

# RAO

# BULLETIN

## 15 October 2013

### PDF Edition

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## Overseas Vet's Voice in Congress ► Tammy Duckworth Volunteers



**Congresswoman Tammy Duckworth**

Congresswoman Duckworth (D-IL-08) recently paid a visit to JUSMAGTHAI to meet with currently serving military, military retirees and veterans. She is Thai-American, having been born in Bangkok in 1968. She was severely wounded while flying helicopters in Iraq . Following one year spent recuperating from her wounds, she entered public service, and is now a member of the House of Representatives, having been elected last year. She declined disability retirement, and still serves as a Lieutenant Colonel in the Illinois Army National Guard. Accompanied by the American Ambassador to Thailand , her staff and her mother, Representative Duckworth spoke to a full house. She talked about her experiences during her year spent recuperating at Walter Reed, the inspirational people she met and the issues facing veterans of Vietnam , Iraq and Afghanistan . She stated that the Department of Veteran's Affairs funding will not be cut because of sequestration. She also talked about her passion regarding veteran's causes. One comment directed to her was that American military veterans and retirees living overseas have no direct representation they can go to with their concerns. She replied that she serves the 8th Congressional District but will respond to **ALL** veteran's requests for assistance. She asked you contact her office and her staff will provide you a name of a contact person to assist with your question, not just a phone number. Refer to Representative Duckworth's website <http://duckworth.house.gov> for more information on how to contact her. [Source: RAO Thailand Newsletter Oct 2013 ++]

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## Government Shutdown ► Troops OK; Veterans Maybe Not

Service members will not miss a paycheck during the shutdown of the federal government that began at midnight 1 OCT when Congress failed to come up with a budget or a continuing resolution to continue funding government services and programs. But veterans who receive benefits from the Department of Veterans Affairs may not receive those checks if the shutdown drags on. President Barack Obama said in a video message to troops that Congress had passed and he would sign legislation to ensure they were paid on time. "We'll continue to work to address any impact this shutdown has on you and your families," Obama said. But the shutdown will have little impact on military members in any way. Military operations and trailing exercises will continue. However, DECA announced it would be closing all stateside Commissaries as of 2 OCT.

Defense Department civilians are not so lucky. The Pentagon expects to furlough about half of its 800,000 civilian workers. Meanwhile, the VA has assured veterans that medical services will not be impacted by the shutdown. And no new claims will be processed during the shutdown. However there is confusion about whether the agency will be able to continue to fund disability claims. Publicly, it has said that the impact will be slight, but The Washington Post reported 27 SEP that VA officials told congressional leaders that a shutdown of two or three weeks would hamper the agency's ability to make those payments. Spokesmen for veterans groups are alarmed at the prospect of disabled veterans not receiving their benefit checks in November. And the VA has admitted that it soon could run out of money to make those payments, the newspaper reported today. "Those benefits are provided through appropriated mandatory funding, and that funding will run out by late October," the VA said in a statement to The Post. "At that point, VA will be unable to make any payments." [Source: NGAUS Washington Report 1 Oct 2013 ++]

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## Government Shutdown Update 01 ► Honor Flight Tours Impacted

Wheelchair-bound elderly veterans pushed aside barricades to tour the World War II Memorial on the morning of 1 OCT, in defiance of the government shutdown which closed all of the memorials in the nation's capital. The four bus loads of veterans — visiting from Mississippi as part of a once-in-a-lifetime Honor Flight tour — ignored National Park Police instructions not to enter the site as lawmakers and tourists cheered them on. "We didn't come this far not to get in," one veteran proclaimed. The scene was both emotional and comical at once. After it was clear they had lost control of the situation, Park Police officials stood aside, telling press that they had "asked for guidance on how to respond" to the breach of security. As 80-something veterans slowly walked around the massive war memorial, Park Police stood quietly to the side, advising other tourists that the site was technically still closed. But they made no moves to stop the wishes of the war heroes.



**National Park Service security personnel speak on their phones after World War II veterans broke through a barricade with police tape that prevented access to the World War II Memorial on Tuesday, Oct. 1, 2013.**

The memorial was closed because of the government shutdown that started 11 hours earlier, after lawmakers failed to pass a temporary budget plan to keep nonessential federal programs operating. Republicans and Democrats have been stalled in budget fight for weeks, mostly over legislative add-ons dealing with the new healthcare law. As a result, more than 800,000 federal employees were furloughed Tuesday, set to return only after Congress reaches a compromise. National parks and federal buildings were closed down. And the WWII Memorial — along with the Lincoln Memorial, Washington Monument, and much of the rest of the Capitol — were barricaded, to keep tourists away. It's interesting to note that during the first few years the WWII Memorial was open there was not even a Park Service kiosk at the site. Officially closing something that is in every other way “always open” was a petty move and a poor decision of somebody in the Park service chain of command. Several Republican lawmakers were on hand to greet the Mississippi Honor Flight veterans at the memorial on Tuesday and nodded thoughtfully as the greatest generation representatives voiced their displeasure at being turned away from their own memorial. Organizers said the trip took months of planning and nearly \$100,000 in donations for airfare, food and buses. A dozen more are scheduled in the next week.



“It’s great to be here, but it’s really disappointing that we can’t get closer to see it,” said Gene Tolley, a Marine Corps veteran who served in the Pacific during the war. “I came through the city back in high school, but I was looking forward to coming back and seeing this.” He got his wish. As Rep. Steve King (R-IA) distracted a Park Police representative, other lawmakers and their staff helped topple the metal fences. A bagpiper on hand for the event led the men past the crowd and into the heart of the memorial, attracting a large, applauding crowd. “This just means so much to me,” said Alex “Lou” Pitalo, an Army vet who also served in the Pacific during WWII. “I waited 70 years to get a welcome like this. And to get to see this and to have all those people clapping ... I’m just so happy. This was amazing.” Officials from the Honor Flight network, which organized the tour, said they have advised upcoming trip planners that the memorials will not be open to the public, and to plan accordingly.

Park Police announced 2 OCT that planned Honor Flight visits to the monument are considered “First Amendment activities,” which are allowed regardless of the government’s operating status. The news came at the same times as several hundred veterans from Missouri and Kansas roamed the memorial, in defiance of federal orders that the site was not open to the public. It ended some — but not all — of the circus atmosphere at the somber monument, which pays tribute to the 16 million troops who served in that war. Park officials said the new “First

Amendment activity” distinction would be in place for all future Honor Flight visits to the site, although they could not say whether it carried for other monuments as well. Republican lawmakers berated Park Service representatives and the White House for the shutdown rules, while Democrats on hand blasted the GOP for allowing new health care act objections to derail normal federal operations.

The shift in policy was possibly the result of pressure from all quarters to open the memorial to WWII veterans. The American Center for Law and Justice (ACLJ), a constitutional law firm based in Washington, D.C., said on 2 OCT it was prepared to take legal action if the Obama Administration does not re-open the national memorial. The ACLJ was also calling on the Administration to remove the barricades, and demand that President Obama apologize to WWII veterans. “What we are witnessing is a disturbing violation of the First Amendment rights of our nation’s heroes,” said Jay Sekulow, Chief Counsel of the ACLJ. “By spending money to bring in barricades to attempt to shut-down an open-air memorial is abhorrent and deeply insulting to WWII vets who defended the very freedoms that are now threatened by the Obama Administration’s actions. We are prepared to take legal action if this injustice is not corrected. We are also launching a national campaign to demand that the barricades be removed and that President Obama issue an apology to the WWII veterans.” [Source: Stars & Stripes | Leo Shane | 1 & 2 Oct 2013 ++]

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## **Government Shutdown Update 02 ► TRICARE Guidance**

On October 1, 2013, the Defense Health Agency issued the following statement:

"We know that those who rely on the Military Health System (MHS) are concerned about how the government shutdown might impact their health care.

While we can't predict the exact consequences of a shutdown on every part of our MHS, we will likely see some impact on the delivery of health care services within our military hospitals and clinics. Inpatient, acute and emergency outpatient care in our medical and dental facilities will continue, as will private sector care under TRICARE. Local hospital and clinic commanders will need to implement the required adjustments to available medical services while ensuring that the quality of care and safety of patients remain intact. Patients should contact their hospital or clinic to confirm previously scheduled routine appointments. Patients needing to schedule new routine appointments might experience delays.

For TRICARE beneficiaries using providers in the private sector, little or no effect is anticipated at this time. The MHS leadership - comprised of the assistant secretary of defense for Health Affairs, the director of the Defense Health Agency, and the surgeons general of the military departments – are closely monitoring the impact of a government shutdown on the health services provided to our 9.6 million beneficiaries."

TRICARE users are advised that during the government shutdown, TRICARE will not be able to process or pay TRICARE travel claims for the [TRICARE Prime](#) or the [Combat-Related Specialty Care](#) travel benefits. You may still file your travel claim. TRICARE will review claims for eligibility and process them once the government shutdown ends. If you have questions about your benefits, contact your regional contractor (below) or the appropriate contractor (i.e. pharmacy, dental, etc.). For a complete list of toll-free numbers Refer to the Contact US page at <http://tricare.mil/ContactUs/CallUs.aspx>.

### **REGIONAL CONTRACTORS**

- **North Region** - Health Net Federal Services; [www.hnfs.com](http://www.hnfs.com) ; 1-877-TRICARE (1-877-874-2273)
- **South Region** - Humana Military, a division of Humana Government Business; [Humana-Military.com](http://Humana-Military.com) ; 1-800-444-5445
- **West Region** - UnitedHealthcare Military & Veterans; [www.uhcmilitarywest.com](http://www.uhcmilitarywest.com) : 1-877-988-WEST (1-877-988-9378)
- **Overseas** - International SOS; [www.tricare-overseas.com](http://www.tricare-overseas.com) ; [Country-Specific Toll-Free Numbers](#)

[Source: TRICARE News Release 1 Oct 2013 ++]

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## Government Shutdown Update 03 ► Impacted Veteran Services

1. Following are the initial guidelines for Veterans Benefits Administration (VBA) operations per their published VA Veterans Field Guide to Government Shutdown

### VA call centers and hotlines will cease to function, including:

- VBA Education Call Center suspended 1-888-442-4551.
- Inspector General Hotline suspended 1-800-488-8244.
- Consumer Affairs ([consumeraffairs@va.gov](mailto:consumeraffairs@va.gov); VA's home page "Contact Us" function and 202-461-7402 will be suspended).
- Congressional Liaison Veterans queries suspended.
- Human Resources (for Veteran job applicants) suspended

### VA services suspended or limited in scope:

- VBA Regional Offices (VAROs) public contact services will not be available.
- No decisions on claims appeals or motions will be issued by the Board of Veterans Appeals.
- Freedom of Information Act queries will not be processed.
- Privacy Act requests will not be processed.
- VA's homepage ([www.va.gov](http://www.va.gov)) will be updated intermittently.
- VA's main and hospital Social Media Web sites will be updated intermittently (Facebook, Twitter, Blog, etc.).
- Recruiting and hiring of Veteran job applicants will cease with the exception of the Veterans Health Administration. .
- Presidential Memorial certificates will not be processed.
- Interments at National Cemeteries will be conducted on a modified rate.
- Overseas Military coordinator operations will be suspended.
- VA Secretary Correspondence with Veterans and VSOs suspended.
- Outreach and Public Awareness Activities will be limited.
- VetSuccess on Campus suspended.
- Vocational Rehabilitation and Education Counseling will be limited.
- Claims processing and payments in the compensation, pension, education, and vocational rehabilitation programs are anticipated to continue through late October. However, in the event of a prolonged shutdown, claims processing and payments in these programs would be suspended when available funding is exhausted.

### Suspended National Phone Numbers

- Billing Issues: 1-866-842-4357
- Education Benefits: 1-888-442-4551
- Children of Women Vietnam Veterans; Foreign Medical Program; Spina Bifida Health Care Program: 1-877-345-8179 (or) 1-888-820-1756
- Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA); CHAMPVA In-House Treatment Initiative (CITI): 1-800-733-8387
- Consumer Affairs: 202-461-7402
- Income Verification and Means Testing: 1-800-929-8387
- Inspector General Hotline: 1-800-488-8244
- Special Issues: Gulf War/Agent Orange/Project SHAD/Mustard Agents and Lewisite/Ionizing Radiation 1-800-749-8387
- Status of Headstones and Markers: 1-800-697-6947
- Whistle Blower Reprisal: 1-800-872-9855

All VA medical facilities and clinics will remain fully operational, including Inpatient Care, Outpatient Care, Prescriptions, Surgeries, Dental Treatment, Extended Care, Mental Health Care, Nursing Home Care, Special Health Care Services for Women Veterans, and Vet Center. Also, all national phone numbers for veterans other than those noted above will remain Operational.

2. After one week of shutdown it was announced there was a need to update the Field Guide. During that week VBA had been relying on carryover funding to continue activities during the lapse in appropriations. However, at the close of business 7 OCT all of VBA's carryover funding was exhausted requiring additional cutbacks in services. (see the VA's SEP 2013 contingency plan for a lapse in appropriations at [http://www.va.gov/opa/appropriations\\_lapse\\_plan.asp](http://www.va.gov/opa/appropriations_lapse_plan.asp)). Accordingly:

- Starting 8 OCT over 7,000 VBA employees were put into furlough status, consistent with VA's contingency plan. Because of these furloughs, a number of services were suspended, including: the Education Call Center ; personal interviews and hearings at regional offices; educational and vocational counseling; outreach activities and programs, including those conducted at military facilities; and VetSuccess on Campus. The shutdown of public access to VBA facilities also affects Veterans Service Organizations with office space in VBA facilities, as public access to these VSOs is also suspended.
- Additionally, 2,754 Office of Information Technology (OIT) employees were furloughed effective 7 OCT because of exhausted OIT carryover balances. All development of VA software ceased, including work on the Veterans Benefits Management System (VBMS), the system critically important to reducing the backlog of disability claims.
- VA determined that claims processing actions necessary to the payment of compensation, pension, education, and vocational rehabilitation and employment benefits will continue until VA's remaining mandatory funds for these programs are exhausted, which is projected to happen in late October. Claims processors will be on duty during their normal work day only. Although, prior to the lapse in appropriations, VBA had extended mandatory overtime for claims processors until November 16, overtime has ceased during the lapse.
- VBA can continue to employ staff in its compensation and pension Call Centers. Individual Veterans can still initiate claims or check on the status of a claim by dialing 1-800-827-1000.
- VBA's home loan guaranty and life insurance programs will continue operation during the appropriations lapse. However, Veterans seeking approval of VA home loans may be impacted, as access to Internal Revenue Service data used by private-sector lenders to verify income may not be available.
- Given the staff reduction and in order to focus limited resources on providing essential services to Veterans and their families, VBA will be unable to respond to congressional inquiries at both VBA Headquarters and

regional offices. Congressional inquiries include responding to constituent and legislative questions from Congressional members and their staffs. VBA will resume suspended public contact activities, including accepting and responding to congressional inquiries, as soon as possible following enactment of appropriations.

Thus, as of 8 OCT all public access to VBA regional offices (VAROs) and facilities was suspended. While phones won't be answered at regional offices, most toll-free numbers where veterans can get help with benefits remain open. One exception is the GI Bill call center 1-888-GIBILL-1, which is closed and won't reopen until the VA receives funding. To counter the lack of customer service, the VFW and Student Veterans of America (SVA) are advising veterans that the "1 Student Veteran" program is fully open for business. Those with questions regarding GI Bill or other benefits should email , for timely assistance. Veterans who send a message to <mailto:1studentveteran@vfw.org> will receive a reply within 24 hours or the next business day from a VFW staff member who specializes in student-veteran issues.

[Source: VA Secy Vet Group Liason Officer 8 Oct 2013 ++]

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## Government Shutdown Update 04 ► Federal Employee Impact

The National Active and Retired Federal Employees Association (NARFE) posted the following information on how a shutdown may affect federal workers and annuitants on our website. This information is also available by telephone, toll free, to callers to 1-877-217-8234.

### **Annuity Benefits**

- Federal retirees under the CSRS and FERS retirement systems will still receive their scheduled annuity payments on the first business day of the month. Federal retirement payments, like payments such as Social Security benefits, fall under the "mandatory" budget category not funded through annual appropriations and thus, would not be affected by a government shutdown.
- Health, Life and Long-Term Care Benefits: Federal Employees' Health Benefits Program, Federal Employees' Group Life Insurance, FEDVIP (dental/vision insurance), and Federal Long Term Care Insurance Program premiums will continue to be withheld and paid by OPM. There will be no interruption in insurance coverage.

**Federal Employee Pay.** According to the Office of Personnel Management (OPM), approximately 1.3 million federal employees will be kept on the job - so called "excepted" employees - while about 800,000 federal employees will be sent home for the duration of the government shutdown. Those who are asked to keep working during a shutdown will be paid once a budget deal to resume government operations is passed. For those who are not excepted and are not working during the shutdown, Congress will determine whether they receive pay for the furlough period. Congress did so after the 1995 and 1996 shutdowns, but may not this time, particularly given the demonization of federal workers by some lawmakers.

**Thrift Savings Plan.** The Federal Retirement Thrift Investment Board has stated that a federal government shutdown would not affect the Thrift Savings Plan (TSP) since it does not receive annual appropriations from Congress. The TSP would operate during such a period as usual.

**Retirement Processing.** For those newly retired employees, a government shutdown may delay the processing of your paperwork by your agency, prior to your records being sent to OPM. For those recent retirees whose retirement

OPM has already begun to process, there should be no additional delay caused by a government shutdown as OPM Retirement Services employees will still be working normal operating hours.

**Retirement and Benefits Information.** OPM staff responsible for answering the retirement and health benefits questions asked by federal workers and annuitants will be available during the shutdown. NARFE members will continue to have access to this information by calling or emailing the NARFE Federal Benefits Service Department. NARFE members can call 703-838-7760 and ask for the Federal Benefits Service Department or send an email to fedbenefits@narfe.org.

**Other Federal Benefits.** Programs like Social Security, Medicare and Medicaid fall under the “mandatory” budget category not funded through annual appropriations and thus, would not be affected by a government shutdown.

The home page of NARFE website has links to much further information including coverage of the “First Shutdown in 17 Years” and “Nonessential label makes federal workers uncomfortable.” This coverage in the Washington Post and Washington Times respectively links to even more current information. C-SPAN’s three channels are providing live coverage of House and Senate developments. [Source: NARFE Shutdown Fact Sheet October 1 2013 ++]

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## **Government Shutdown Update 05 ► Real Estate Industry Impact**

The U.S. real estate industry is bracing for the impact of the first government shutdown in 17 years, which went into effect 1 OCT. In the short term, there should be minimal disruptions in the federal loan processing apparatus, government officials say. The Federal Housing Authority FHA will continue to endorse single family loans, and underwrite and approve new loans during the shutdown, contrary to some media reports. But the agency will be working with a drastically reduced staff and all 80 Department of Housing and Urban Development (HUD) field offices will be closed with some limited exceptions for a very narrow range of activities that are permitted during a lapse in appropriations according to the agency's contingency plan. HUD said, "Because we are able to endorse loans, we don't expect the impact on the housing market to be significant, as long as the shutdown is brief ... We could also see a decline in home sales during an extended shutdown period, reversing the trend toward a strengthening market that we've been experiencing."

