Sesamestreet.com--includes a section on parenting advice. Visit at <http://www.sesameworkshop.org>.
- Self-Help Magazine--is an online mental health resource. Visit at <http://www.shpm.com>.

PROFESSIONS

Professional Licensing, Renewals, and Continuing Education

According to the Patriot Plan: New provisions ease some burdens on deployed military personnel who are licensed, certified, or registered in any profession or occupation regulated by the State, by allowing for: automatic extension of a professional license, registration, or certification period that is due to expire while the person is deployed, until 12 months after release from active duty (including the certification of EMTs and paramedics); a waiver of continuing education requirements for such individuals during the period of deployment; a waiver of the fees for the renewal of a temporary teaching certificate or license during deployment; and a suspension of professional liability insurance coverage and the payment of premiums during deployment.

For more information, visit <http://usny.nysed.gov/professions>, or call 518-474-3817.

PUBLIC EMPLOYEES AND PENSIONS

Employee Rights

According to Section 242 of the State Military Law: In New York State's public sector, employer obligations to employees who are in the military are covered by various sections of the State Military Law, especially Section 242. In general, public employers are required to pay

employees for approximately 30 days while the employees are away on ordered military duties, including initial full-time training duty or active duty and participation in service schools by members of the Guard or Reserves. Time during such service does not constitute an interruption of continuous employment.

Provision is made for the service member to make the required pension contributions and, to the extent those contributions are made, absence for military service is counted in determining the length of total service under the pension system. The service member is then entitled to all the benefits of the pension system during the period of military duty, except accidental disability retirement and accidental death benefit.

Further, public employers are usually required to fully reinstate employees who return from ordered military duty, with no penalty and no diminishment in pay rate or accumulated vacation, sick, or other forms of leave. Sometimes, additional benefits are granted pursuant to contract or memorandum of understanding between employers and employee organizations, or are simply granted by public employers.

For more information, talk with employee organizations (unions) or public employers or visit <http://www.dmna.state.ny.us> or the nearest legal assistance office.

Makeup of Civil Service Examinations

According to Military Law Section 243-b: Any member of the armed forces who, having duly filed an application to compete in a scheduled competitive examination for State or local Civil Service employment and who, due to active military duty, is deprived of the opportunity to do so, must be provided with an opportunity to compete, under terms and conditions deemed appropriate by the Department of Civil Service or municipal commission, by way of a special military makeup examination.

For more information, contact the Department of Civil Service at (518) 457-6216 or visit <http://www.cs.state.ny.us>.

Application Period for Civil Service Examinations

According to Military Law Section 243-C: A person serving on active duty during the filing period for a Civil Service examination, or a person who has been discharged from active duty with other than a dishonorable discharge after the filing period has commenced, must be permitted to file for such examination no later than 10 business days prior to the scheduled examination date or the last date to file, whichever is later and if qualified must be provided with an opportunity to compete in such examination, under terms and conditions deemed appropriate by the Department of Civil Service or municipal commission.

For more information, contact the Department of Civil Service at (518) 457-6216 or visit <http://www.cs.state.ny.us>.

Continuation of Pension System Membership

According to Military Law Section 244: Where any duly elected officeholder, or any State or local officer or employee, who is a member of any pension or retirement system, entered or enters the armed forces before his/her term of office expired or expires, and prior to the date when he/she first would be eligible for benefits or payments under such system had he/she continued in office or employment, he/she may, during the period of military service, remain a member of such system provided he/she buys the time as set forth in Section 244. In such cases, the member will enjoy the same rights in the system as if he/she had continued in such office or employment, except that a disability, injury, or accidental death occurring while in military service will not result in any disability or accidental death benefits.

For more information, contact the retirement system.

Repayment of Loans from a Public Retirement System

According to the Patriot Plan: A public retirement system is authorized to suspend the obligation for repayment of any loan to a member during any period during which the member is absent for military duty.

For more information, contact the retirement system.

REAL PROPERTY TAXES

Collection of Unpaid Property Taxes

According to Section 560 of the SSCRA: No sale of real property owned or occupied for dwelling, agricultural, or business purposes by a military service or dependents at the commencement of military service and still so occupied by the military member's dependents or employees is allowed to enforce the collection of any unpaid real property tax or assessment, or any action or proceeding for such purpose commenced, except upon permission of a court. Allows the court then to stay such proceedings or sale for a period of up to 6 months after the termination of the member's period of military service.

When by law such property may be sold or forfeited to enforce the collection of such tax or assessment the service member has the right to redeem or commence an action to redeem such property at any time up to 6 months after the termination of service. Interest on delinquent taxes is limited to 6% per annum and no other penalty is permitted, but municipalities are authorized and empowered to provide for an interest rate of less than 6% per annum. Similar protections under the State SSCRA can be found in Section 314 of the Military Law.

For more information, contact the local tax assessor, or the Office of Real Property Services at 518-486-5446.

Deadline Extension for Payment of Property Taxes

According to the Patriot Plan: Municipalities are authorized to pass a local resolution allowing for an extension of the deadline for the payment of real property taxes on property owned by a deployed service person until 90 days after the end of his/her deployment.

For more information, contact the local tax assessor, or the Office of Real Property Services at 518-486-5446.

Statute of Limitations for Redemption of Real Property

According to Section 525 of the SSCRA: The statute of limitations for the redemption of real property sold or forfeited to enforce any obligation, tax, or assessment by a person in military service must exclude the period of military service. Similar protections under the State SSCRA can be found in Section 308 of the Military Law.

For more information, contact the local tax assessor, or the Office of Real Property Services at 518-486-5446.

Exemptions

According to the Office of Real Property Services: Reservists who engaged in active duty for training or who were activated for short periods of time are not eligible for the alternative veterans exemption. However, reservists who were activated during a time of war and who performed significant, full-time active duty, may qualify for the exemption (Volume 8: Opinions of Counsel SBEA No. 37). Service as a midshipman at the U.S. Naval Academy during a defined period of war is "active duty" for purposes of the alternative veterans exemption (Volume 11: Opinions of Counsel SBRPS No. 10). Service in the Merchant Marine does not qualify an individual as a veteran for purposes of the alternative veterans exemption (Volume 8: Opinions of Counsel SBEA No. 88).

For more information, contact the local tax assessor, or Office of Real Property Services at 518-486-5446.

Mobile Homes

According to the Office of Real Property Services: A mobile home remains subject to real property taxation despite ownership by a serviceman entitled to the protection of the Soldiers' and Sailors' Civil Relief Act. In the event the taxes on the mobile home are not paid, the remedies available to the taxing jurisdiction may be limited or delayed pursuant to the provisions of such act (Volume 5: Opinions of Counsel SBEA No. 26).

For more information, contact the New York State Division of Housing and Community Renewal, responsible for enforcing the laws concerning the rights of tenants of manufactured housing communities, at (800) 432-4210.

TAX AND FINANCE

Income Tax Filing Extension

According to Section 573 of the SSCRA: The collection from any person in the military service of any tax on the income of such person, whether falling due prior to or during the period of military service, is deferred for a period extending not more than 6 months after the termination of military service, if such person's ability to pay the tax is materially impaired by reason of such service. No interest accrues on any amount deferred, for the period of deferment. The statute of limitations against collection of such tax is suspended for the period of military service of any person the collection of whose tax is so deferred and for an additional period of 9 months beginning with the day following the termination of military service. Similar protections under the State SSCRA can be found in Section 315 of the Military Law.

New York State Department of Taxation and Finance Publication 361 provides income tax information for military personnel and veterans for tax year 2002. If a person is a member of the armed forces or support personnel who served or are currently in a combat zone or qualified hazardous duty area, New York State Tax Law provides certain relief measures which mirror federal law. Such provisions include the automatic extension of time to file a State income tax return for at least 180 days (without penalty or interest). Other Tax Department actions have deadlines that are similarly extended. In addition, a reservist called to active duty or a regular military member (regardless of location in which a person is serving) may also qualify for deferred payment of back income taxes. These armed forces relief provisions are found in Section 696 of the Tax Law.

For more information, visit <http://www.tax.state.ny.us> or the nearest legal assistance office.

APPENDIX

DIRECTORY OF ON-LINE SERVICES AND RESOURCES

(Note: Due to frequent website updates, the following web addresses are subject to change.)

ONE STOP MOBILIZATION INFORMATION WEB SITE:

<http://www.defenselink.mil/ra/mobil/>

BENEFITS WEB SITES

Military Pay & Entitlements Personal Benefits Center

<http://www.dfas.mil/money/>
[http://www.military.com/PBC/
PBC_SignIn/1,13152,,00.html?](http://www.military.com/PBC/PBC_SignIn/1,13152,,00.html?)