But HUD is blunt in its assessment if the shutdown continues. HUD's staffing will go from 8,709 to 349. "If the shutdown lasts and our commitment authority runs out, we do expect that potential homeowners will be impacted, as well as home sellers and the entire housing market," HUD says. "We could also see a decline in home sales during an extended shutdown period, reversing the trend toward a strengthening market that we've been experiencing." The federal shutdown will impact the housing market in other ways. Furloughs at the Internal Revenue Service, Social Security Administration and Veterans Affairs will make it difficult to find information and documents to close deals. The V.A. won't be affected as drastically as other agencies - only about 14,000 of the agency's 332,000 employees are scheduled for furloughs, due to a different appropriations process for most employees. But the impact on buyer confidence and sales will be more difficult to forecast.

On a practical level, more than 700,000 government are going without pay, a significant part of the buying public. "It's just one of these things; we just sit back and wait and see what happens," Claudette Reuther, president of the New Orleans Metropolitan Association of Realtors, told the Times-Picayune. The length of the shutdown is the key variable, industry officials agree. HUD will eventually run out of its authority to underwrite loans. At the very least, real estate industry professionals shouldn't expect prompt response from government offices. "In most cases, if

you call or email the field office or Headquarters staff, you will hear a voicemail or receive a return email indicating that the Government is closed," HUD reports. [Source: World Property Channel News 1 Oct 2013 ++]

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## Government Shutdown Update 06 ► Impact on Troops & Academies

- Deployed troops and sailors cannot get their sports fix (i.e. pro football), as the Pentagon reduced the civilian staff of its Armed Forces Network Broadcast Center in Riverside, Calif., which normally transmits nine television channels and seven radio channels via satellite worldwide.
- During the shutdown, military members will be paid on time inclusive of basic pay/Basic Allowance for Subsistence (BAS)/Basic Allowance for Housing (BAH). Approval of new Selective Reenlistment Bonus (SRB), Enlistment Bonus (EB), Aviation Career Continuation Pay (ACCP), Assignment Incentive Pay (AIP), Nuclear Officer Incentive Pay (NOIP), Sea Duty Incentive Pay (SDIP), Special Duty Assignment Pay (SDAP), Critical Skills Retention Bonus (CSRB), Judge Advocate Continuation Pay (JACP), Medical Health Profession Bonus, Nuclear Officer Incentive Pay (NOIP), or Career Status Bonus (CSB) contracts, applications, or elections will be limited during the shutdown period. Anniversary payments for all bonuses will be paid on time, subject to provision of funds from Treasury.
- Permanent Change of Station (PCS) orders will be limited to specific circumstances.
- The Navy Exchange Service Command (NEXCOM) announced 30 SEP that NEXs and Navy Lodges worldwide will remain open during the government shutdown. Also, Army & Air Force Exchange Service (AAFES) will remain open.
- Military families were dealt a financial blow 2 OCT when the government shutdown forced the closure of all stateside commissaries. On 5 OCT Secretary of Defense Chuck Hagel issued a memo stating that civilian employees who contribute to the morale, well-being, capabilities and readiness of service members would be recalled from furlough. This resulted in commissaries being reopened at stateside locations (OCONUS were not closed due to the shutdown). All should have been back in operation by 8 OCT.
- The availability of religious services and clergy were curtailed. The House passed a bill to ensure full restoral which the Senate modified and sent back to the House for approval. It is anticipated the House will approve the changes and forward it to the President for signature.
- Shortage of travel and per diem funds necessitated the recall of many troops attending military courses of training prior to their scheduled completion dates.
- Tuition assistance for classes starting on or after Oct. 1 has been suspended until further notice, according to an "urgent" notice on the Army website. All Soldier accounts in GoArmyEd have been placed on hold and they will not be able to process any new TA requests.
- Navy tuition assistance won't be available until "funding is released. Navy College offices will be closed and no counseling or education services will be available. However, college courses taught on base should go as scheduled.
- All National Guard and Reserve training, both monthly and annual, is on hold.
- Army Reserve personnel may not be ordered to active duty except in support of those military operations and activities necessary for national security. This includes activities necessary to meet pre-deployment requirements.
- All scheduled slots for Reservists to attend professional development schools are now canceled as long as the shutdown persists.
- Many of the more than 800,000 Guardsman and reservists won't be paid unless they're mobilized for a contingency or emergency that's "excepted" from the shutdown. In the interim the House passed H.R. 3230 "Pay Our Guard and Reserve Act" sponsored by Rep. Harold Rogers (R-KY). This would pay members of

the Guard and Reserve for training during the shutdown. It is estimated to cost \$5 billion and is unlikely to be taken up by the Senate.

- Deployed troops and sailors cannot get their sports fix (i.e. pro football), as the Pentagon reduced the civilian staff of its Armed Forces Network Broadcast Center in Riverside, Calif., which normally transmits nine television channels and seven radio channels via satellite worldwide
- The U.S. Naval Academy canceled all language classes in Chinese and Arabic and some lab courses in chemistry, physics and engineering because of their mix of military and civilian faculty. Also, the U.S. Merchant Marine Academy ceased its normal operations altogether. At both academies students cannot check out library books.
- Air Force Academy has no library, media lab or tutoring centers. One-fifth of all classes were canceled, and the academy warned that its prep school is also “experiencing degradation in its ability to conduct classes.
- With help from the West Point Band — a cadre of professional soldier-musicians employed by the academy — the library will remain open, but cadets won’t be able to check out books.
- The Defense Department suspended intercollegiate athletics at the academies.
- The Combined Federal Campaign has been placed on hold while the federal government shutdown continues, according to a Pentagon memo.

[Source: Various 1-14 OCT 2016 ++]

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## **Government Shutdown Update 07 ► Duckworth Says Vets Deserve More**

Iraq war veteran Rep. Tammy Duckworth charged that Republicans were using veterans to make a scene at the World War II Memorial, saying those who served deserve a “heck of a lot more” from Washington. The Illinois Democrat, who lost both of her legs in Iraq, said Republicans should vote for a clean continuing resolution if they care about veterans, who they are “pretending” to help. “You have to pass a budget, we need a clean CR. And then to use veterans, you know, this is political theater and it’s not acceptable. My dad was a World War II veteran, and he’d be shaking his head right now if he saw what was happening to the country that he fought for,” Duckworth said on Wednesday on MSNBC’s “Hardball.” Duckworth was responding to politicians who appeared with WWII veterans at the war’s monument 1 and 2 OCT, helping them go past barricades at the memorial, which was closed due to the government shutdown. She said the real harm to veterans comes from the shutdown itself.



**Iraq war veteran Rep. Tammy Duckworth**

“These same veterans that they’re pretending to help today at the WWII memorial, you know, they’re going to have access to their disability pensions is going to be limited after Oct. 15. There’s going to be cuts in prosthetic research for veterans. The National Cemetery Administration is not going to be able to lay our heroes to rest at the same rate that they were,” Duckworth said. “And Michele Bachmann who was there today at the World War II Memorial actually said, ‘The shutdown is exactly what we wanted. We got what we wanted.’ A good day for the tea party is when government is having a bad day.” The veteran also dismissed piecemeal legislation passed by the House that would temporarily fund specific parts of government, including the Veterans Administration. “One of the things that I want to make sure people understand is that the veterans bill last night, you know, was a nonstarter. We don’t pass a budget piecemeal. We don’t ask a veteran, ‘Do you want us to pay for you but not allow your grandbaby to go to Head Start?’” Duckworth said. “We owe our veterans a heck of a lot more than showmanship. We need to make sure that we do fund the VA, we do need to make sure that our veterans that are in that backlog waiting for their benefits to be processed get processed.” [Source: Politico | Tal Kopan | 3 Oct 2013 ++]

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## **Government Shutdown Update 08 ► Iwo Jima Memorial Closed**

The Iwo Jima Memorial, also called the U.S. Marine Corps War Memorial, in the Washington area is closed and barricaded off. The open-air memorial is located just across the bridge from D.C. in Rosslyn, Virginia. It is a routine stop for Honor Flight visitors.



**The only road in and out of the Iwo Jima Memorial for vehicles**

People can still walk into the Memorial area but for many elderly and disabled vets it is necessary they be driven and park right next to the statue. There are parking spots for cars and buses right next the Memorial that can only be accessed via the above road. The view shown is also the last 200 yards of the planned Marine Corps Marathon in three weeks. That would be 20,000 pissed off runners (i.e. voters) who have trained for months." The stop is a popular destination for veterans and tourists alike, and is usually completely unmanned and unguarded. But, for some reason, it's closed to the public during this federal government shutdown. Upon arrival at the memorial the Syracuse Honor Flight group just knocked down the barrier and went in.



**Bus tour knocks down Iwo Jima blockade bring veterans through**

[Source: The blog | Daniel Halper | 5 Oct 2013 ++]

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## **Government Shutdown Update 09 ► DAV Relocates Services Offices**

On 8 OCT the Disabled American Veterans (DAV) organization relocated many of its National Service Officers as access to the Department of Veterans Affairs’ regional office was cut off because of the federal government shutdown. Some 7,000 VA employees were furloughed overnight, closing the agency’s regional offices nationwide making the office space normally provided to DAV’s National Service Officers inaccessible. DVA announced walk-ins will not be permitted and phones will not be answered by the VA at regional offices until further notice. However, most toll-free numbers where veterans can get help with benefits remain open. One exception is the GI Bill call center, which is closed and won’t reopen until the VA receives funding. Veterans hospitals and clinics also remain open, as do counseling and rehabilitation programs. An updated list of what is open and closed is available at [www.va.gov/opa/appropriations\\_lapse\\_plan.asp](http://www.va.gov/opa/appropriations_lapse_plan.asp). DAV enacted their contingency plans to continue providing benefits counseling and claims assistance to veterans and their families. These plans included deploying mobile services offices to strategic locations and setting up shop in secondary locations. Government shutdown or not, DAV is working to ensure veterans have access to the benefits they’ve earned. To see where and when the alternative office locations will be open go to <https://www.dav.org/wp-content/uploads/NSOTemporaryOffices.pdf>. [Source: DAV National commander message 9 Oct 2013 ++]

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## **Government Shutdown Update 10 ► 1 Nov Payments in Jeopardy**

If the government shutdown persists until late October, the Veterans Affairs Department will cut off disability, pension, compensation and education claims to 5.18 million veterans, surviving spouses and children on 1 NOV, VA Secretary Eric Shinseki told a hearing of the House VA Committee 9 OCT. VA needs to pay out \$6.25 billion in claims on 1 NOV but Shinseki said he has only \$2 billion in accounts to cover those payments. The Veterans Benefits Administration on 8 OCT furloughed 7,000 personnel who process claims. VBA was able to keep 13,000 employees on the job because their salaries were covered by \$40 million in carryover funds from 2013. Shinseki said those funds will run out before the end of the month, at which point all but 1,500 VBA employees will be furloughed. Shinseki said he could not provide a date at which VBA employees would be furloughed or when he would have to cut off 1 NOV payments, as it all depends on a hard-to-quantify “burn rate” to cover ongoing operations. [Source: NextGov.com | Bob Brewin | 9 Oct 2013 ++]



**VA Secretary Eric Shinseki testified at a hearing of the House VA Committee 9 OCT**

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## **Government Shutdown Update 11 ► VFW Disgusted with Elected Leadership**

On 9 OCT the VFW issued the following statement: The nation's oldest and largest war veterans' organization is disgusted with the partisan bickering and government paralysis caused by a White House and Congress who will not budge from their ideological extremes in order to properly take care of America's true heroes. "Yesterday's news that the government will not transport or make a death assistance payment to grieving military families was the last straw. It is absolutely appalling and nothing short of a travesty that elected officials continue to receive paychecks and benefits while not providing for those who deserve it most," said William A. Thien, the national commander of almost 2 million members of the Veterans of Foreign Wars of the United States and its Auxiliaries. "Because of failed leadership, we have 56 closed Department of Veterans Affairs regional offices, 7,000 furloughed employees, and more than 4 million disabled veterans and survivors who were told next month's disability or survivor benefits check will be delayed," he said. "We also have a hypocritical National Park Service that closes our nation's war memorials to veterans and a federal government that continues to make foreign aid payments while our own national security is threatened because Congress has failed to pass a defense budget or put an end to the sequester. "This is totally unacceptable and disgraceful that our elected leaders in Washington would allow this to happen," said Thien. "We need leadership, not more rhetoric, and if the government is unable to take care of veterans, then the government should quit creating us," he said. "And should another military family crisis arise like yesterday's failure, **I can guarantee the VFW will provide whatever financial assistance necessary to those families.**" [Source: VFW National Commander | William A. Thien | 9 Oct 2013 ++]

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## **Government Shutdown Update 12 ► Military Death Benefits Restored**

### *Congressional Restoral Action:*

With commencement of the shutdown DoD ceased paying the death gratuity to families service personnel killed in the line duty. On learning of the Pentagon's narrow interpretation of the Pay Our Military Act (Public Law 113-39), Congress unanimously passed, H.J.Res. 91, a bill titled the Honoring the Families of Fallen Soldiers Act, to assure that families of fallen warriors will receive the benefits they were promised in spite of the government shutdown. On receipt of the bill 9 OCT, the President signed it. The legislation provides clear authority for payment of the "death gratuity" designed to assist the families of deceased servicemembers during the government

shutdown. The bill also allows funding to provide financial assistance for funeral costs, family travel and housing, back salary payments, and living expenses.

NAUS found many members of Congress were surprised by reports that families of fallen soldiers had not been receiving the death gratuity benefit considering they had passed legislation, which President Obama signed into law the night before the shutdown began, that authorized "pay and allowances" to be distributed to troops and their families during the shutdown. On 4 OCT Rep Joe Wilson (R-SC), the Chairman of the Military Personnel Subcommittee of the Armed Service Committee, sent a letter to Defense Secretary Chuck Hagel requesting an explanation for why the Death Gratuity was not being paid under the mandate of the Pay Our Military Act (Public Law No. 113-39). Wilson wrote in his letter, "It has come to my attention that the Department of Defense is not currently paying several critical allowances earned by members of the Armed Forces that have made the ultimate sacrifice. These include, the Death Gratuity, which is payable to a designated beneficiary. "We cannot in good conscience deny these benefits to the survivors of deceased members. I request that you provide me a summary of which of the pays and allowances on that will not be paid and the rationale for non-payment."

During House consideration of the bill, Rep. Wilson, the NAUS 2012 Legislator of the Year, said: "This Congress, in a bipartisan way, passed the Pay Our Military Act. It was signed into law for the express purpose of making sure that those who served in our Armed Forces in the defense of our freedom are paid all that they are owed. The administration already has the authority to pay this gratuity." House Armed Services Committee Chairman Howard "Buck" McKeon said the decision to not distribute these benefits was a misinterpretation of that Pay Our Military law by the Pentagon. He quickly added that if clarity is needed, lawmakers would make it crystal clear. And the House took immediate action, passing H.J.Res. 91, followed by the Senate and signed into law 10 OCT by the president.

### *DoD Restoral Action:*

It was announced that the Fisher House Foundation, an organization long- known for caring for wounded troops and their families, would pay death gratuity benefits for the families of servicemembers killed during the government shutdown – and the Pentagon would back them pay once it's over. Defense Secretary Chuck Hagel announced the deal on 9 OCT after massive public outrage that benefits – including a \$100,000 payment to the family within 36 hours of the death notice – would not be paid while the government is shut down. "I am offended, outraged and embarrassed that the government shutdown had prevented the Department of Defense from fulfilling this most sacred responsibility in a timely manner," he said. So is Ken Fisher, a New York City real estate developer who runs the Fisher House Foundation.

Fisher said he saw news reports that the benefits would not get paid during the shutdown and "I started just getting angrier and angrier." The lapse in benefits became more urgent with five U.S. troops were killed in Afghanistan over the weekend "We're still working on how to implement this," Fisher told *Defense One*. He said he's in touch with Pentagon officials to figure out how to administer the checks. The foundation could give money directly to the families, but there's an issue of privacy, or give the money to the Defense Department, but there's uncertainty over whether DoD can process the checks during the shutdown. "At the end of the day if I have to drive it down myself and give it to them, I will," Fisher said. "This segment of society, when they raise their hand, they give an oath and the oath is to defend this nation, with my life if necessary. But this country also takes an oath, that if you're wounded, we'll take care of you, if you don't make it home, we'll take care of your family." On Tuesday night, Fisher vowed to help the families of the fallen. But he said it was Sen. Joe Manchin (D-WV) who sits on the Armed Services Committee, who urged Fisher to coordinate with the Pentagon. "I can absorb it, but I can't absorb it indefinitely. I'll do what I can for as long as I can," he said.

In his statement announcing the deal, Hagel said he warned Congress about the lapse in death benefits. “In the days after the shutdown, departmental lawyers and budget officials pursued every tool and option at our disposal in an effort to provide these benefits. Even under the Pay Our Military Act, we found that we lacked the necessary authority to make payments to the families directly,” he said. Pentagon Comptroller Bob Hale also mentioned the lapse during a press briefing at the Pentagon before the government shut down. But it wasn’t until troops were killed in Afghanistan that Congress and the White House acted to fix the problem. The Fisher House Foundation was founded in 1990. It has built 63 Fisher Houses – living facilities near military hospitals that families of wounded troops can stay during recovery – and is planning to open another in Nashville, Tenn., next month.

As of 10 OCT, 26 active-duty service members have died since 1 OCT and are eligible for the \$100,000 death gratuity. But the resolution does not address reduced hours at the National Veterans' Cemeteries and the fact that workers who prepare the grave sites for burials are working without pay until the shutdown resolved. If the government shutdown doesn’t end by 22 OCT national cemeteries will have to reduce the number of veterans they can bury every day, furlough employees and limit the care they give to gravesites, said Kurt Rotar, director of the Florida National Cemetery in Bushnell. “I am very concerned,” Rotar said. “If we run out of funds, we go into the shutdown mode and have to send home three-quarters of our workforce. The mission of internment of veterans won’t stop, but we won’t be able to do as many in a day.” Rotar said 22 OCT is the day money already allocated to the national cemeteries will run out.

[Source: Defense One Stephanie Gaskell article & NAUS Weekly Update 9 & 11 Oct 2013 ++]



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## **Government Shutdown Update 13 ► Prepare for Delayed Vet Benefits**

The Disabled Veterans National Foundation (DVNF), a non-profit veterans service organization that focuses on helping men and women who serve and return home wounded or sick after defending our safety and our freedom, is reminding veterans affected by the government shutdown to prepare for delayed benefits in the event of a long term shutdown. With news that the Department of Veterans Affairs furloughed some 7,000 employees of regional offices of the Veterans Benefits Administration (VBA), the government shutdown is beginning to take a profound effect on the veterans it serves. As the House, Senate, and White House attempt to negotiate a budget deal to end the shutdown, there is no way to know how long the process will take. The last time the government shut down was at the end of 1995 and did not end until January of 1996, a 21-day ordeal. As VA Sec. Shinseki pointed out to lawmakers in a 10 OCT hearing, that shutdown took place during peacetime, whereas we have been engaged in Afghanistan for 13 years. He stated that a prolonged shutdown would be devastating to veterans, especially given the rate at which veterans have enrolled in VA care compared to the 1990's.

DVNF is urging veterans to take steps to mitigate the potentially damaging effects of a prolonged shut down. VA operations are expected to run mostly normal through the end of October. If a shutdown goes past that estimated time, 1 NOV benefits payments could, and most likely will be delayed. For veterans who have limited flexibility on their monthly finances, it is important to anticipate this delay in payments, and begin to budget accordingly. It is also important for veterans to speak to their landlord now, as many landlords might be willing to offer payment terms in

the event of a delay. “We are hopeful that a deal will be struck very soon so veterans are not the ones who have to bear the brunt of this unfortunate circumstance,” said Joseph VanFonda (SgtMaj Ret), DVNF’s Executive Director. “If this shutdown goes on for much longer, it will cripple the finances of many, many veterans who are living on a strict budget with limited resources, and might potentially even render them homeless. They deserve better.”

VanFonda’s comments echoed those of Sec. Shinseki, who pointed out that 600,000 federal government employees are veterans, and many would be impacted twice as hard. Shinseki also made the point that even if the VA were to be fully funded during the shutdown, crossover initiatives with other government departments that greatly benefit veterans would still be unable to function. DVNF is hopeful that more banks, lenders, landlords and utility companies would be willing to work with our veterans during this historical dilemma. A number of military orientated financial institution have already made offers to assist their members. [Source: DVNF message 11 OCT 2013 ++]

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## **Government Shutdown Update 14 ► Impact on National Guard**

National Guard personnel are feeling the effects of the government shutdown and leaders are worried about the readiness of the component, Air Force Gen. Joseph Lengyel, the vice chief of the National Guard Bureau said 11 OCT. The Pay Our Military Act (POMA) has mitigated some of the effects of the partial government shutdown for the Guard, but there are still concerns, the general said. The act does not allow for drill training periods, unless the drill is in support of an excepted activity such as preparing for an overseas deployment, he said. "Most October drills are canceled, impacting nearly 400,000 National Guard members," Lengyel said. "These drill periods are critical to maintaining the training and preparedness of our citizen soldiers and airmen – nearly 85 percent of our force." For individual Guardsmen canceling drills means a loss of pay. For units it means degrading the readiness needed to respond to homeland and overseas missions. Not all units are impacted. "Units preparing for deployment are not affected by the government shutdown," Lengyel said. "The National Guard is now the best-trained and best-equipped force in our history. We are indispensable to both domestic and overseas operations. It would be extremely unfortunate to this nation if our readiness is allowed to atrophy." The shutdown is delaying some training deployments, the general said, but it will not affect Guardsmen's ability to deploy for actual, real-world missions.

The National Guard responds to emergencies within the United States. Recent activities included providing assistance to local authorities during flooding in Colorado, aiding in fighting wildfires in the West and preparing for storms in the East. Guardsmen and civilians who work for the Guard remain on call despite the shutdown. "During the lapse of appropriations, DOD civilians who support the military in support of the preservation of life and protection of property were allowed to continue working," Lengyel said. When Tropical Storm Karen threatened the Gulf Coast, the Guard worked with Defense Secretary Chuck Hagel to authorize the recall of up to 2,200 additional National Guard military technicians to assist with disaster response actions. "The department has now recalled additional categories of civilians as defined by the Pay Our Military Act," he said. The initial shutdown furlough impacted more than 40,000 dual-status military technicians. These men and women are civilian employees during the week and drilling Guardsmen. "They provide critical support that makes it possible for traditional Guard soldiers to train and operate, such as performing day-to-day equipment maintenance, managing pay and other administrative functions," the general said. Under POMA, DOD was able to recall additional categories of civilians, leaving the National Guard with nearly 250 dual-status technicians still on furlough. "While this is a positive development, there is still more work to be done in order to get everyone back to work," he said. [Source: AFPS | Jim Garamone | 11 Oct 2013 ++]

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## Government Shutdown Update 15 ► WWII Memorial Closing Protest

A crowd converged on the World War II Memorial on the National Mall on 14 OCT, pushing past barriers to protest the memorial's closing under the government shutdown. Republican Sens. Ted Cruz of Texas and Mike Lee of Utah, along with former Alaska Gov. Sarah Palin, were part of the demonstrators. Cruz and Lee are among the tea party-backed lawmakers who refused to keep the government operating unless President Barack Obama agreed to defund the nation's health care overhaul. "Let me ask a simple question," Cruz told the crowd of hundreds that gathered beginning at 9 a.m. "Why is the federal government spending money to erect barricades to keep veterans out of this memorial?" Black metal barricades have lined the front of the memorial since the government closed 1 OCT. That's when more than 300 National Park Service workers who staff and maintain the National Mall were furloughed. As the crowd entered the memorial plaza, they chanted "Tear down these walls" and "You work for us." They sang "God bless America" and other songs. "Our vets have proven that they have not been timid, so we will not be timid in calling out any who would use our military, our vets, as pawns in a political game," Palin told the crowd.



**Veterans gather at the World War II Memorial on October 13, 2013**

The memorial has become a political symbol in the bitter fight between Democrats and Republicans over who is to blame for the shutdown. Earlier rallies have focused on allowing access for World War II veterans visiting from across the country. Sunday's rally was more political. A protest by truckers converged with a rally by a group called the Million Vet March at the memorial. Participants cut the plastic links between metal barriers at the National Park Service site and pushed them aside. Later, some protesters carried metal barricades that look like bicycle racks from the memorial to the White House and stacked them up outside the gates, confronting police in riot gear. Some protesters carried signs reading "Impeach Obama." Police moved the protesters back to set up barricades between the crowd and the White House gate. Some protesters chanted "shame on you" at the officers. An armored police vehicle also was sent to the World War II Memorial people lingered there.

District of Columbia police said the crowd was dispersing by 1 p.m., about four hours after the protests began. U.S. Park Police said there had been one arrest at the Lincoln Memorial for assault, but it was not related to the protest, said Lt. Pamela Smith. Jim Weller of Allentown, Pa., said he came to protest "to stand up for my rights." "My father was a World War II veteran, shot down in the Philippines in 1945, and for them to shut down this memorial is absurd," he said. Cindy Good had a message for lawmakers. "They need to listen to the American

people," she said, "and try to work together in Congress to get this whole thing worked out." After the protest, U.S. Park Police worked to secure the World War II Memorial again, and Smith said they were still closed because of the shutdown. The Park Police officers, who have been guarding the memorials amid protests over their closure, are not being paid during the government shutdown. [Source: Associated Press article 13 Oct 2013 ++]

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## Debt Ceiling ► What Every American should Know

The federal government is in partial shutdown mode due to disagreement on a spending plan. National parks are closed. About 800,000 government workers have been sent home without pay. It can't get worse than that, right? Wrong. In mid-month, something might happen that would make the shutdown look like child's play. What if Congress can't agree to raise the debt ceiling — which enables the federal government to borrow money to pay the bills it has already incurred? Comparing the current budget squabble to a debt ceiling impasse is like comparing a bounced check with a bankruptcy. Failure to raise the debt ceiling will directly affect you, along with millions more throughout the world.. Here are nine things about the debt ceiling every American should know:

- 1. What the debt ceiling is:** When you spend more than you make, your only option to pay the bills is borrowing money. Uncle Sam has been doing it, off and on, since we got together and formed a country. But like any of us, there's a cap to Uncle Sam's credit line, a ceiling on the amount he can borrow. And that ceiling can't be increased without permission from Congress. Sometimes the granting of that permission slips by unnoticed; other times (like now and in 2011) it becomes a pivotal point for partisan politics.
- 2. What the debt ceiling isn't:** The debt ceiling has nothing to do with more government spending. It gives the government the ability to borrow money to pay the bills it already has. Think of it as you would your car payment. If you borrow to buy a \$25,000 car, you've already spent the money. If you don't have the cash to make the payments, your only option, other than defaulting on the loan, is to borrow more.
- 3. How much the U.S. owes:** Right now the U.S. debt is \$16.9 trillion and climbing.
- 4. How the idea of the debt ceiling came about:** The idea for requiring congressional approval prior to raising the amount the government can borrow came about in 1917, as the U.S. entered World War I. That's when Congress agreed to give the government the flexibility to borrow money when necessary, up to a certain limit. Before then, Congress had to vote every time the government needed to borrow money. In theory, forcing the president to obtain congressional approval to borrow should provide checks and balances that would prohibit our nation's debt from becoming a problem. Many would, however, that it hasn't worked.
- 5. How often this is an issue:** According to the U.S. Department of the Treasury, "Since 1960, Congress has acted 78 separate times to permanently raise, temporarily extend, or revise the definition of the debt limit – 49 times under Republican presidents and 29 times under Democratic presidents."
- 6. What will happen if Congress doesn't raise the debt ceiling in time:** If Congress doesn't raise the debt ceiling by the day it's reached in mid-October, a few days probably won't matter. But ultimately the U.S. Treasury won't be able to borrow the money it needs to pay all of the country's bills when they're due. The government will be forced to do what you'd be forced to do in a similar situation: decide which bills to pay and which to delay. Not a pretty picture.

7. **The worst that can happen:** If you depend on borrowing to pay the bills, your inability to borrow more will result in some bills going unpaid. This will not only upset creditors who get stiffed, it will also make your remaining creditors nervous, because they could be next. Result? Those not getting paid will refuse to deal with you and those still getting paid will demand higher interest rates because you're now much riskier to deal with. If the U.S. misses payments on its existing debt or can't pay its other bills, those not getting paid will be upset, and those still getting paid will demand much higher interest for assuming much greater risk. In short, in the same way a bank will raise your credit card rate if you miss a payment, interest rates on U.S. Treasury bills, notes and bonds will immediately and radically increase. Rising interest rates on our debt not only costs us more money, it also costs something way more important — reputation. Without confidence in our economy, investors worldwide will avoid our stock and bond markets like the plague. The dollar will decline in value, which means higher prices for imports, like oil. Securities markets will crash, interest rates will rise across the board, and a worldwide recession rivaling the one we're still recovering from — if not worse — will almost certainly ensue.

8. **What has happened in the past:** Congress has never refused to raise the debt ceiling. There have been times when it looked dicey — including in 2011, when the U.S. credit rating fell from AAA to AA — as a result. But thus far, cooler heads have always prevailed.

9. **What you can do:** There are lots of things in politics that are more show than substance. This isn't one of them. As should be clear by now, using the debt ceiling as a bargaining chip is playing Russian roulette with the world's largest and most successful economy. That doesn't mean there should never be negotiations about the debt ceiling. The reason we have a debt ceiling is so Congress and the president will be forced to confront the fact they're spending more than they're taking in. And that makes approaching the debt ceiling a good time to talk about what can be done to lower our nation's debt and deficit spending. But nobody — especially a minority of congressmen, whether left or right — should dare to take our national well-being hostage simply to advance a partisan political agenda. There's a big difference between saying "Before we raise the debt ceiling, let's agree on a plan to reduce the deficit," and "If you don't agree to effectively repeal a law passed by a majority in Congress three years ago, we'll ruin the world's economy." So do some reading, form your own opinion, then contact your elected officials and offer it to them. For contact info refer to <http://thomas.loc.gov/home/contactingcongress.html>.  
[Source: MoneyTalksNews | Trisha Sherven | 3 Oct 2013 ++]

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## **Veteran Title Prerequisites ► Who is a Veteran?**

Many veterans still do not know they are veterans. If you are a former or retired member of the United States Armed Forces, you may qualify for benefits from the United States Department of Veterans Affairs. The U.S. Department of Veterans Affairs defines "veteran" in Title 38, United States Code, Section 101, as "a person who served in the active military, naval, or air service, and who was discharged or released there from under conditions other than dishonorable." Being a veteran does not mean being male, or having served in combat, or even having served in wartime. Former and retired members of the U.S. Public Health Service Commissioned Corps and the National Oceanic and Atmospheric Administration Commissioned Corps, as well as some other groups with World War II Service, qualify for benefits from the VA. Some examples of those with World War II service are the Women Airforce Service Pilots or "WASPS", Merchant Mariners, and Filipino veterans who served with U.S. forces.



The definition of “active military, naval, or air service” is not as clear as one would think. Guard and Reserve members may still qualify for veteran status if disabled by injury or disease during active duty for training or inactive duty for training. Former and retired members of the Guard and Reserve still qualify for some benefits including educational benefits and home loan guaranty from the U.S. Department of Veterans Affairs even if not labeled a veteran under Title 38. Some benefits from the U.S. Department of Veterans Affairs require a certain amount of time on active duty, a discharge under “other than dishonorable conditions”, or wartime service. Most State Departments of Veterans Affairs also offer benefits to veterans, and may have different definitions of a veteran for benefits eligibility. If you are unsure of your veteran status, check with a Veterans Service Organization or Military Service Organization. Gather any documentation you have of your service. Every veteran has a different experience of his or her time in service to America. But they all share a common characteristic: a veteran is someone who, at one point, wrote a blank check made payable to The United States of America for an amount of ‘up to and including their life.’ [Source: MOAA Claims Assistance Blog | Lauren Kollege | 1 Oct 2013 ++]

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## **National Museum of the Pacific War ► Overview**

Fredericksburg, Texas, appears to be typical of small-town America: quaint, family-owned shops and restaurants line Main Street. However, tucked behind a gift store, a German restaurant and other casual eateries stands the National Museum of the Pacific War. The museum complex sits on six acres and hosts 50,000 feet of exhibit space, including a stunning collection of artifacts, memorabilia and interactive exhibits in the 33,000-square-foot George H.W. Bush Gallery. Among the items on display:

- An HA-19 Japanese submarine that was used in the Dec. 7, 1941, attack on Pearl Harbor. Visitors can peer inside the sub, one of five used in the attack and the only one on display in the United States.
- A door from the USS Arizona.
- The casing that would have held the third atomic bomb had Japan not surrendered to the Allies.
- A B-25 plane from the Doolittle Raiders.
- An M3A1 Stuart tank and the Japanese gun that punctured a hole in the front of the tank — the two items are set off by the exact distance when they were in combat. The tank was used by the Australian Army at Buna on the north coast of New Guinea in December 1942.
- An American flag that was stitched together with a rusty nail by three POWs. They hid the flags from a real American flag for 42 months during their captivity and stitched together red and white strands from a parachute for the stripes.



**The entrance to the National Museum of the Pacific War.**

It's no wonder the museum has received high accolades; The Wall Street Journal wrote, "A museum of this quality – and importance – needs to be seen." And just how did the museum end up in Fredericksburg, about an hour north of San Antonio? "Fredericksburg, Texas, is actually the birthplace of Fleet Admiral Chester W. Nimitz," museum director of marketing Brandon Vinyard explained. "The building he was born in is up Lincoln Street, and across the street is a toy store. He was born in a room in the back of that." The restored Nimitz Hotel, located on Main Street, houses the Admiral Nimitz Museum. "His grandfather owned the hotel," Vinyard said. "In the 1800s, Admiral Nimitz spent a good part of his life there before the family relocated." The smaller Nimitz museum focuses on the town's German influence, the Nimitz family and the life and career of the admiral.



The main Pacific War Museum begins in the 19th century with the expansion of western trade to provide background and context to visitors. "We began with the collapse of the Qing Dynasty because that is when the Japanese began to lose respect and fear of China," said retired U.S. Army Maj. Richard Koone, the museum's education director. "The Japanese also realized that they must modernize their military to prevent the Europeans from doing the same to them as was being done in China. Japan then began to seize Chinese territory and demand concessions eventually resulting in their conquest of Manchuria in 1931 and their invasion of China in 1937. It was the conflict in China that brought the United States and Japan into what would eventually become open conflict." As visitors leave that part of the gallery, they enter a barely lit room and encounter a black hulking mass: the Japanese sub from the Pearl Harbor attack. "The Japanese subs were known to have their gyroscope malfunction and leak toxic fumes, and their batteries would not always work," Vinyard said. "The gyroscope malfunctioning is what caused this one to run aground and led to the pilot ending up being the first prisoner of war of World War II."

From there, visitors walk through watershed moments in the Pacific theater – Manila, Bataan, the Doolittle raid, Midway, Guadalcanal, Solomon Islands, Marshall Islands, Iwo Jima and more. Less than 10 percent of the museum's collection is on display at any one time. "To be displayed, the artifacts must have some kind of connection to the storyline or the event being portrayed in the exhibit," Koone said, adding that a temporary exhibit gallery is used to showcase other items on a rotating basis. The museum is aiming to continue to grow and tell the story of the war in the Pacific. "The collections on the second and third floors will eventually be accessible to

researchers and authors to come in and research, go through the archives, access the oral histories," Vinyard said. "Our plan in the next year is to become the pre-eminent center for research on anything about the Pacific War." Refer to <http://www.pacificwarmuseum.org/index.asp> for more information on the museum's display, visiting hours, and amenities. [Source: The American Legion Online Update 3 Oct 2013 ++]

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## **Pledge Of Allegiance Update 01 ► Dispute Over Usage**

A disagreement between a former U.S. Marine and a Quaker woman about the Pledge of Allegiance has sparked discussion about whether all county board and commission meetings should begin with the recitation. The debate originated among members of the Maryland Frederick County Human Relations Commission, where a vote was tied about whether to open monthly meetings with the pledge. Among those opposed to requiring the tribute was commission member Annette Breiling, who said her Quaker faith reserves expressions of allegiance for God rather than for flag or country. But Chris Huckenpoehler, a former Marine who sits on the 15-member human relations commission, was so troubled by his colleagues' reluctance that he offered his resignation to county commissioners Sunday. "I cannot with good conscience serve on a group with any members that deny or vote against an allowance to Pledge Allegiance to our American Flag," he wrote in an email.

Three commissioners quickly fired back messages in support of Huckenpoehler, rejecting his resignation and battling around ideas for incorporating the pledge into all county board and commission meetings. They say they plan to discuss the topic at the 3 OCT county commissioners meeting. Commissioners President Blaine Young suggested requiring the tribute on all meeting agendas, as long as those who do not want to participate are free to abstain. Commissioner Kirby Delauter says he's torn about whether to force the pledge onto boards and commissions. "The military and patriotic side of me says yes, but the anti-dictator side says no," Delauter said. "It's a shame we're even having this conversation, to be honest with you." On Tuesday, he said he's inclined to recommend, but not require, a recitation of the pledge. Commissioner Billy Shreve agrees that boards and commissions should begin meetings with the statement and said he would contact the county attorney to look into the issue.

Angela Spencer, chairwoman of the human relations commission, said Huckenpoehler made the initial suggestion to open meetings with the pledge. The group took a vote on the issue at the commission's September gathering; four commission members supported including the pledge, four opposed it, and one person abstained, she said. Spencer said she voted with Huckenpoehler. However, she said involvement by county commissioners isn't necessarily a good thing. It might even set a negative precedent that would lead board and commission members to appeal their conflicts rather than work them out. Commissioner Paul Smith said he is reluctant to interfere with how boards and commissions conduct their business. Though he said he views the pledge as a "broad and profound symbol" that unites Americans across political divides, he argued that requiring the recitation would take away from its meaning. "If you make it mandatory, it kind of undermines the genuine, spontaneous patriotism that you'd like to see in place," he said. Commissioner David Gray said he also opposes an across-the-board requirement.