BUSINESS WEB SITES

Small Business Administration Thomas Register Volumes

<http://www.sba.gov>
www.thomasregister.com

CALCULATORS

Severance Pay Calculator – Click on link and download program

[http://www.afpc.randolph.af.mil/permis/
civilian/c_6a81.htm](http://www.afpc.randolph.af.mil/permis/civilian/c_6a81.htm)

Federal Employees Retirement Calculator (both CSRS & FERS) CSRS Retirement Calculator Projecting TSP Account Balance, Annuity Calculator & Retirement Planner Social Security Benefit Calculators Life Insurance Calculator

<http://www.seniors.gov/fedcalc.html>
<http://www.finance.gsa.gov/csrs/>
<http://www.tsp.gov/calc/>
<http://www.ssa.gov/planners/calculators.htm>
<http://www.opm.gov/calculator/index.htm>

DOD WEB SITES

Defense Link Military Pay & Benefits

<http://www.defenselink.mil/>
<http://militarypay.dtic.mil/>

EDUCATION WEB SITES

Federal Children Scholarship Fund GI Bill Information U.S. Department of Education Military.com Education Channel

<http://www.fedscholarships.org>
<http://www.gibill.va.gov/>
<http://ifap.ed.gov>
[http://www.military.com/Careers/
Education/1,,112,00.html?loc=L](http://www.military.com/Careers/Education/1,,112,00.html?loc=L)

FAMILY WEB SITES

Armed Forces Benefit Association Army Family Liaison Office Army Community & Family Support Center Child Support Info Children, Youth & Families Education & Research Network Children Cope With Terrorism Hooah 4 Health Lifelines Quality of Life Mall Military Assistance Program

<http://www.afba.com/>
<http://www.aflo.org/home.asp>
<http://www.armymwr.com/>
<http://www.acf.hhs.gov/programs/cse/>
<http://www.cyfernet.org/>
<http://www.aboutourkids.org/>
www.hooah4health.com
<http://lifelines2000.org/>
<http://dticaw.dtic.mil/mapsite>

Military Child	http://www.militarychild.org
Military.Com	http://www.military.com
Military Family Resource Center	http://mfrc.calib.com
Military Living Publications	http://www.militaryliving.com/
Military Moms	http://www.militarymoms.net/
Military Report	http://www.militaryreport.com
Military Spouses' Career Network	http://www.mscn.org/
Military Family Association	http://www.nmfa.org/
Tragedy Assistance Program	http://www.taps.org
Parents Helping Parents Network	http://www.parentshelpingparents.org/whoweare.html
Resource Guide for Company Commander's Spouse/Representative	http://www.carlisle.army.mil/usawc/dclm/milfam/take/index.htm
SGT Mom's Home Page	http://www.sgtmoms.com
The Military Coalition	http://www.themilitarycoalition.org/

FEDERAL EMPLOYEE WEB SITES

Determine your Military Spouse Preference Eligibility	http://www.chrma.hqusareur.armymil/staffing/asp/wizards/msp/default.asp
Determine Your Veterans' Preference	http://www.dol.gov/vets/programs/fact/veterans_preference_fs08.htm
Determine Your VRA Eligibility	http://www.chrma.hqusareur.army.mil/
How to read an SF-50	http://www.hrsc.osd.mil/sf50/sf50b.htm
DFAS (Money matters)	http://emss.dfas.mil/emss.htm
Savings Plan	http://www.tsp.gov/
EEOC's Quick Start for Employees	http://www.eeoc.gov/qs-employees.html
TSP - Account Access	http://www.tsp.gov/account/index.html
Social Security Retirement Planner	http://www.ssa.gov/retire2/

GUARD & RESERVE WEB SITES

Army National Guard	http://www.arng.army.mil/
Army Reserve	http://www.army.mil/usar/
Air National Guard	http://www.ang.af.mil/
Air Force Reserve	http://www.afreserve.com
Coast Guard Reserve	http://www.uscg.mil/hq/reserve/reshmpg.html
Marine Reserve	http://www.mfr.usmc.mil
Naval Reserve	http://www.navres.navy.mil/navresfor/
National Guard Bureau	http://www.ngb.dtic.mil
Guard Net	http://www.guardnet.net/
Guard Family	http://www.guardfamily.org
The Virtual Armory	http://www.virtualarmory.com
Reserve Affairs	http://www.defenselink.mil/ra/
Employer Support of the Guard & Reserve (ESGR)	http://esgr.org