Breiling, who joined the human relations commission last month, said she is sorry her beliefs might result in Huckenpoehler's departure. Her conscience prevents her from joining in the pledge, but she said she always aims to be respectful while others are reciting it. She said she stands and mouths her own version: "I pledge respect to the peoples of all nations in the world and to these beliefs for which I stand, one world, under peace, with liberty and justice for all." She said she appreciates her community and country, but is uneasy with exalting America. "My belief is in the work of all nations," she said. "I get concerned about trying to set our nation over and above others. I think that can lead to militarism and cruelty to others." Her Quaker community has sent her numerous expressions of support since learning of the debate among the human relations commission, she said. Delauter said he thinks

Breiling is overlooking the fact that she's able to follow her religious convictions because of the liberties that America offers. The tradition of saying the pledge during commissioners meetings dates back to the mid-1990s, when the board introduced it to their evening hearings. In the early 2000s, commissioners also added the recitation to their work-sessions, county staff reported. [Source: The Frederick News-Post | Bethany Rodgers | 3 Oct 2013 ++]

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## DFAS Retiree & Annuitant Pay Dates ► 2014

Entitlement Month	Retiree Payment Dates	Annuitant Payment Dates
January 2014	Friday, January 31, 2014	Monday, February 3, 2014
February 2014	Friday, February 28, 2014	Monday, March 3, 2014
March 2014	Tuesday, April 1, 2014	Tuesday, April 1, 2014
April 2014	Thursday, May 1, 2014	Thursday, May 1, 2014
May 2014	Friday, May 30, 2014	Monday, June 2, 2014
June 2014	Tuesday, July 1, 2014	Tuesday, July 1, 2014
July 2014	Friday, August 1, 2014	Friday, August 1, 2014
August 2014	Friday, August 29, 2014	Tuesday, September 2, 2014
September 2014	Wednesday, October 1, 2014	Wednesday, October 1, 2014
October 2014	Friday, October 31, 2014	Monday, November 3, 2014
November 2014	Monday, December 1, 2014	Monday, December 1, 2014
December 2014	Wednesday, December 31, 2014	Friday, January 2, 2015

[Source: <http://www.dfas.mil/retiredmilitary/newsevents/newsletter/rnapaydates2014.html> Sep 2013 ++]

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## Applying for SBP Annuity Update 02 ► Educate your Beneficiary

It is a difficult topic to bring up, but knowing your loved ones are provided for and prepared for your death can be a good feeling. If you've elected Survivor Benefit Plan coverage as a way to provide for your spouse after you've died, there are a number of topics your spouse should know before it's too late. Taking the time now will prevent

confusion and worry at what will inevitably be a time of stress and grief. Here are three things every spouse SBP Annuitant should know

#### **WHAT WILL MY SPOUSE HAVE TO DO TO INITIATE PAYMENT ON HIS OR HER ANNUITY?**

- First of all, your spouse must notify DFAS Retired and Annuitant Pay of your death and provide a copy of your Certificate of Death. Complete instructions for who to contact, what forms to file, copies of all forms that need to be filed and how to file them can be found at <http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html>.
- When DFAS learns of your death, we will also send necessary forms to initiate payment. Included in that packet is the application, tax withholding form and direct deposit sign up instructions. Annuity payments are deposited monthly.
- Keep in mind that 1099R's are not automatically issued for deceased members. If you want to receive a 1099R on the behalf of a member who passed away, a certificate of death must be on file, and you must request that a 1099R be issued. If you would like to make this request, or have questions regarding a 1099R for a deceased member, see [article](#) in this newsletter.

#### **HOW MUCH WILL MY SPOUSE GET?**

- The amount of the annuity depends on the level of coverage you chose. Full coverage uses your gross retired pay as the annuity base amount; reduced coverage uses a lesser amount that you selected at retirement. Annuity payments are calculated at 55 percent of the base amount. The annuity base amount increases over time with cost of living adjustments.
- You can see exactly how much your spouse would receive by viewing your monthly e-RAS statement on *myPay*. The section titled Survivor Benefit Plan (SBP) Coverage shows your level of coverage, your annuitant's information and the current Annuity Payable.

#### **WHAT CAN AFFECT MY SPOUSE'S ANNUITY AMOUNT?**

- Entitlement to Dependency and Indemnity Compensation (DIC) can reduce how much SBP your spouse will receive. DIC can be awarded by the VA if your death is related to a disease or injury you incurred while in the line of duty.
- If your spouse remarries after your death it can change the way the DIC offset is applied or it can also stop the entitlement to SBP completely, depending on the spouse's age at the time of remarriage.
- If your spouse remarries before age 55, entitlement to SBP stops. However, if your spouse remarries between the ages of 55 to 57, they will continue to be entitled to SBP, and any DIC awarded to them would offset the annuity amount. Lastly, remarriage after age 57 allows the spouse to continue receiving SBP without any DIC reduction.
- Receiving Social Security does not affect the SBP annuity regardless of your spouse's age or marital status.

[Source: <http://www.dfas.mil/retiredmilitary/newsevents/newsletter/edubenfy.html> Sep 2013 ++]

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#### **OBIT ~ Herbert E. Carter ► 4 Oct 2013**

A World War II veteran and the nation's oldest living Medal of Honor recipient has died in New Jersey. On a frigid day in January in 1945 German machine-gun bunkers were entrenched 50 feet above Nicholas Oresko's Army platoon and had repelled his men with bursts of fire; they had been pinned down for two days during the brutal Axis offensive known as the Battle of the Bulge. On the third day, Master Sgt. Oresko — 5-foot-4, 28 years old, former New Jersey oil refinery laborer — decided his platoon again would attempt to sneak up on the Germans in the deep

snow as the sky darkened. “Let’s go!” he ordered. No one followed. It was 4:30 p.m. on Jan. 23, 1945, and the platoon was too tired or afraid to advance up the hill in western Germany. “I looked up to heaven,” Master Sgt. Oresko said years later of his one-man assault, “and I said: ‘Lord, I know I am going to die. Make it fast, please.’”

He began moving. Thirty feet up, he looked back to see the first of his platoon trailing him. Then 20 feet more, and suddenly bullets began strafing him. As he closed in on the first bunker, he hurled a grenade and then rushed the opening, firing at all survivors of the blast. He killed them all, but he was then struck by a machine-gun bullet, which entered his right hip. He fell into an enemy trench. “They saw me go down,” he later told the Newark Star-Ledger. “They thought they’d killed me, but they didn’t.” The Germans began firing at the other Americans, which bought Master Sgt. Oresko time to find a grenade he had lost in the snow. He then crawled toward the second German bunker, lobbed a grenade into it and again shot down the survivors with his rifle. Despite severe wounds and loss of blood, he refused to be evacuated until the mission was completed. He was credited with killing 12 Germans and minimizing casualties to his platoon. For his actions that day, he was awarded the Medal of Honor, the military’s highest award for valor, in October 1945. Before his death on Oct. 4 at 96, Master Sgt. Oresko, following the death of [Barney F. Hajiro](#) in January 2011, was the oldest surviving Medal of Honor recipient.



Nicholas Oresko in 1999.

He was asked shortly after the war what propelled him to lead his one-man raid on a well-fortified enemy position. “All hell breaks loose, you do something,” he said. Nicholas Michael Oresko was born in Bayonne, N.J., on Jan. 18, 1917. His father was Russian, his mother American. He worked for Standard Oil of New Jersey before joining the Army in 1942. After his discharge, he worked for the Veterans Administration for 32 years in New Jersey and retired as a supervisor. He had no immediate survivors after the death of his wife, the former Jean Strang, in 1980, and their son, [Robert Oresko](#), a noted scholar of Italy, in 2010. Master Sgt. Oresko died at a hospital in Englewood, N.J., of complications from surgery on his right femur after a fall near his nursing home in Cresskill, N.J., said family friend Jack Carbone. It was the same leg that was injured during the Battle of the Bulge. that several veterans and young members of various branches of the military stayed with Oresko in his final days after a

friend wrote about his health problems on a Facebook page and noted that Oresko had no immediate family still living. [Source: The Washington Post | Samantha Hogan | 5 Oct 2013 ++]

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## Obituary for Navy Tradition ► 1775-2013

In a press release from Washington D.C., the Navy Department announced the death of Navy Tradition after a long illness. Navy Tradition was born into a world of turmoil and revolution in 1775. Starting with nothing as a child, Navy Tradition evolved to become an essential part of the most powerful Navy the world had ever seen. He was present when James Lawrence ordered “Don’t give up the ship” as he lay mortally wounded on the deck of the Chesapeake. He witnessed cannon balls bouncing off the copper-shielded sides of the USS Constitution, “Old Ironsides.” He fought pirates off the Barbary Coast and suffered with his shipmates on the battleship Arizona during the attack at Pearl Harbor. He fought his way across the Pacific with Nimitz and saw MacArthur fulfill his promise to return to the Philippines. Navy Tradition was there when sailors fought bravely to save the frigate Stark after it was hit by a cruise missile and witnessed the launch of Tomahawk missiles from the battleship Missouri at the outset of Desert Storm.



Through all the strife, good times and bad, Navy Tradition was there to support his shipmates and give a balance to the misery that sometimes accompanied a life at sea. Be the nation at peace or at war, Navy Tradition made sure that we always remembered we were sailors. He made sure that promotions were celebrated with an appropriate “wetting down”; crows, dolphins and wings were tacked on as a sign of respect from those already so celebrated; chiefs were promoted in solemn ceremony after being “initiated” by their fellow brethren; and only those worthy were allowed to earn the title “shellback.” But in his later years, Navy Tradition was unable to fight the cancer of political correctness. He tired as his beloved Navy went from providing rations of rum to its sailors to conducting Breathalyzer tests on the brow. He weakened as he saw “Going into harm’s way” turn into “Cover your backside,” and as “Wooden ships and iron men” morphed into “U.S. Navy, Inc.”

A lifelong friend of Navy Tradition recalled a crossing-the-equator ceremony during World War II: “ I had to eat a cherry out of the belly button of the fattest sailor on the ship. It was disgusting. But for that few minutes, it took our minds off the war and to this day it is one of my greatest memories.” In lieu of flowers, the family of Navy Tradition has asked that all sailors who have earned their shellback and drunk their dolphins; who remember sore arms from where their crows were tacked on and were sent on a search for “relative bearing grease” or a length of “water line”; who’ve been through chiefs’ initiation or answered ship’s call in a bar fight in some exotic port of call, to raise a toast one more time and remember Navy Tradition in his youth and grandeur. Fair winds and following seas, Shipmate. You will be missed.

[Source: Lt. Cmdr. Thomas Sousa (USN Ret.) letter to Navy Times Oct 2013 ++]

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## Thrift Savings Plan 2013 Update 03 ► TSP Has Strong September

All the funds in the Thrift Savings Plan made gains in September, according to the latest figures from the Federal Retirement Thrift Investment Board. Last month was a welcome change from August returns, which were in the red, save for the government securities (G) fund. The C Fund, invested in common stocks, increased 3.14 percent in September, while international stocks in the I Fund jumped 7.41 percent last month. The C Fund has climbed 19.35 percent during the last 12 months; the I Fund was up 24.1 percent during the same period. The small and midsize companies represented in the S Fund increased 5.98 percent in September and gained 31.08 percent during the last 12 months -- the most of all the funds during that time frame. Fixed income funds and the government securities fund grew more modestly last month, inching up 0.99 percent and 0.19 percent, respectively. The F Fund has lost 1.43 percent during the last 12 months while the stable G Fund increased 1.67 percent during the same time.



Lifecycle funds -- designed to move investors to less risky portfolios as they near retirement -- also yielded positive returns. The L Income Fund for TSP participants who have already started withdrawing money ended September up 1.12 percent. L 2020 increased 2.71 percent for the month, L 2030 gained 3.4 percent, L 2040 was 3.9 percent in the black and L 2050 saw a 4.42 percent boost. The lifecycle funds all have remained in the black for the last 12 months. L Income was up 5.42 percent; L 2020, 12.39 percent; L 2030, 15.46 percent; L 2040, 17.76 percent; and L 2050, 20.06 percent.

The government shut down on 1 OCT due to a lapse in appropriations. Since employee TSP contributions must come from payroll deductions, employees on unpaid leave cannot make payments to their plans. Agencies also are prohibited from matching contributions into their employees' plans during this time. Those contributions could be retroactively paid, however, should Congress decide to issue back pay to furloughed employees. Refer to <https://www.tsp.gov/PDF/formspubs/oc11-5.pdf> for more information on how a government shutdown affects your TSP plan. [Source: GovExec.com | Kellie Lunney | 1 Oct 2013 ++]

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## Make a Fast \$50 ► 50 Ways

Cartoonist Allen Saunders long ago expressed one of life's greatest truths: "Life is what happens to us while we are making other plans." No matter how carefully you plan, money can run a little short at times. Maybe your child needs new shoes. Maybe your car broke down, or maybe you just want a night out on the town. Whatever the reason, if you find yourself needing extra cash, there are plenty of ways to earn it — now more than ever. In the video at, [Money Talks News founder Stacy Johnson](#) shares some of the ways you can supplement your income. Check it out and then read on for 50 ways to make an extra \$50 in just a few minutes or a few days.

### Perform tasks

- **[TaskRabbit](#)**. This site connects you with local people who are willing to pay you for a wide variety of tasks, everything from light carpentry to picking up takeout food.
- **[Agent Anything](#)**. The “agents” are university students who perform tasks. “For the last two years, we’ve provided errand-runners for working moms, beta testers for startups, temp workers for small businesses, and street teams for major corporations,” the site says.
- **[Zaarly](#)**. This is another site that matches people with local folks who will pay to have tasks and errands performed.
- **[Fiverr](#)**. What would you do for \$5? Write a love letter for someone? Attempt to eat a tablespoon of nutmeg on video? Market your service on this website for \$5 or more.
- **Amazon’s [Mechanical Turk](#)**. You can make a few bucks performing one of the many tasks available at this site, like writing product descriptions or selecting the best photograph for a product.
- **[MiNeeds](#)**. If you have a marketable skill or profession, you can subscribe and the site matches you and others in your field with a person who needs the service performed. You compete for the work.
- **[UserTesting.com](#)**. You can earn quick cash by looking at someone’s website and figuring out what might be confusing for the average user.

### Sitting

- **House-sitting**. When friends or neighbors go out of town, offer to keep an eye on their house, pick up the mail or water the plants. Don’t know of anyone leaving? Try an online job portal like [Mindahome.com](#).
- **Baby-sitting**. Baby-sitting isn’t just for teenagers. Sites like [Sittercity](#) and [Care.com](#) can connect you with a gig.
- **Pet-sitting**. What’s better than playing with a puppy? Getting paid for it. You can start with friends or family, or sign up for a national service like [Fetch! Pet Care](#).

### Selling

- **Garage sales**. Garage sales are a great way to declutter your home and earn extra cash. Some cities require a permit for yard and garage sales.
- **Consignment shops**. Clothing consignment stores accept like-new clothes, shoes and accessories. When the item sells, you get a portion of the proceeds.
- **Used book stores**. Stores like [Half Price Books](#) buy used books for cash.
- **Used entertainment stores**. You can sell used video games, DVDs and even CDs to local resellers, or online through sites like [SecondSpin.com](#).
- **[eBay](#)**. You can auction off practically anything you own at the grandfather of all auction sites.
- **[Craigslist](#)**. You can sell anything from shoes to cars. You’ll probably want to meet with the buyer and get paid in cash.
- **[Amazon](#)**. You can also sell gently used (or new and unopened) stuff on [Amazon](#). Fees start at 99 cents per item.
- **[Bonanza](#)**. This is a marketplace for both used and new items. You can set your own prices, and they’ll collect a small fee for anything you sell.
- **[Half.com](#)**. This eBay-owned website is a good place to sell textbooks, other books, DVDs and other small items.
- **Gift cards**. Have any gift cards you’re not going to use? Sell them to a reseller like [Cardpool](#) or [CardCash](#).
- **Old phones**. Sell your old smartphone to a site like [Gazelle](#) or [NextWorth](#).

### Renting

- **Rent a room for a few days**. You can rent out a room (or even your couch) to vacationers via sites like [Airbnb](#). Note that local regulations might prohibit this type of activity.

- **Make your home available.** If you're going to be out of town for a while, rent your house to someone else and earn some cash. Or perhaps you have a second home you can turn into a vacation destination. Sites like [HomeAway](#) can help you find guests.

#### Arts and crafts

- **Craft fairs.** If you're crafty, you can sell your wares at local craft fairs. Check [FestivalNet.com](#) for upcoming events in your area.
- **Etsy.** This is a marketplace for artists and crafters where you can sell everything from paintings to knitted scarves.
- **RedBubble.** If you're an artist, RedBubble can turn your work into posters, T-shirts and stickers. You do the designing; they do the selling and shipping.
- **Society6.** It works like RedBubble but has different options, such as tote bags, throw pillows and laptop skins.
- **DeviantART.** You can sell photography, classic prints and digital works. Another site, [ArtFire](#), accepts both arts and crafts.
- **Jewelry Wonder.** If you make jewelry, this site can connect you with buyers.

#### Find it

- **Claim lost money.** Possibly the easiest way to make money is to check out [Unclaimed.org](#) to see if any state where you've lived is holding money you're owed but haven't received, like old paychecks, rebates or refunds.

#### Sell body parts or participate in research

- **Sell blood plasma.** A local blood bank or hospital may pay for your plasma.
- **Participate in medical research.** Medical researchers will pay you to participate in clinical trials. Check out [ClinicalConnection.com](#).
- **Sell your hair.** If you have long hair that's not dyed, you can sell it for a fee on sites like [OnlineHairAffair](#).

#### Manual labor

- **Mow lawns.** All you need is a lawn mower and customers. Start by asking your neighbors.
- **Shovel snow.** If you live in a cold climate, offer to shovel driveways and walkways for a fee.
- **Clean gutters.** In the fall, offer to clean out your neighbors' clogged gutters.
- **Clean pools.** If you know the best way to keep pool water sparkling, this can be a lucrative gig.
- **Clean houses.** Know any busy parents? They'd probably be happy to pay you to clean their house.
- **Be a mover.** If you have a truck, offer to move friends for a fee.
- **Wash cars.** My neighbor washes almost every car on the block once a week for \$10 a pop. He can do the whole block in an afternoon.
- **Paint.** Some people hate to paint. If you don't, offer your services.
- **Scoop poop.** Offer to keep pets' yards clean. This is particularly lucrative when spring arrives.

#### Be a researcher

- **Surveys.** There are plenty of survey-taking scams out there, but there are some legitimate companies too. Check out [MySurvey](#) or [SurveySpot](#).
- **Marketing studies.** Marketing firms like [Concepts Consumer Research](#) and retailers often test their products on a panel of paid consumers.
- **Secret shopping.** Secret shopping is also rife with scams, but there are legit companies out there offering cash for evaluating a business. Check out the [Mystery Shopping Providers Association](#). You'll need to get certified, but they have job listings.
- **Gigwalk.** If you have a smartphone, you can earn extra cash through the [Gigwalk](#) app by doing small jobs like mystery shopping, testing apps, or taking photos.

#### Use your talent

- **Caddy.** If you love and understand golf and think you're up to the task — which can be physically taxing — being a caddy can net you some decent money.
- **Music teacher.** If you have musical talent in an instrument or voice, offer lessons.

- **Tutor.** If you are particularly knowledgeable in a certain subject, you can likely find a student who needs help. Check out [WyzAnt.com](http://WyzAnt.com), where you can set your own prices (keep in mind they do take a cut for their service).
- **Google Helpouts.** You can share your special knowledge and charge for it via [Google Helpouts](http://Google Helpouts), which will be available soon.

[Source: MoneyTalksNews | Angela Colley | 16 Sep 2013 ++]

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## **FICO Credit Score Update 07 ► Is it Prudent to Pay for Scores?**

The sales pitch on Fair Isaac's myFICO website at [http://www.myfico.com/Guest\\_Home.aspx](http://www.myfico.com/Guest_Home.aspx) is simple enough: -- *The FICO® Score is a number that summarizes your credit risk. Lenders use it to make credit decisions, such as the interest rate you get when you apply for a loan.* As a result many Americans are willing to pony up \$19.95 to see their FICO credit score in the false belief they will see what potential lenders see. And if they want to see it from each of the big three credit reporting agencies, you'll pay three times, shelling out nearly \$60. When it comes to credit, the stakes are high. According to FICO, a low score — say, 620 — means paying 5.7 percent on a 30-year mortgage loan. A great score — say, 760 or higher — could qualify you for a much lower rate of 4.1 percent. Borrow \$200,000, and over the life of the loan, the lower interest rate will save \$52,000 in interest — enough to put your kids through college. So paying to see your credit score seems like money well spent. Until, that is, you discover you're paying for a false sense of security, because the score you're buying may not resemble the one potential lenders see.

According to Consumer Reports (see <http://www.consumerreports.org/cro/magazine/2013/07/don-t-buy-useless-credit-scores/index.htm>) FICO serves up 49 different scores to lenders, but only 2 to consumers. So when you apply for a loan, it's likely your lender will be looking at a score that's different from the one you buy. In short, you might be paying for original recipe and your lender might be ordering extra crispy. The [Consumer Financial Protection Bureau](#) studied 200,000 credit files from each of the three major credit reporting agencies. One finding: In 19 percent to 24 percent of cases, consumer scores differed from lender scores sufficiently to land the consumer in an entirely different credit category. Result? You could think you're in the highest category, only to find you're not. And as pointed out above, a lower score could cost you thousands in extra interest, especially on large loans. Part of the FICO's response when contacted and asked how a consumer could rely on a FICO score, given the government findings was --.

*It's true that there are multiple versions of the FICO Score, including versions for different types of credit products such as mortgages, credit cards and auto loans. But these versions are all based on the same underlying mathematical blueprint as the score sold to consumers on myFICO.com. So while a person's FICO Score can vary depending on which version the lender is using to make a decision, it's by far the most reliable and accurate depiction of a person's credit health they can find anywhere, and is the best way to help gauge how lenders will view a consumer's creditworthiness.*

That's not the entire response, but nothing they provided acknowledged the problem: **People are being sold FICO credit scores under the assumption they're identical to those being used by lenders, and they're not.** Furthermore, FICO knows this and isn't disclosing it. This is why many consumer advocates, including Money Talks News and Consumer Reports, are calling for changes. Here's what Consumer Reports said in a recent article called [Don't Buy Useless Credit Scores](#): *We see no point in buying any consumer credit scores, given that they're not the same ones used by lenders. But if you do, and a lender or insurer later tells you your real score is lower or higher, do what you'd do with any product that doesn't deliver: Demand a refund.* Consumer advocates aren't the

only ones complaining. So are lawmakers. The [Fair Access to Credit Scores Act of 2013](#) is a bill now in Congress that would amend the Fair Credit Reporting Act to allow consumers a free, accurate credit score once a year, along with their free annual credit report from [AnnualCreditReport.com](#).

Right now, federal law requires that you can see the actual credit score a lender sees and not be charged if you were turned down for credit, if you got a higher interest rate on a loan because of your score, or if you received unfavorable terms on a credit card. Here's what the proposed law would do, according to a press release from the bill's sponsors: *This bill would expand upon that provision to provide all consumers with an annual credit score to complement their free annual credit report. Also, this measure would ensure that the free annual credit score received by consumers is a reliable score actually used by lenders, rather than an "informational score" of unknown reliability. It would give consumers access to all scores generated in the previous year and stored in their credit files – information that lenders have accessed about the consumer's individual creditworthiness – instead of consumers seeing only those scores that resulted in "adverse actions," as provided by current law.*

What you can do? In addition to contacting your elected representatives, there are ways you can fight back:

- Avoid buying scores, and don't rely too heavily on those you pay for.
- As Consumer Reports suggests, demand a refund if the score you bought varies widely from the one your lender uses.
- Before you agree to a loan or insurance rate, ask to see the score the lender used.
- Check your credit in other ways, like the free annual credit reports you can get at [AnnualCreditReport.com](#). Get a picture of your credit throughout the year by choosing a different credit bureau report every four months.
- Support the [Fair Access to Credit Scores Act of 2013](#) by signing the petition provided at <http://www.change.org/petitions/u-s-senate-co-sponsor-the-free-access-to-credit-scores-act>.

[Source: MoneyTalksNews | Trisha Sherven | 27 Sep 2013 ++]

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## **COLA 2014 Update 01 ► Debt Ceiling Potential Impact**

Advocates for federal and military retirees are worried Congress and the White House will agree to reduce retirement benefits as part of a deal to raise the debt ceiling. The proposed change, under consideration in several deficit reduction talks during the past year, involves switching to a less generous formula for determining cost-of-living adjustments for federal retirees and Social Security beneficiaries. The result would be lower COLAs for retirees, including federal and military retirees, over time. The change also would affect veterans' benefits and disability insurance benefits. "As our leaders in Congress debate yet another grand bargain, we are here to reiterate that no deal should come at the expense of our seniors and the most vulnerable," said Jessica Klement, legislative director at the National Active and Retired Federal Employees Association, during a rally on Capitol Hill Wednesday. The event also included the National Committee to Preserve Social Security and Medicare, the Military Officers Association of America and the American Foreign Service Association, as well as Sen. Bernie Sanders, I-Vt., and Rep. Jan Schakowsky, D-Ill. "There's a troubling theme shared by both the shutdown and the chained CPI," added Klement. "The general disregard for the well-being of the men and women who serve our country must stop."



COLAs currently are determined using a formula that takes into account increases in the Consumer Price Index for Urban Wage Earners and Clerical Workers. But some economists argue that switching to a formula using what’s known as the “chained CPI,” which takes into account modifications in purchasing habits as prices change, provides a clearer understanding of inflation. It also would save the government money. The government publishes the annual cost-of-living adjustments typically in late October, based on the percentage increase (if any) in the average Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for the third quarter of the current year over the average for the third quarter of the last year in which a COLA became effective. The 2013 COLA is 1.7 percent. NARFE and other opponents of the change argue that the current index and the chained CPI do not account for how much seniors spend on health care. And they said switching to the chained CPI would increase taxes on lower- and middle-income taxpayers and adversely affect job growth in every congressional district in the country. NARFE and others support switching to the CPI-E index, which the Bureau of Labor Statistics uses when calculating an experimental price index for elderly consumers. Under that measure, inflation is more than it is under the CPI-W, which would yield more generous COLAs.

This is how a 2010 memo from the nonpartisan Congressional Budget Office explains the chained CPI: “The chained CPI grows more slowly than the traditional CPI does: by an average of 0.3 percentage points per year over the past decade. As a result, using that measure to index benefit programs and tax provisions would reduce federal spending (especially on Social Security and federal pensions) and increase revenues.” And this is how a February 2012 article from the Center on Budget and Policy Priorities puts the issue into context: “Many of the federal government’s retirement, disability and income-support programs -- including Social Security, federal civilian and military retirement, railroad retirement, [Supplemental Security Income], and veterans’ compensation and pensions - - pay annual COLAs that are linked to the CPI.” The line was included under a subheading that read “Using Chained CPI Would Affect a Number of Programs and Save Significant Amounts.” Under the chained CPI, NARFE estimated that over the next 25 years, federal retirees would lose \$48,000, military retirees would lose \$42,000 and Social Security recipients would lose \$23,000. Wednesday’s rally featured more than 40 shoeboxes with more than \$100,000 worth of coupons, collected by NARFE members from all 50 states to represent the average financial loss to retirees. The average Social Security benefit now is about \$15,000 per year.

“So I say to the Congress, and I think our champions here would agree with me, stop the malarky,” said Max Richtman, president and chief executive officer of NCPSSM. “**Stop the malarky.** Pass a continuing resolution that funds the government, raise the debt limit without -- without -- cutting Social Security, Medicare and Medicaid.” The Obama administration has supported switching to the chained CPI in previous deficit reduction talks. The White

House plans to meet with congressional leaders over the next week to figure out how to raise the debt limit before the Treasury exhausts its emergency borrowing authority on 17 OCT. At that point, Treasury will have only about \$30 billion cash on hand to pay the country's bills. Schakowsky said that any discussion about Social Security should be "completely separate from this budget negotiation wherever the suggestion comes from." The Illinois Democrat said she has spoken directly to the president about the chained CPI proposal and was "hopeful" that it would not be part of any final deal. "And let's be clear, the president said he will not be part of any negotiation without serious revenue on the table," Schakowsky told reporters. "So far, we have not seen that at all from the Republicans." [Source: GovExec.com | Kellie Lunney | 9 Oct 2013 ++]

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## **Saving Money** ► Real Estate Agents

Unless you have a lot of free time, or don't care about getting the best deal, real estate agents are a necessary part of buying or selling a house. They know the industry in and out and make the task a lot easier for you. But, as with any special service or skill you pay for, what you don't know can cost you. If you're planning to buy or sell a house, the below will let you what you're in for and what you should know about the industry.

1. **Using creative wording** - Real estate agents word their advertisements in a way to cover up flaws and get you to view a house, possibly wasting your time. At <http://www.today.com/id/20215090/ns/today-money> Today Money there is a list of common terms and what may be their hidden meaning, including:

- Cozy (too small)
- Charming (too old)
- Original condition (appliances are 50 years old)
- Needs TLC (it's a dump)
- Conveniently located (noisy)
- Desirable neighborhood (this little house has been way overpriced because the neighborhood has some snob appeal)
- Efficient kitchen (too small to fit two adults)

Always read between the lines, and search online for photos. Zillow <http://www.zillow.com> and Trulia <http://www.trulia.com> both have an extensive database of homes for sale.

2. **Promising more than you can get** - Some overly eager agents might be willing to stretch the truth a bit to get you into a contract – like saying your house will fetch more than it actually will. Then, once you sign with the agent and the house doesn't sell, the agent will blame the market. Do your own research before you sign up. Compare recently sold and for-sale homes in your neighborhood to get an idea of pricing. If an agent says you can make \$20,000 or \$30,000 more than the average, he may be stretching the truth. Ask him to explain how he arrived at the higher price.

3. **Making referrals** - The referrals you get from your agent might not be the best deal available to you. For example, agents may refer you to a mortgage broker they know, or connect you with a home inspector who may not be as objective and thorough as one you find yourself. Consider any referrals your real estate agent provides, but look for professionals on your own to make sure you're getting the best service and price.

4. **Not disclosing commission details** - According to MSN Real Estate, <http://realestate.msn.com/article.aspx?cp-documentid=13108435> the average nationwide commission is 5.1 percent, which you probably know is split between the seller's and buyer's agents. What you may not realize is that 5.1 percent is just an average. Your real

estate agent probably won't tell you that the commission is negotiable. Bring it up in your discussions. While you're at it, everything else in your contract is negotiable too, so haggle a bit to get the best terms.

5. **Confusing loyalties** - Real estate agents are loyal to whomever they're working for. If you meet a nice agent at an open house and strike up a conversation, keep in mind that the real estate agent is working for the seller, not you. Don't tell the seller's agent anything you wouldn't tell the seller directly — such as how much you plan to spend, how soon you need to move, or what you're willing to overlook in repairs.

6. **Stretching marketing truths** - Some agents inflate their marketing plan, making it seem that your house will get a lot more exposure than it actually will. Then, once you give them the listing, you rarely hear from them and you can't find much in advertisements or online. Before you sign up, ask to see the marketing plan in detail, including which websites will be used and how much time she plans to spend. If you don't think your house is being marketed enough, say so.

7. **Not providing full disclosure** - Bankrate at <http://www.bankrate.com/brm/news/real-estate/20031023b1.asp?pid=mtkn> says at least 32 states require a seller's disclosure, but what the seller and the real estate agent must disclose can vary depending on the state. For example, some states require disclosure of common natural disasters in the area like earthquakes or mudslides. Others, like Texas and South Carolina, require disclosure of noise pollution. But what if you're not getting the full picture? Before buying a house, research the area and see if any natural disasters occurred that could have damaged the house, and ask a home inspector to look out for warning signs. For other problems, visit at different times of the day to get a feel for the place.  
[Source: MoneyTalksNews | Angela Colley | 15 Jun 2013 ++]

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## **Disney's Armed Forces Salute Update 01 ► Extended thru SEP 2014**

The House of Mouse is extending the magic for troops and military family members. Disney's popular Armed Forces Salute was set to expire soon, but Magic Kingdom officials have announced a new deep discount program will continue savings through September 2014 for its resorts in Florida and California. "It is essentially the same. No big changes," says Steve Bell, who runs the Military Disney Tips website <http://www.militarydisneytips.com/Disney-Armed-Forces-Salute.html>. "The tickets have gone up, because their price is based on the gate price, which increased last June," Bell tells OFFduty, but the overall discounts remain largely unchanged. For example, while a Four-Day Park Hopper Pass now costs most people \$338, military visitors will still pay half that at \$169. The current cheaper military ticket prices are still in effect for any trips before Sept 28, 2013. So, if you're still thinking about trip this summer, that same 4-day Park Hopper will cost only \$156.

Room discounts at Disney resorts also remain the same at 30 percent to 40 percent off regular prices under the new program. There are some restrictions and block-out dates, so be sure to read the fine print when planning your vacation, advises Bell. There are also a limited number of rooms available at the military discount prices, both by resort and room type, so the earlier you book the better, he says. Eligibility extends to:

- Current military Active, Reserve, National Guard, and Coast Guard members.
- Retired Active, Reserve, National Guard, and Coast Guard personnel.
- 100% Service Connected Disabled with the DAVPRM code on their military issued ID.
- Spouses or Unremarried Widows of the above, if the member is unable to go. (**Note:** The Disney Armed Forces Salute benefit is for the member only. While spouses may use their member's benefit, they are not entitled to the benefit themselves and cannot stack their use on top of the members. Non-spouse dependents are not eligible).

- Foreign partners/Coalition partners stationed at a US base are eligible. They must have a permanent US Military issued ID (CAC card with blue stripe).

[Source: <http://www.militarydisneytips.com/Disney-Armed-Forces-Salute.html> Oct 2014 ++]



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## **Military Discount Verification Companies ► Are they Safe?**

A retired Army lieutenant colonel recently wrote MilitaryTimes’ Consumer Reports to say he had “significant security concerns” about two programs that have been developed to give companies ways to verify that people are veterans before giving them special deals and discounts. His concern was the amount of information he had to provide which could lead to fraud, violence or identity theft. His concerns was passed on to the two verification companies, Troop ID and SheerID, to address them.

Troop ID is an online ID card for troops, veterans and spouses that allows members to get discounts online. Those eligible can tie their email to their military credentials by visiting <http://www.troopid.com>. Once they are verified, customers can use the Troop ID widget on retailers’ websites to get discount vouchers for a variety of national brands. Currently, serving troops can enter their .mil email address for verification. Retirees have several options to verify their status. The retired lieutenant colonel chose his USAA membership. But he was asked for his full date of birth, the last four digits of his Social Security number, and a date during which he was on active duty. “If I am using USAA to verify my status, then why do I need to [provide] so much personal information?” he asks.

Blake Hall, chief executive officer of Troop ID, said the company requires the minimum amount of information necessary to ensure that a person did, in fact, serve in the military. Once a service member or veteran is verified, “we only release the fields of information that are directly relevant to a particular business transaction.” For retail discounts, he said, that information is just a name and a “yes or no” response as to military status. In addition, the customer reviews the information requested by the retailer and must explicitly approve each request, Hall said, adding that a “bank-grade” infrastructure protects the information at all times. USAA chief information security and privacy officer Jack Key said TroopID has met USAA’s security requirements for the protection of information “and we continue to monitor their compliance.” “We are currently evaluating options to allow USAA members to use their member numbers for TroopID verification and/or access TroopID directly from usaa.com,” he said.

The company SheerID ( <http://www.sheerid.com> ) works differently, providing a “point-of-sale” verification that any retailer can use at the cash register or online checkout, verifying through secure databases such as the Defense Enrollment Eligibility Reporting System. But the retiree said it makes him uneasy to provide his date of birth at the cash register. He contends that, along with information on a personal check or credit card, too much information is going to the sales clerk. Technically, it’s two separate processes, a spokesman for SheerID said. “To the consumer, it appears as one seamless process with just two steps,” he said, but really, customers enter their birth dates and/or military verification information with SheerID on the keypad much like they would enter the information required for a debit card transaction, then handle the payment process with the retailer. Customers can tell the cashier their

information, but if they don't feel comfortable providing that, they can enter it on the keypad. The cashier doesn't see the SheerID information. "Ultimately, the retailer cannot see the personal verification details, and SheerID cannot see the payment information, so it's all separate," he said.

If you are concerned about the security of any process, ask why you have to provide a specific piece of information and whether there is a way to avoid it. If you're still concerned, you don't have to continue with the transaction. Ultimately, getting a discount is voluntary. [Source: MilitaryTimes e-Report | Money | Oct 2013 ++]

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## **Sweepstakes Scam ► FTC Lawsuit Freezes Mass Mailing Company Assets**

An international mass-mailing operation promising millions of dollars to consumers has been halted by a government lawsuit, the Federal Trade Commission says. Says an FTC press release:

According to the FTC's complaint, Liam O. Moran, a resident of Ventura, Calif., and his companies, mass mail personalized letters to millions of consumers telling them that they have won a large cash prize, typically more than \$2 million with bold, large-type statements such as "Over TWO MILLION DOLLARS in sweepstakes has been reserved for you." Consumers are told that they can collect the prize by sending in a small fee of approximately \$20 to \$30. The letters often indicate that recipients are "guaranteed" to receive the prize money if they pay the fee, and they create a sense of urgency by stating that it is a limited-time offer. The companies have sent more than 3.7 million letters since 2011, the FTC says, including to more than 150 countries this year alone. The operation has raked in more than \$11 million since 2009, the FTC says. Most victims are seniors. Confusing language on the back of mailed letters contradicts the guaranteed winnings claim on the front, the FTC says. The fine print explains the fee only provides access to a list of available sweepstakes. Authorities say it's probably a clumsy attempt at a legal defense.

A judge agreed to the FTC's request to temporarily stop the defendants' activities and freeze the operation's assets while the government pursues the case. Sweepstakes scams are one of the top 10 consumer complaints to the FTC. In 2012 they received 98,000 complaints on phony awards, prizes, and sweepstakes, Bottom line- You should never have to pay or pledge anything to receive a sweepstakes prize. [Source: MoneyTalksNews | Brandon Ballenger | 24 Sep 2013 ++]

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## **Foreign Currency Scam ► How It Works**

Looking for a safe investment? Don't fall for promises of fast cash by investing in foreign currency scams. Here's how they work:

- An advertisement promises an easy investment with high return and low risk.
- With only \$5,000 (or a similar sum), you could purchase Iraqi Dinar, Vietnamese Dong or, most recently, the Egyptian Pound.
- When those governments revalue their currencies, increasing their worth against the dollar, you just sell your Dinar, Dongs or Pounds and cash in.

It sounds like a great investment, but it's a scam. The hoax is so appealing because, unlike previous forex (foreign currency exchange) scams where victims were given a bogus "receipt" for their money, you can actually purchase these currencies. The problem is that they will be very difficult to sell, and it's extremely unlikely they will ever

significantly increase in value. Many experts have explained why the investment promises are false. Check out <http://www.wallstreetdaily.com/2013/07/30/egyptian-pound-currency-scams>. The Iraqi Dinar is the most popular currency used for the this scam. But given recent political upheaval in Egypt and the growth of the Vietnamese economy, these currencies are also gaining traction. If you believe you are a victim of foreign exchange fraud, file a complaint with the US Commodity Futures Trading Commission either by calling (866) 366-2382 or through their website <http://www.cftc.gov/ConsumerProtection/FileaTiporComplaint/CDFfileTipComplaint>.