HEALTH CARE WEB SITES

Updating Your DEERS Information	http://www.tricare.osd.mil/DEERSAddress/TRICARE
TRICARE	http://www.tricare.osd.mil/
My TRICARE - Check Claims Status Online	http://www.mytricare.com
Retiree Dental Plan	http://www.ddpdelta.org/
Reserve Dental Plan	http://www.ucci.com

Information on Quitting Smoking

<http://www.quitnet.com/gn>

ID CARDS WEB SITES

RAPIDS Site Locator

<http://www.dmna.state.ny.us/dmna/family/rapids.html>

Fielding Info on Common Access Card (CAC)

<http://perscomnd04.army.mil>

LEGISLATIVE AND GOVERNMENT AGENCY WEB SITES

Federal Emergency Management Agency (FEMA)

<http://www.fema.gov>

Tax Information

<http://www.irs.gov/>

Housing & Urban Development (HUD)

<http://www.hud.gov>

The Library of Congress

<http://www.loc.gov/>

The White House

<http://www.whitehouse.gov/>

U.S. Federal Government Agencies Directory

<http://www.lib.lsu.edu/gov/fedgov.html>

U.S. Senate

<http://www.senate.gov/>

U.S. House of Representatives

<http://www.house.gov>

U.S. State Department

<http://www.state.gov/>

U.S. Postal Service

<http://www.usps.gov>

U.S. Department of Labor

<http://www.dol.gov/vets/>

MILITARY ASSOCIATIONS WEB SITES

National Guard Association of the U.S. (NGAUS)

<http://www.ngaus.org/>

Enlisted Association of the National Guard (EANGUS)

<http://www.eangus.org/>

Association of the United States Army (AUSA)

<http://www.ausa.org>

National Guard Officers' Association of Fla. (NGOA-FL)

<http://www.floridaguard.org/ngoa/index.html>

Enlisted National Guard Association Florida (ENGAF)

<http://www.floridaguard.org/engaf/engaf.htm>

Reserve Officers Association (ROA)

<http://www.roa.org/>

MILITARY SHOPPING WEB SITES

Defense Commissary Agency (DECA)

<http://www.commissaries.com/>

Army & Air Force Exchange Service (AAFES)

<http://www.aafes.com>

Navy Exchange

<http://www.navy-nex.com/>

The Military Trading Post

<http://www.miltrade.com/>

MORALE, WELFARE & RECREATION WEB SITES

JAX NAS MWR

http://www.nasjax.navy.mil/mwr/mwr_home.htm

MWR

<http://www.armymwr.com/>

SERVICE AGENCIES WEB SITES

Air Force Aid Society

<http://www.afas.org/>

Army Emergency Relief

<http://www.aerhq.org/>

Navy-Marine Corps Relief Society

<http://www.nmcrs.org/>

American Red Cross

<http://www.redcross.org/>

Armed Forces YMCA

<http://www.asymca.org/>

World USO

<http://www.uso.org/>

SERVICE WEB SITES

Army Family Team Building Courses Online

<http://www.defenseweb.com/aftb>

U.S. Army

<http://www.army.mil/>

Army News

http://www.dtic.mil/armylink/news/index_30.html

U. S. Marine Corps

<http://www.usmc.mil/>

U. S. Navy

<http://www.navy.mil/>

U. S. Air Force

<http://www.af.mil/>

Air Force Crossroads

<http://www.afcrossroads.com>

Air Force News	http://www.af.mil/news/
Air Force Financial Services Center	http://www.saffm.hq.af.mil/affsc/index/index.cfm
U. S. Coast Guard	http://www.uscg.mil/uscg.shtm
Armed Forces	http://www.armedforces.com/
Pentagon News	http://www.defenselink.mil/news/
Web Page	http://www.jagcnet.army.mil/Legal
To send messages to "Any Service Member"	http://AnyServiceMember.Navy.mil

SGLI/INSURANCE WEB SITES

Serviceman's Group Life Insurance (SGLI)	
Information	http://www.insurance.va.gov/sgliSite/FSGLI/sglifam.htm