**Warning Signs of Forex Fraud:** Watch out for these red flags when considering a forex market investment. Even at its best, this market is volatile and high risk. Don't invest money that you can't afford to lose.

- Watch for promises of large profits... but little information. Always get as much background as you can about a firm or individual's investment track record. Then, verify that information. Don't rely on the recommendations of friends or relatives.
- Be wary of promises of no financial risk. Be suspicious if a firm or individual says there is little risk. The written risk disclosure statement is not routine formality. Be sure to read it thoroughly.
- Retiring soon? Inheriting money? Those looking for investment opportunities are particularly attractive to scammers.
- Don't be wowed by buzz words: Scammers often throw around terminology to enhance their claim. For example, they often claim to trade of the "interbank market." Don't fall for it.
- Hang up on unsolicited telephone calls about investing. Be skeptical if someone you don't know calls you about investment opportunities.
- Don't fall for high-pressure tactics. Be very cautious if someone tries to convince you to send money immediately by overnight express or wire transfer.

For more information check out BBB Smart Investing for more information on how to avoid investment scams at <http://www.bbb.org/smart-investing> and/or read the US Commodity Futures Trading Commission's warning on foreign currency trading fraud at [http://www.cftc.gov/ConsumerProtection/FraudAwarenessPrevention/CFTCFraudAdvisories/fraudadv\\_forex](http://www.cftc.gov/ConsumerProtection/FraudAwarenessPrevention/CFTCFraudAdvisories/fraudadv_forex). [Source: BBB Scam Alert 6 Sep 2013 ++]

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## Navy is the Best Service ► 10 Top Reasons

At least that is what Navy wives think --

**1. Oceanfront property.** Be it ever so humble, the Navy forces you — just *forces* you, Dear — to live near an ocean. You have to walk on beaches in the sunset — there is a law. You simply must learn to pick crab or lobster while drinking local beer and listening to Buffett. Porpoises and dolphins are such an everyday thing that you don't even bother to look up when they flash by. Once in a while you get a weirdo billet (NAS Fallon we're talkin' to you) where you can't even remember what the ocean looks like, but most of the time you get to live near the sea.

**2. White uniforms.** Not only do our own sailors develop miraculously good superstar looks when they don the spanky white version of their uniforms, this trick works for actors, too. Tom Cruise in *Top Gun*. Richard Gere in *Officer and a Gentleman*. Cuba Gooding Jr. looking his cutie best in *Men of Honor*. John Wayne and Cary Grant also quite delightful in Navy garb. Makes you wanna wake up and smell the polyester! *Note: Putting on the "blueberry" uniform does not work the same way.*

**3. New Chief season.** The Navy is a service surrounded by history and traditions and customs. One of our favorites happens in August when they do the CPO induction and you see all these ridiculously cheerful people out doing car washes to raise money. We like when good things happen to good people. Now get out there and be the backbone of the Navy.

**4. The Big Turnaround.** All the services do this in one way or another, but we love when kids join the Navy out of high school. Then they kind of look around and figure out who they are supposed to be and what they are supposed to be doing. My own nephew enlisted in the Navy (and recently reenlisted) and found a place in the world to do good work. Gotta love it.

**5. Huge support group.** In Navy towns like Norfolk, San Diego, Jacksonville, and Bremerton you can't walk a block without running into someone with connections to the Navy. Not only have these neighbors walked the walk, but they have really good advice about getting up to speed on all you need to do...along with a nice plate of brownies.

**6. Never say goodbye.** In Navy life, the limited number of bases means that you never really say goodbye to the people you meet. Instead we say, "Fair winds and following seas." Translated I think this means, "Bye for now and we'll catch up at the commissary two duty stations from now." Or it could also be like that *Far Side* comic where the sea captain is trailed into a dark alley by a following sea ... one of the two.

**7. Ships slipping over the horizon.** One of the most beautiful moments of a Navy homecoming is that instant when the ship slips over the horizon and into view. One minute there is nothing but some ugly oiler jacking up the horizon. The next moment there is this huge, grey vessel slipping across the ocean like a mist. The whole thing makes you choke up with the joy of it. Really.

**8. Homecoming on a pier — not in a gym.** For the majesty of the event, nothing beats a Navy homecoming where the sailors line the rails of the ship and then descend onto the pier into the arms of their loved ones. This is a little less picturesque in the rain. Or the snow. Or that unfortunate sleet storm that pummeled all the balloons. But it is really, really pretty most of the time.

**9. Land, sea and air — we fight everywhere.** Unlike the other services, the Navy is equipment driven. We may rib each other about whether surface, air, subs, SEALs, supply, etc. are the best part of the Navy, but in the moment of crisis we got it all.

**10. Sailors have more fun.** Trust us. They just do.



Source: SpouseBuzz | Jacey Eckhart | 8 Oct 2013 ++]

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## **Arlington National Cemetery Update 42 ► Section 60 Cleanup**

Elizabeth Belle walked toward the grave of her son carrying a canvas bag full of miniature pumpkins, silk leaves and other decorations for his headstone. Then she noticed the changes. Section 60 of Arlington National Cemetery, where more than 800 Iraq and Afghanistan war dead are buried, had been stripped bare. The photographs of young dead soldiers were gone. The balloons, too, and love letters, the sonograms and worry stones, the crosses and coins. “They’ve taken everything,” Belle said. Belle’s son, Lance Cpl. Nicholas Kirven, was killed eight years ago in Afghanistan. Ever since, Belle has decorated her son’s grave for his birthday, Thanksgiving, Halloween, Christmas, St. Patrick’s Day and Easter, leaving the adornments up for two or three weeks and then tucking them away in her attic. “That’s my way of remembering Nicholas,” she said. “All these silly holidays.” Another mother, whose son was killed in Iraq in 2005, recently left small glass hearts on the graves of her son and several other soldiers. When she returned to the cemetery the next day, everything was gone. “I cried. It was like no one cared anymore,” Teresa Arciola said.

Over the past weeks, a quiet transformation has taken place in Section 60, leaving family members of the dead feeling hurt, saddened and bewildered. Today Section 60 resembles the quiet cemetery of an older generation’s war, not the raw, messy burial ground of one still being fought. The changes began in August when cemetery officials decided that Section 60 should be subject to the same rules as the rest of the grounds. “The policy hasn’t changed,” said Jennifer Lynch, a spokeswoman for the cemetery. “The policy is the same, but the enforcement is different.” She said the cemetery was responding to complaints that the section had become too disorderly. Most families discovered the change when they visited the grounds and found only tape marks where laminated pictures of their loved ones had been hanging for the last several years. Some of the mementos “deemed worthy of retention” were gathered by Army historians for storage at Fort Belvoir, according to a statement from the cemetery. Most appear to have been thrown in the trash.

The cemetery’s executive director is planning to meet with families to discuss the new enforcement approach. The cemetery’s advisory board, meanwhile, “is wrestling with these issues as they develop and recommend a permanent policy,” said Lynch, the spokeswoman. “The fact is that Arlington National Cemetery is not the Vietnam War Memorial or the WWII memorial — it is a functioning cemetery, and we must remain true to that mission.” In the first years of the war, Section 60 resembled other areas of the cemetery. As the death toll from the wars mounted, the mementos built up in the graveyard. Army curators collected some objects for storage in a climate-controlled facility. The rest of the photos, letters and children’s drawings were usually left until they became “unsightly,” said Ami Neiberger-Miller, a spokeswoman for TAPS, a nonprofit organization that works with military families who have lost relatives in the war. But, what is happening now appears to be the first wholesale cleaning of Section 60.

The mothers, fathers and spouses of the recent war dead generally agree on the need for limits. Noisy wind chimes and Christmas lights have long been banned. Bottles of whiskey, cartons of cigarettes and 12-packs of beer are often left as tributes to fallen friends. “I understand they want to maintain the dignity of the cemetery, and that has to continue,” said Vanessa Adelson, whose son Stephan Mace was killed in Afghanistan in 2010 and who has decorated his grave with laminated photos. “But they have to understand a lot of families are grieving, and this is how we cope with grief.” Although Section 60 is dominated by the Afghan and Iraq war dead, deceased veterans from World War II, Korea and Vietnam are still being buried there. Some of the dispute over the cemetery’s appearance seems to be generational. “My parents are buried in Section 60 . . . and it was upsetting to see the rules being disregarded,” said one commenter on Arlington National Cemetery’s official Facebook page. A spokeswoman for the cemetery sent the string of comments on the new policy to show that there was support for the change.

The posting was mixed in with others insisting that Section 60 deserved special treatment. “The saddest acre in America” is what Elizabeth Belle calls it. Unsure of what to do when she saw that the section had been stripped clean, Belle approached her son’s grave and placed the pumpkin she had brought with her on top of the headstone. At the end of her visit, she picked it up and took it away with her. “I guess I’m going to have to drive around with a pumpkin in my car for the week,” she said. A dozen rows away, Laura Hess pulled out a penny stamped with the year of her son’s birth. “They won’t find this,” she said, stuffing it into the ground next to his headstone. Then she bent over and kissed the headstone, leaving a crimson lipstick mark on the white marble. “They can’t take this away,” she said. [Source: The Washington Post | Greg Jaffe | 1 Oct 2013 ++]

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## California Vet Cemetery Update 13 ► Ft. Rosecrans Burials to Cease

Fort Rosecrans, the iconic veterans cemetery on Point Loma, will close to all new burials – even urns in wall niches – starting early next year. That's a change from 2010, when U.S. Veterans Affairs Department officials in San Diego had a plan to build additional walls on Navy land next to Fort Rosecrans to accommodate veterans' urns there for another decade. It's a decision that will likely upset some San Diego veterans, who cherish the sweeping views of Navy bases and warships and warplanes going to sea. But the decision was made in Washington, D.C., by national VA officials, so a call or letter to a congressional office is probably the only way to do something about it. Barring a policy change, Fort Rosecrans will be full when the remaining 600 wall niches become occupied, probably some time in February 2014.



One of the city views near the wall niches (columbarium) at Ft. Roscrans National Cemetery in San Diego, California.

The VA's new cemetery director in San Diego said that Miramar National Cemetery -- which opened to ashes in November 2010 and casket burials in April 2011 -- provides the total answer because of its 313 acres of space. “We don't want to duplicate the burial option, and Miramar services everything. I know that some prefer some places over other places, and that's understandable,” said Douglas Ledbetter, an Air Force veteran who started the San Diego cemetery director's job in mid August. According to various VA officials, the plan for additional wall space at Rosecrans became obsolete when Miramar opened. The VA's National Cemetery Administration stopped after preliminary negotiations with the Navy to obtain the extra land. "Land at Fort Rosecrans is very limited. To try to cram more columbaria there ... doesn't make sense," said Mike Nacincek, spokesman in Washington, D.C., for the

National Cemetery Administration. The Point Loma cemetery has been closed since 1966 to most new casket burials because of lack of land. The only exceptions have been troops recently killed in action and relatives joining those already occupying a plot. Veterans whose families chose cremation could still secure a place at the historic veterans cemetery -- but soon that will change.

Leaders in the San Diego veterans community said they have known about the coming "no vacancy" sign for ashes for some time. "There has to become a time when there's no interment of any kind at Fort Rosecrans. That's coming a little sooner than was once planned," said Jack Harkins, a retired Marine Corps officer who is chairman of the San Diego County United Veterans Council. "It's not anywhere near a collapse of a commitment to veterans." But others, like Vietnam veteran John Will of Vista, are outraged. Will discovered the news from a private salesman attempting to sell cremation services. "If they had told us when they were trying to open Miramar that it would lead to them closing Rosecrans, there would have been a terrible protest," the former Navy officer said. Ledbetter said it's not a money question. The operations of both cemeteries are exempt from the sweeping federal budget cuts known as sequestration. Crews will continue to keep Fort Rosecrans' rolling lawns looking manicured after urn space is full, though some groundskeepers will switch to Miramar because that's where the burial work will be concentrated, Ledbetter said.

The appearance of Fort Rosecrans has been a contentious subject over the past year. The usually elegant green grass turned yellow this summer due to a combination of new-but-faulty sprinkler valves and a construction project to realign headstones. Ledbetter said the construction should be complete by May, including new sod to replace the damaged turf. The west side of the peninsula is already done, and the grass is rebounding, and the east side is halfway there. Some visitors have noticed a loss of trees that once contributed to the iconic look of the windswept point. About 100 trees have been removed in the past few years because of ill health or damage from storms, Ledbetter said. About 500 trees remain. Trees removed were veterans themselves, the youngest at 30 years old and others dating back to plantings in the 1950s and '60s. A few examples: The Monterey Cypress was afflicted by bark decay, beetles, termites and wind damage, according to VA officials. The Myoporum suffered from root fungus, the thrips insect and was in general short-lived. The Brazilian pepper tree had an aggressive root system that invaded burial areas. Ledbetter said he is working on a replacement plan. Initially, groundskeepers have planted low-maintenance trees, including queen palms, New Zealand Christmas trees and Canary Island pines. [Source: UTSanDiego.com | Jeanette Steele | 27 Sep 2013 ++]

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## **Colorado Vet Cemetery Update 04 ► VA Sales Agreement Executed**

It looks like after more than a decade of scouting for the perfect eternal resting place for those who have served this nation, the Department of Veterans Affairs has announced "it has executed a sales agreement to purchase land for a National Veterans Cemetery in Southern Colorado," the office of Sen. Michael Bennet (D-CO) said in a press release. That's good news, but it is still not known where it will be located. This effort dates back to the Rep. Joel Hefley's days when he represented the 5th Congressional District of Colorado, which includes Colorado Springs from 1987 to 2007. At one time, property southeast of Fountain was chosen, but there were problems with water supply. Then the VA said "no," and looked at property off Highway 94. Then there was a Bradley Road parcel that came under consideration. Bennet's news release says the VA next will "engage in the final steps to complete a formal property acquisition." The planned cemetery will service the Pikes Peak area which has one of the highest concentrations of veterans in the country (estimated at more than 100,000). This new cemetery will help ease demand for space at existing facilities while significantly reducing the cost and distance of travel for families of fallen soldiers. It will also enable veterans who reside in Southern Colorado to be buried near the communities they call home. [Source:



The new VA cemetery to be built in southern Colorado might look a lot like the southwest Denver Fort Logan National Cemetery shown here

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## **DoD Chronic Adjustment Disorder Policy ► Notable Change**

The Pentagon has changed its physical disability policy to include chronic adjustment disorder as a condition potentially eligible for disability compensation. The Defense Department amended DoD Instruction 1332.38 in April to name chronic adjustment disorder as incompatible with military service, but possibly service-related and therefore eligible for disability compensation. The change is notable because thousands of service members have been discharged for adjustment disorder, which had been previously characterized as a condition present before troops joined the military, and therefore ineligible for compensation or mental health treatment. A Defense Department spokeswoman said the change was made to bring the policy in line with the Veterans Affairs Department's schedule of rating of disabilities.

Critics have charged that the military services used the diagnosis of adjustment disorder in lieu of post-traumatic stress disorder to avoid paying benefits to troops who could no longer serve. In 2006, 1,453 troops were discharged for adjustment disorder from the services. That figure rose to 3,844 in 2009. In the Army alone, 6,492 soldiers were discharged for adjustment disorders between 2008 and 2010, according to figures obtained by the Vietnam Veterans of America and Yale Law School's Veterans Legal Services Clinic. Lawmakers have pressed the Defense Department to examine the more than 31,000 discharges since 2001 for adjustment disorders and personality disorders, another group of mental health conditions considered to presage military service. Efforts have been made to review at least some of the cases. Last June, then Defense Secretary Leon Panetta ordered the review of thousands of military mental health discharges for those whose diagnoses were changed to a non-compensable condition like adjustment or personality disorders during a medical evaluation board.

In August, the Pentagon's top doctor issued a memo stipulating that an adjustment disorder diagnosis should not be given if a more specific disorder, like PTSD or personality disorder, also could explain the symptoms. Dr. Jonathan Woodson, assistant secretary of defense for health affairs, said separation for adjustment disorder for those

who have deployed to a combat zone requires additional screening. The diagnosis “requires an evaluation for PTSD, must be corroborated by a peer or higher level mental health professional and endorsed by the surgeon general of the military department concerned,” Woodson wrote. In March, Rep. Tim Walz (D-MN) introduced a bill that would have required the Pentagon to review all of the discharges for personality or adjustment disorders since Sept. 11, 2001. That legislation has not moved, but the fiscal 2014 defense authorization bill calls for the Government Accountability Office to evaluate the use of personality and adjustment disorder discharges by the services since Jan. 1, 2007.

Both Iraq and Afghanistan Veterans of America and the Wounded Warrior Project have pressed Congress to pressure the Pentagon to review the thousands of discharges of personnel for personality or adjustment disorders. Women’s groups like Equality Now and the Service Women’s Action Network also have charged that the two diagnoses are being misused to discharge sexual assault victims. A Pentagon spokeswoman, Army Lt. Col. Catherine Wilkinson, did not disclose how many troops have been or would be affected by the change. She added that the military services initially thought there would be “thousands of cases.” But a DoD review of the criteria necessary to determine a diagnosis of chronic adjustment disorder showed the standards the services used to for their estimates were only a small part of the overall requirements needed to determine a legitimate diagnosis, Wilkinson said. [Source: MilitaryTimes |Patricia Kime | 11 Oct 2013 ++]

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### **DoD Mobilized Reserve 8 OCT 2013 ► Decrease of 656**

The Department of Defense announced the current number of reservists on active duty as of 8 OCT 2013. The net collective result is 656 fewer reservists mobilized than last reported in the 1 OCT 2013 RAO Bulletin. At any given time, services may activate some units and individuals while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 34,650; Navy Reserve 4,483; Marine Corps Reserve 2,069; Air National Guard and Air Force Reserve 7,777; and the Coast Guard Reserve 351. This brings the total National Guard and Reserve personnel who have been activated to 49,330 including both units and individual augmentees. Since 911 there have been 884,697 reservists activated for duty. A <http://www.defense.gov/documents/Mobilization-Weekly-Report-131008.pdf> is a cumulative roster of all National Guard and Reserve personnel who are currently activated . [Source: DoD News Release No. 713-13 dtd 10 Oct 2013 ++]

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### **DoD Fraud, Waste, & Abuse Update 07 ► Unneeded C-27J Spartans**

New cargo planes on order for the U.S. Air Force at a cost of \$30 million each are being delivered straight into storage in the Arizona desert because the military has no use for them, a Dayton Daily News investigation found. A dozen nearly new C-27J Spartans from Ohio and elsewhere have already been taken out of service and shipped to the so-called boneyard at Davis-Monthan Air Force Base in Tucson. Five more are expected to be built by April 2014, all of which are headed to the boneyard unless another use for them is found. The Air Force has spent \$567 million on 21 C-27J aircraft since 2007, according to purchasing officials at Wright-Patterson Air Force Base. Sixteen had been delivered by the end of September. The Air Force almost had to buy more of the planes against its will, the newspaper found. A solicitation issued from Wright-Patterson in May sought vendors to build more C-27Js, citing Congressional language requiring the military to spend money budgeted for the planes, despite Pentagon protests.



**C-27J Spartan**

Congress put the brakes on the expenditure, which was the right thing to do according to government watchers such as Mike O'Hanlon of the Brookings Institute. He said the planned additional purchase would have been "simply wasting precious taxpayer money." The military initially wanted the C-27J because it had unique capabilities, such as the ability to take off and land on less developed runways, according to Ethan Rosenkranz, national security analyst at the Project on Government Oversight. But when sequestration hit, the military realized the planes weren't a necessity, but instead a luxury it couldn't afford, he said. "When they start discarding these programs, it's wasteful," he said. O'Hanlon said their near-resurrection was largely due to parochialism. "It's too bad, and a waste," he said. "I'm not sure the program was ever a white elephant, and yet given budget cuts I'm not sure it should be saved now."

#### **National defense, or a jobs program?**

Ohio's Senate delegation was among the most ardent defenders of the C-27J when a mission at Mansfield Air National Guard Base, and 800 jobs there, were dependent on it. Sen. Sherrod Brown of Ohio and six other Democratic senators wrote a letter in 2011 urging the military to purchase up to 42 of the aircraft, saying too few planes "will weaken our national and homeland defense." Then came sequestration, and a nearly trillion dollar cut to the Pentagon's projected spending over the next nine years. That will bring the military's budget down to roughly 2006-2007 levels, Rosenkranz said. Former Air Force Chief of Staff Gen. Norton Schwartz testified before Congress last year that the military wanted to divest its C-27J fleet to come in line with budget cuts. He said the C-130 can do everything currently asked for and costs \$213 million to fly over its 25-year lifespan. The C-27J, on the other hand, would cost \$308 million per aircraft. "In this fiscal environment it certainly caught our attention," Schwartz said. That put the Mansfield base in peril, and Brown along with Republican Sen. Rob Portman, who in February 2012 called the aircraft "critically important," worked to save the C-27J.

But President Barack Obama, after making a campaign stop in Mansfield last year, promised to "find a mission" for the base. This led to eight C-130s being transferred to the base, giving it about 40 more full-time and 200 more part-time military positions. That also left it with the same mission it had prior to a cost-saving round of base closures in 2005. Now the U.S. Senate is poised to strip the requirement that the Pentagon spend money on new planes from the 2014 defense budget, and Wright-Patterson officials are saying they were told to put a hold on purchasing. Ohio's senators are not opposing the change of plans. "Sen. Brown is encouraged that the Air Force is looking for new opportunities to redeploy existing C-27J aircraft for use in the Forest Service and Coast Guard, and if requested by the appropriate agencies would support continued C-27J construction for homeland security needs," Brown spokesman Ben Famous told the Daily News.

#### **Parked in the desert --**

When asked why the Air Force can't simply put the brakes on having the other five planes delivered, Air Force spokesman Darryl Mayer responded, "They are too near completion for a termination to be cost effective and other government agencies have requested the aircraft." Military officials are working to find another user for the planes. In the meantime they will be kept operational by the 309th Aerospace Maintenance and Regeneration Group, overseen by Materiel Command at Wright-Patterson. It was established near Tucson after World War II because the region's low rainfall, humidity and soil minimize deterioration and corrosion. Also, the soil is so hard that no tarmac is needed. The sprawling desert complex currently stores more than 4,400 unused aircraft and 13 aerospace vehicles from all branches of the military and NASA, with a total value of more than \$35 billion. "This aerospace fleet provides a unique savings account from which military units throughout the world may withdraw parts and aircraft. The government earns additional income by selling aircraft to our allies." according to the base's website. "It is anything but just a boneyard or a storage facility," said Ron Fry, Materiel Command spokesman. "They have a very robust mission to turn aircraft and equipment back into service."

**Other unwanted projects kept --**

A Daily News investigation last year identified the C-27J as one of several weapons systems and programs the Pentagon wanted to cut but Congress budgeted billions of dollars for anyway. Others included the M-1 Abrams tank and the Global Hawk drone, both of which were protected by Ohio lawmakers and linked to Ohio jobs, leading critics to call the moves the new face of pork barrel spending. Lawmakers said they believed the systems are needed for national defense. Congress specifically forbade the military from sending Global Hawk drones to the boneyard, putting language in the defense authorization budget saying the military can't spend a dime to "retire, prepare to retire, or place in storage" a Global Hawk drone.



**M-1 Abrams tank**



**Global Hawk drone**

The C-27J is manufactured by Alenia North America -- a part of the Italian firm Finmeccanica Inc. -- and prime contractor L-3 Communications. Finmeccanica and L-3 Communications both have multi-million dollar lobbying efforts and the two companies and their PACs spent more than \$1 million on campaign contributions during last year's election cycle, according to the nonprofit Center for Responsive Politics. POGO's Rosenkranz said lawmakers are partially driven to protect these programs both by campaign and lobbying money, and by the desire to save jobs in their districts with military spending. "Clearly, money has a role to play in this, and clearly where these systems are manufactured, where they are based and located is very important," he said. [Source: Dayton Daily News article 9 Oct 2013 ++]

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## VA Loans Update 06 ► Credit Report Impact on Loan

VA loans have the lowest default rate of any loan program in the market today and have been that way nearly since the introduction of the program way back in 1944. Even when compared to FHA loans or conventional mortgages underwritten to Fannie Mae and Freddie Mac guidelines, VA loans historically perform better with fewer delinquencies. Even with no money down, VA loans still shine. One of the variables that VA lenders review is the credit report. What's in your credit report and how do you read it? There are three main credit repositories, Equifax, Experian and Transunion that serve as a database for consumer borrowing activity. Beyond this, there are credit reporting companies that provide lenders with credit reports with data pulled from these three repositories and while there are different formats, they all contain the same basic information.

### Balances and Limits

The total amount of debt that you currently owe and available credit lines is the most visible and shows each credit account in your name, how much you owe and the maximum credit line. For revolving accounts such as credit cards, the report will show a credit limit and for installment loans, it will show the highest balance along with the minimum monthly payment. The accounts that are active will be listed first and the accounts that are dormant or closed will be listed later. After seven years of no activity, the closed accounts will ultimately fall off the report. For example, say you have a credit card with a \$10,000 credit line and a \$2,000 balance. The report will read something like:

Creditor	Payment	Balance	High Limit
ABC Bank	\$150	\$2,000	\$10,000

### Payment History.

In addition to your creditors, payments and balances is information regarding your payment history. Credit reports will show if any payments were made 30 days past the due date on the account. In addition, payment patterns will also be reflected with payments made more than 60, 90 or 120 days past the due date. Sometimes consumers make a payment on the 16th when the payment was due on the 10th and is considered "late" by the creditor and a late fee will likely be charged. However, the credit report won't show the payment as late because it was not more than 30 days past the 10th of the month. The credit report will also show when the last payment was made and the minimum amount the creditor requires each month.

### Credit Inquiries.

Credit inquiries is a listing of creditors who have looked into your credit report at your request. For example, if you applied for a mortgage and last month you also bought and financed a new car, then your credit report will list two credit inquiries. Why do VA lenders care about inquiries? When determining affordability of a mortgage, lenders evaluate your current income and debt load. Because information on a credit report can be at least 30 days old, it's possible that your new car payment won't appear on the credit report until next month. That could affect your ability to repay your mortgage. The lender wants to know a little more about that inquiry on the report.

## Credit Scores

Finally, your credit scores are listed with each repository providing its own. Credit scores are factored based upon a consumer's recent credit patterns and take into consideration the categories mentioned in this article, payment history, amounts owed, inquiries and so on. There will be three credit scores and the VA lender will toss out the highest and the lowest and use the middle score for purposes of approving the loan. The VA does not issue guidelines regarding a minimum credit score but most VA lenders do, and that minimum score is 620 but can vary from lender to lender. Additional information about you is found on your credit report including where you've lived and worked along with any public records associated with your name. If you want to take a look at your credit report before applying for a mortgage, you can get a free report at [www.annualcreditreport.com](http://www.annualcreditreport.com), a site sponsored by the three main credit repositories. Otherwise, once you apply for a mortgage, your lender will send you a copy of what they see. If you have any questions or see some obvious errors, call your VA loan officer for help. [Source: Military.com | Money Matters | 25 Jul 2013 ++]

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## VA Veterans Canteen Service ► Part Of Your Benefits

Established in 1946, Veterans Canteen Service (VCS) which includes a Retail Exchange Store was created to provide articles of merchandise and services at reasonable prices to Veterans enrolled in VA healthcare system, caregivers, and visitors. Since its conception, the mission continues as VCS provides retail, food, vending and other services, at great value, in VA hospitals and out-patients clinics across the country. Also, if you're enrolled in the VA healthcare system you are eligible to shop VCS PatriotStoreDirect 1-800 Special Order program offering over 40 name brand vendors including tires, Craftsman tools, brand name large appliances and mattresses. Call 1-800-664-8258 M-F 7:00am – 5:00pm to shop VCS special order. For enrolled Veterans who prefer to shop online, the All Services Exchange Online Store offers thousands of items at an excellent value. Shop online at [www.vacanteen.va.gov/OnlineCatalog.php](http://www.vacanteen.va.gov/OnlineCatalog.php) or call 1-800-745-9707. VCS is proud to give back to the VA community by supporting the VA's Rehabilitation Games, Fisher House, Poly-Trauma Centers for OIF/OEF/OND Veterans, disaster relief efforts and VA's Homeless Veterans Program. For more information. visit VCS online at <http://www.vacanteen.va.gov>. [Source: VA Secy Vet Group Liason Officer Kevin Secor 26 Sep 2013 ++]

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## VA Budget 2013 Update 07 ► \$562,000 Artwork Purchase Questioned

On 7 OCT U.S. Senator Jerry Moran (R-KS), a member of the Senate Appropriations Committee and the Senate Veterans' Affairs Committee, today called on the Department of Veterans' Affairs (VA) to justify their purchase of \$562,000 of artwork in the final days of Fiscal Year 2013. "At a time when the nation's crushing debt threatens the well-being of our veterans and all Americans, and when spending across the government is being reduced, I fail to comprehend the reason why this purchase was authorized," Sen. Moran said in the letter to VA Secretary Eric K. Shinseki. Sen. Moran went on to request a justification for what he sees as a complete failure to prioritize the spending of taxpayer dollars. The senator also outlined several examples of VA programs that could have put a half-million dollars to good use. "If the overall fiscal stability of our country is not of sufficient concern, then the VA should have at least prioritized service to veterans who continue to wait inordinate lengths of time to receive decisions on benefit claims," Sen. Moran said to Sec. Shinseki. "These funds also would have been better spent filling positions in Community Based Outpatient Clinics in Kansas and other rural states where staffing remains an acute problem to which the VA is struggling to respond adequately. Among these and many other problems before

the VA, it is very troubling that appropriations were not put to better use.” The Washington Post recently reported the purchase as part of a “use it or lose it” shopping spree by agencies concerned that they will lose their allotted funds if they are not spent before 1 OCT. Additionally, there is concern among agencies that they could face decreased funding levels in the future if appropriated funds are not spent by the end of each fiscal year. [Source: Sen. Moran News Release 7 Oct 2013 ++]

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## **VA Pain Management Update 02** ▶ **House Hearing on VA Opiate Use**

On 10 OCT, the House Veterans Affairs Subcommittee on Health held a hearing to examine the rising use of opiate painkillers to treat veterans. The committee expressed concern over the skyrocketing rate of prescriptions for these highly addictive medications, and the sense that there is a need for greater care coordination in pain management across VA. Emotional testimony was heard from the widows of two current-era veterans who recently died from overdoses of VA prescribed opiates, as well as two recently medically retired servicemen who continue to struggle with issues surrounding pain and addiction. VA representatives acknowledged the potential harm caused by opiate painkillers and stated that they are developing new alternative pain management programs which will soon be instituted across the department. The new approach, known as the Chronic Pain Rehabilitation Program (CPRP) and based out of the Tampa VA Hospital, focuses on exercise, occupational therapy, pool therapy, relaxation training, acupuncture and massage, with the goal of eliminating dependency on opiate painkillers. Although the CPRP currently accepts referrals from all 50 states, it is the goal of the VA to establish a similar program in every VISN. Subcommittee Chairman Dan Benishek closed by noting that further hearings on this issue will be held in the future to monitor progress. For details on the hearing go to <http://veterans.house.gov/hearing/between-peril-and-promise-facing-the-dangers-of-va%E2%80%99s-skyrocketing-use-of-prescription>. [VFW Washington Weekly 11 Oct 2013 ++]

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## **VA Claim Tips Update 03** ▶ **Secondary Service Connection Claims**

Most veterans know that the Department of Veterans Affairs (VA) provides disability benefits to vets who suffered an injury or illness directly connected to their service. They also know that the Department of Veterans Affairs (VA) provides disability benefits to vets who suffered an injury or illness directly connected to their service. However, these same veterans may not know that the VA also provides benefits for conditions caused or worsened by the initial service-connected disability. These are known as secondary service- connected impairments. Secondary service connection may be established for an illness or impairment which was caused or worsened by an existing service-connected disability. The Code of Federal Regulations (CFR) says "A disability which is proximately due to, or the result of a service-connected disease or injury, shall be service connected, and shall be considered part of the original service-connected condition."



Although the VA promises such benefits to disabled veterans, actually receiving them may not be easy. Proving that your new condition was the result of your service-connected impairment or that your existing condition was made worse by your service-connected impairment may require extensive medical evidence and visits to doctors. For example, if you injured your left knee in service, you may be entitled to service-connected benefits for the left knee. However, what if the injury to your left knee caused an alteration to your gait, forcing you to deal with the pain in your left knee by putting more weight on your right knee? If you later develop a problem in your right knee, you may be entitled to disability compensation for the right knee as secondary to the left knee. Other examples of secondary service connected disabilities are the many conditions that result from diabetes, which the VA has presumed to be related to exposure to Agent Orange and other toxic substances. Veterans with a diabetes diagnosis due to chemical exposure may be eligible for secondary claims based on:

- Peripheral artery disease
- Ischemic heart disease
- Carotid artery disease
- Stroke
- Kidney disease
- Hypertension
- Diseases of the eye

Other examples of secondary service connection include:

- Back pain resulting from a hip condition.
- Medication for PTSD that causes erectile dysfunction.
- Tinnitus that accompanies service-connected hearing loss.
- Depression or other mental illness resulting from losses caused by service-connected injuries, such as traumatic brain injury, hearing loss and other life-changing injuries.
- Heart disease arising from service-connected hypertension.
- Heart disease resulting from certain service-connected amputations

### **Things To Remember When Seeking Benefits for Secondary Service Connection**

Some claims for VA disability benefits are relatively straightforward. Others, however, can be complex. There are some things to keep in mind when seeking VA disability benefits for a secondary service connection:

- Be sure you have good evidence that the new disability was the result of an accepted service-connected disability.
- It is likely that you will need an expert medical opinion about the cause and effect relationship of your service-connected disability and your new condition.
- Your primary, or first, service-connected condition must be on record.
- It is important that your medical records show diagnosis and treatment of the secondary condition

An advocate or claims agent knowledgeable about this type of VA disability claim can help you. Numerous ones can be found on the internet , however, many of these charge fees after a free consultation. Veterans can contact the DAV Chapter, Department or National Service Officers nearest them to file a claim without paying any fees. To locate one refer to <http://www.dav.org/veterans/find-your-local-office/>. (**Note:** During the government shutdown you will need to go to <https://www.dav.org/wp-content/uploads/NSOTemporaryOffices.pdf> to find their temporary location.) [Source: <http://www.repforvets.com/Articles/Secondary-Service-Connection-and-Veterans-Disability-Benefits.shtml> Oct 2013 ++]

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## **VA Clinic Murrieta CA ► Serving 7,762 Veterans**

It looks pretty much like any other busy doctor's office, but this one serves a special clientele, men and women who took an oath to protect our country by any means necessary, up to and including laying down their life. The clinic, part of the VA Loma Linda Healthcare, is located on the 5th Floor of the Professional Office Building at 28078 Baxter Road, just east of the Loma Linda University Medical Center --- Murrieta. The 10,000-square-foot clinic opened in April of 2011 and replaced a smaller clinic that had operated in Sun City since the late 1990s. The clinic operates just like a doctor's office where patients are seen by scheduled appointment. It is not an emergency center. Currently the Murrieta clinic serves 7,762 veterans from across Southwest Riverside County. On a typical day between 70 and 90 patients are seen at the Murrieta clinic. "We have a full mixture of veterans that we serve here," said Jim Rich, public affairs officer for VA Loma Linda. "We even have a couple of patients who are over 100 years old."

The VA operates the largest health care delivery system in the country. There are 152 medical centers, including the Jerry L Pettis Memorial Medical Center in Loma Linda, and 817 community based clinics. In this region, in addition to the Murrieta, there are community clinics in Corona, Palm Desert, Rancho Cucamonga and Victorville. The ultra-modern clinic not only provides primary care but also has behavioral health services including individual, group and family counseling, said Jan Conrad, the clinic's director. Those who use the clinic are veterans who served in the active military, naval or air service and were discharged or released under conditions other than dishonorable. There are additional eligibility requirements conditions, established by Congress, which must be met. "It's a combination of service connected injuries and income," said Rich. To enroll in VA Healthcare or to find out if a veteran is eligible he/she can call 1-800-741-8387, ext. 5312 on weekdays during regular business hours.

Clinic operations have not been impacted by the recent government shutdown, said Rich. The same cannot be said of the U.S. Census Bureau website, which was discovered when the Press enterprise reporter set out to search for recent figures on the veteran population of his region. The website is off-line because of the shut down. Based on previous research, California is home to about 1.8 million veterans, more than any other state. There are an estimated 133,000 veterans in Riverside County. Another 111,000 veterans live in San Bernardino County. In Southwest Riverside County cities, veterans make up approximately 15 percent of the population. With the coming of the Affordable Care Act, or Obamacare, veterans have been asking questions about their eligibility. "If a veteran is already enrolled in VA Healthcare they don't have to do anything," Rich said. "If they are not currently enrolled they can contact us." The new health care law does not change VA health benefits or Veteran's out-of-pocket costs. [Source: Press Enterprise | John Hunneman | 11 Oct 2013 ++]

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## **VA Claims Backlog Update 115 ► Shutdown Torpedoes VA Efforts**

Before 1 OCT, when agencies were forced to shut down unfunded operations or those otherwise exempt from the effects of the Congressional budget impasse, the Veterans Affairs Department had planned to continue mandatory overtime for claims processors until 16 NOV and voluntary overtime until 31 DEC. But those plans have changed, a VA spokeswoman told Nextgov. "As a result of Congress' failure to act and prevent a lapse in appropriations, VA will not be able to continue overtime for claims processors," said Victoria Dillon, the acting department press secretary in an email. In May, VA began requiring claims processors to work overtime -- a minimum of 20 hours per month -- to process disability and education claims. The overtime helped the department significantly reduce the number of disability claims backlogged more than 125 days by more than 190,000, from a peak of 611,000 in March to about 418,500 on Sept. 30. "This clear progress for veterans and their families is at risk without immediate action by Congress" Dillon wrote.

She also credited deployment of the Veterans Benefits Management System, an automated claims processing system, to all 56 Veterans Benefits Administration regional offices in June with aiding the backlog reduction. Stephan Warren, the department's acting chief information officer, told reporters last week that the VA continues to upgrade VBMS with software patches that continuously enhance the system, such as one that allows processors to easily pull electronic information from outside sources into a claims folder. Dillon said the mandatory overtime and VBMS together have helped the Veterans Benefits Administration process more than 1,000 additional claims per day. The agency has been processing over 100,000 claims on average per month and nearly 1.2 million claims in fiscal year 2013. Those are "historic production levels VBA has never reached before," Dillon said, with 90 percent accuracy. [Source: NextGov.com | Bob Brewin | 3Oct 2013 ++]

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## **Board of Veterans' Appeals Update 06 ► All Appeals on Hold**

The VA's appeals board will not process or make decisions on appeals as long as the shutdown is in effect. While processing of first-time claims will continue -- albeit slowed because overtime money is being lost in the shutdown -- disability appeals have just frozen. Making things worse, according to a lawyer whose firm represents many vets with appeals, these men and women already on average wait longer for a decision than first-time claims applicants. "More than 250,000 veterans with claim appeals have already waited an average of four years for VA to decide their appealed claim, and it is unacceptable that our veterans will be forced to wait even longer [because of the shutdown delays]," said Glenn Bergmann, a former VA lawyer whose firm, Bergmann & Moore, LLC, handles disability claim appeals. "During a shutdown, veterans and their attorneys won't be able to learn the status of claim appeals or have hearings," Bergmann said. [Source: Mil.com | Bryant Jordan | 3 Oct 2013 ++]

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## **Medal of Honor Citations ► Mabry, George L., Jr. WWII**



**MABRY, GEORGE L., JR.**

***Rank and organization:* Lieutenant Colonel, U.S. Army, 2d Battalion, 8th Infantry, 4th Infantry Division**

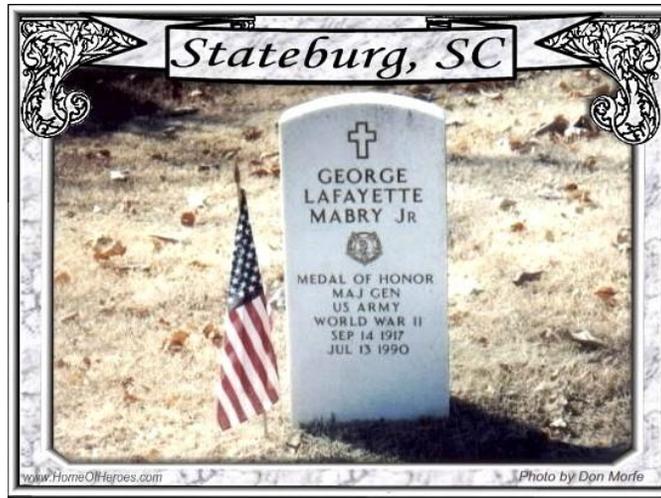
***Place and date:* Hurtgen Forest near Schevenhutte, Germany, 20 November 1944**

***Entered service at:* Sumter, South Carolina**

***Born:* September 14, 1917, Sumter, South Carolina**

***Citation:***

Citation: He was commanding the 2d Battalion, 8th Infantry, in an attack through the Hurtgen Forest near Schevenhutte, Germany, on 20 November 1944. During the early phases of the assault, the leading elements of his battalion were halted by a minefield and immobilized by heavy hostile fire. Advancing alone into the mined area, Col. Mabry established a safe route of passage. He then moved ahead of the foremost scouts, personally leading the attack, until confronted by a boobytrapped double concertina obstacle. With the assistance of the scouts, he disconnected the explosives and cut a path through the wire. Upon moving through the opening, he observed 3 enemy in foxholes whom he captured at bayonet point. Driving steadily forward he paced the assault against 3 log bunkers which housed mutually supported automatic weapons. Racing up a slope ahead of his men, he found the initial bunker deserted, then pushed on to the second where he was suddenly confronted by 9 onrushing enemy. Using the butt of his rifle, he felled 1 adversary and bayoneted a second, before his scouts came to his aid and assisted him in overcoming the others in hand-to-hand combat. Accompanied by the riflemen, he charged the third bunker under pointblank small arms fire and led the way into the fortification from which he prodded 6 enemy at bayonet point. Following the consolidation of this area, he led his battalion across 300 yards of fire-swept terrain to seize elevated ground upon which he established a defensive position which menaced the enemy on both flanks, and provided his regiment a firm foothold on the approach to the Cologne Plain. Col. Mabry's superlative courage, daring, and leadership in an operation of major importance exemplify the finest characteristics of the military service.



Mabry reached the rank of major general before leaving the Army in 1975. In addition to the Medal of Honor Mabry was the recipient of the Distinguished Service Cross, Distinguished Service Medal, Silver Star, Legion of Merit, Bronze Star, and Purple Heart He died at age 72 in 1990 and was buried at Holy Cross Episcopal Church in Stateburg, South Carolina. [Source: <http://www.history.army.mil/html/moh/wwII-m-s.html#MABRY> & [http://en.wikipedia.org/wiki/George\\_Mabry](http://en.wikipedia.org/wiki/George_Mabry) Oct 2013 ++]

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## Vet Job Resume Writing Update 02 ► Key Words

Ten years ago, no one had even heard of keywords, yet they're nothing new. Previously known as buzzwords, keywords are words specific to a particular industry or profession and have two vital purposes in your job search:

**A Single Keyword Communicates Multiple Skills and Qualifications.** When a prospective employer reads the keyword "sales," he or she will assume you have experience in new business development, product/service presentation, negotiations, sales closings, customer relationship management, new product introduction and more. Just one keyword can have tremendous power and deliver a huge message.

**Keywords Are the Backbone for Resume Scanning Technology.** If a company is seeking a chief financial officer, it may do a keyword search through thousands of resumes to find candidates with experience in tax, treasury, cash management, currency hedging and foreign exchange. If you don't have those words in your resume, you will be passed over. Typical keywords for the \$100,000-plus executive include:

- Strategic Planning
- P&L Responsibility
- Performance Optimization
- New Business Development
- Budgeting & Finance
- Corporate Administration
- World Class Organization
- Crisis Management
- Organizational Leadership
- Profitability Improvement
- Multi-Site Operations
- Joint Ventures & Alliances
- Consensus Building & Teaming
- Decision-Making
- Best Practices & Benchmarking

Note: Although one might assume keywords are individual words, they can be phrases as demonstrated above.

**How and Where Do You Use Keywords?** It's good form to use keywords in all your marketing communications, including resumes, cover letters, interview follow-up letters, executive profiles and more. Carefully integrate them into the text, when and where appropriate, to be sure you are communicating a complete message of who you are and what value/knowledge you bring to the organization. Here are a few ideas for how and where to incorporate keywords into your resume:

- In the Career Summary at the beginning of your resume: Summaries are the ideal section in which to highlight your most notable keywords, and you can do this either in a paragraph format or a listing of bulleted items. By doing so, you're quickly communicating your core qualifications for immediate impact.
- In your job descriptions: Use keywords to write powerful action statements, project highlights, achievements and more.
- In a separate section: Although optional, as noted above, you may choose to summarize your keywords in a separate section titled Professional Qualifications or Executive Qualifications.

Get a copy of your resume and review it carefully. Have you incorporated all of the keywords most relevant to your profession and your industry (if your search is industry-specific)? If not, go back through and integrate the appropriate keywords so your resume clearly communicates, "This is who I am." And remember, these same keywords will be the foundation for your interviews. Not only do you need to be able to write about your keywords, but you must be able to verbally communicate about them as well, in strong and powerful statements that highlight your successes, contributions and achievements. [Source: Mil.com | Career Advise | Sep 2013 ++]

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## Homeless Vets Update [44] ► Fort Snelling Conversion Project

The Minneapolis VA Medical Center will convert five old buildings at Fort Snelling into 58 apartments for homeless Veterans and their families. Renovations work expected to begin in late 2013 or early 2014. The project represents one aspect of VA's nationwide effort to end Veteran homelessness by 2015. "Building Utilization Review and Repurposing (BURR) is a Department-wide effort to identify empty buildings and land for repurposing," explained Ralph Heussner, public affairs officer for the Minneapolis VA. "This contributes to two important VA goals: fighting Veteran homelessness and decreasing VA's inventory of vacant and underutilized buildings. VA's \$15 million Fort Snelling project covers six acres and renovation of five buildings. "A third benefit," he added, "is that it allows VA to preserve and restore some of its many historically valuable structures."

Fort Snelling is what is known as an 'unorganized territory' located near Minneapolis. It contains numerous military and other federal facilities, including historic Fort Snelling, its cemetery and the Minneapolis VA Medical Center. Fixer-Upper — Building 227 and four other VA-owned buildings at Fort Snelling, Minn., are scheduled to be transformed into apartments for homeless Veterans and their families. The renovation of five historic buildings at Fort Snelling is part of a broader effort by VA to end Veteran homelessness by 2015. In November 2011 the Department announced plans to enter into agreements to provide more than 3,000 units of permanent and transitional housing for Veterans at 25 of its medical center campuses nationwide and that more agreements are planned for an additional 1,000 units. Proposed opportunities include housing for homeless Veterans, senior Veterans, disabled Veterans, other at-risk Veteran populations and their families.



**Fixer-Upper — Building 227**

VA's \$15 million Fort Snelling project covers six acres and will include the renovation of Building 210, an old stable where cavalry officers once kept their horses and Building 211, where GIs repaired tanks during World War II. Fort Snelling was decommissioned as a military post in 1946. "The five buildings will contain multi-bedroom units," said Lisa Pape, national director of VA's Homeless and Residential Rehab Treatment Programs. "This will likely make them attractive to Veterans with families, as well as the growing number of homeless women Veterans who have children." [Source: VA News | Tom Cramer | 26 Sep 2013 ++]

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## Homeless Vets Update [45] ► Brown Signs California Veterans Housing Bill

Californians will be asked to make \$600 million available to help struggling military veterans find housing under legislation Gov. Jerry Brown signed 10 OCT. Brown, a Democrat, signed the veterans housing bill — and several other measures intended to support the military — in this traditionally Republican city with a large military presence. "I know some folks in this part of the state are a little skeptical about what we do up there in the state Capitol," he said, surrounded by veterans and public officials. "But today, we're doing something really good, and the people behind me are making it happen, for veterans, for families, for our future." Voters have approved \$1.4 billion in bonds to help veterans buy homes since 2000, but most of that money remains untapped. Mortgage rates offered by the state haven't been competitive, and the housing market has been weak. The legislation Brown signed would make \$600 million of the bond money available to instead finance other kinds of housing, such as low-cost apartment buildings and places where veterans can receive services counseling, job training and other offerings. The remaining bond money would still be available for mortgages.



**Gov. Jerry Brown signs a veterans housing bill**

The measure would cost the state \$25 million a year, according a state Senate estimate, and is scheduled for the June ballot. If approved by voters, it would help veterans return to civilian life and get homeless veterans off the streets, said Assembly Speaker John A. Pérez (D-Los Angeles), author of the measure, AB 639. "Veterans have devoted their lives to the protection of our country, and it is absolutely unacceptable when they cannot afford a place for them and their families to sleep," Pérez said at the San Diego event. Theresa Gunn, deputy secretary of the California Department of Veterans Affairs, said construction on new housing could begin late next year. "This is a good step for veterans," said Gunn, who will help oversee the new program. "We're excited to get going." Brown signed a separate bill allowing counties to waive inspection and permit fees when disabled veterans make modifications to their homes (AB 151 by Republican Assemblywoman Kristin M. Olsen of Modesto). And he authorized \$1 million for a new military cemetery along the central coast by signing SB 232 by Sen. Bill Monning (D-Carmel). [Source: Los Angeles Times | Chris Megerian & Tony Perry | 10 Oct 2013 ++]

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## Vet Jobs Update 127 ► Caesars Entertainment Corp Hiring Program

During World War I, the government used military-recruitment posters featuring Uncle Sam's iconic image and the words "I want you." Now, the world's largest casino company is conducting its own recruiting drive to fill its ranks with military veterans at a time when many former members of the armed services are struggling to find jobs in a fragile economy. The hiring program by Caesars Entertainment Corp. is called Enlisting Heroes. What began at nine Caesars casinos in Las Vegas early this year will eventually spread across the country to all of the company's casinos, including the four in Atlantic City. "We're rolling it out for Baltimore, Cincinnati and Cleveland next. Obviously, it will continue to roll through the entire enterprise — 50-plus properties. Atlantic City will definitely be part of that," said Eloise Scavella, vice president of employment and training for Caesars Entertainment. Nearly 200 veterans have been hired so far in front-line and management positions in Las Vegas, Scavella said. The program is

expected to begin next year in Atlantic City, where Caesars Entertainment owns the Bally's, Caesars, Harrah's Resort and Showboat casinos.



Scavella said Caesars is looking to capitalize on skills the veterans acquired during their military service. "We have a lot of talented people who are becoming available in the work force again," she said. "They have all the traits we go after — loyalty, honor, courage, leadership, accountability, drive, dedication, intelligence and a good work ethic." Dennis Funtila, a former Marine who served two tours in Iraq, became the first veteran hired under the Enlisting Heroes program. He joined the Flamingo Las Vegas in April as a valet attendant. Three months later, he was promoted to valet shift supervisor. The 26-year-old Funtila was unsure how he would support his wife and two children when he was honorably discharged from the Marines in January after serving for eight years. He was worried that having only a high school education would hold him back in a competitive job market. "For me, it was difficult, especially with my experience as a driver in the Marine Corps. Unless I wanted to be a truck driver or a police officer, I knew it would be hard to find a job in the real world," Funtila said.

Funtila's transportation battalion in Iraq often encountered roadside bombs. Funtila, who started as a truck driver and later served as a machine gunner, said leadership skills he developed in the battlefield have helped him in his civilian job. "I'm using what I was taught in the military, the basic leadership, and applying that here," he said. Funtila has been serving as an unofficial company ambassador for Enlisting Heroes. The company sent him to Boston in May to promote the program as part of Caesars' efforts to develop a new Massachusetts casino. There, he met Caesars Entertainment CEO Gary Loveman, who later arranged an interview for Funtila with the company's information and technology experts. While continuing to work as a Flamingo valet supervisor, Funtila attends ITT Technical Institute in Las Vegas to pursue a degree in information technology. He hopes to transition to an IT job at a Caesars Entertainment casino. [Source: Stars & Stripes | Donald Wittkowski | Oct 2013 ++]

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## **Vet Hiring Fairs ► 1 Oct thru 30 Nov 2013**

The U.S. Chamber of Commerce's (USCC) Hiring Our Heroes program **employment workshops** are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring. For details of each click on the link next to the date in the below list. If it will not open refer to [www.uschamber.com/hiringourheroes/events](http://www.uschamber.com/hiringourheroes/events). **To participate, sign up for the workshop in addition to registering for the hiring fairs which are presently scheduled for:** For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. visit the USCC website at <http://www.uschamber.com/hiringourheroes/events>

### **Veterans Hiring Fair**

October 15, 2013 – **Myrtle Beach, SC**

October 16, 2013 – **Latham, NY**

October 22, 2013 – **Miami, FL**

October 22, 2013 – **Covington, KY**  
 October 22, 2013 – **Hartford, CT**  
 October 22, 2013 – **Scottsdale, AZ**  
 October 23, 2013 – **San Antonio, TX Military Spouse Networking Reception**  
 October 23, 2013 – **Sacramento, CA**  
 October 23, 2013 – **Fort Worth, TX**  
 October 24, 2013 – **Fort Sam Houston, TX Military Spouse Hiring Fair and Career Forum**  
 October 29, 2013 – **Knoxville, TN**  
 October 30, 2013 – **Sandy, UT**  
 November 1, 2013 – **JB Anacostia-Bolling, Washington, DC**  
 November 5, 2013 – **Bossier City, LA**  
 November 5, 2013 – **Morristown, NJ**  
 November 7, 2013 – **New Orleans, LA**  
 November 7, 2013 – **Fort Bragg, NC - Military Spouse Hiring Fair**  
 November 7, 2013 – **Burlington, VT**  
 November 7, 2013 – **Philadelphia, PA**  
 November 7, 2013 – **Lancaster, CA**  
 November 8, 2013 – **Anchorage, AK**  
 November 11, 2013 – **Des Moines, IA**  
 November 12, 2013 – **Augusta, GA**  
 November 14, 2013 – **Atlanta, GA**  
 November 14, 2013 – **Portland, ME**  
 November 14, 2013 – **Atlanta, GA**  
 November 14, 2013 – **Portland, ME**  
 November 15, 2013 – **Warwick, RI**  
 November 19, 2013 – **Kansas City, MO**  
 November 20, 2013 – **Melbourne, FL**

**Note:** A key tactic that most job-seekers overlook when attending a job or career fair is to Stop at every table! One mistake we all make on occasion is to generalize. For example, people assume that health-care companies are only hiring health-care workers, or that insurance companies only need agents. So when they encounter these tables or displays, they typically say nothing and keep moving. Also, sell yourself! Be an extrovert and your own agent! Finally, your mission is fact-finding and networking. By spending time at each table, one learns to overcome stereotypes that lead to erroneous assumptions [Source: U.S. Chamber of Commerce Assn 14 Oct 2013 ++]

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## **Vet Drivers License Update 08:** Designation Status Oct 2013

Many states are including a veterans designation on drivers licenses and state issued ID cards. Some states, such as Virginia, are issuing a separate photo ID that identifies veterans. Following is the current status:

- Alabama – None
- Alaska – [Pending Legislation \(HB 180\)](#)
- Arizona – [Pending Legislation](#)
- Arkansas – [Drivers License Designation](#)
- California – [Pending Legislation \(SB 1355\)](#)
- Colorado – Drivers License Designation ([more info](#))
- Connecticut – [Drivers License Designation](#)

- Delaware – [Drivers License Designation](#)
- Florida – [Drivers License Designation](#)
- Georgia – [Drivers License Designation](#)
- Hawaii – Pending ([SB 2677 – January 2012](#))
- Idaho – Drivers License Designation – Passed, will go live November 2014.
- Illinois – Drivers License Designation ([beginning July 2015](#))
- Indiana – [Drivers License Designation](#)
- Iowa – Drivers License Designation ([starting 2013](#))
- Kansas – None
- Kentucky – [Drivers License Designation](#)
- Louisiana – [Drivers License Designation](#)
- Maine – [Drivers License Designation](#)
- Maryland – [Drivers License Designation](#) (enacted Jan. 1, 2013)
- Massachusetts – [Drivers License Designation](#)
- Michigan – [Pending Legislation \(House Bill 4127\)](#)
- Minnesota – [Drivers License Designation](#)
- Mississippi – [Drivers License Designation](#)
- Missouri – [Drivers License Designation](#)
- Montana – None
- Nebraska – Legislature Bill LB93 introduced in January 2013.
- Nevada – [Pending Proposal in 2013](#)
- New Hampshire – [Pending Legislation \(HB 1629\)](#) – Division of Motor Vehicles has until July 2014 to implement the law.
- New Jersey – [Veterans ID Cards Available at County Level](#) (Pending Legislation at the state level: [A691](#), and [S717](#))
- New Mexico – Drivers License Designation
- New York – [Drivers License Designation](#)
- North Carolina – [Drivers License Designation](#) (law passed; not yet available).
- North Dakota – [Drivers License Designation](#)
- Ohio – [Drivers License Designation](#)
- Oklahoma – [Drivers License Designation](#)
- Oregon – [Drivers License Designation](#)
- Puerto Rico – Drivers License Designation
- Pennsylvania – [Drivers License Legislation \(HB 2428\)](#)
- Rhode Island – [Pending Legislation](#)
- South Carolina – [Drivers License Designation](#)
- South Dakota – [Drivers License Designation](#)
- Tennessee – [Drivers License Designation \(fall 2012\)](#)
- Texas – [Drivers License Designation](#)
- Utah – [Drivers License Designation](#)
- Vermont – None
- Virginia – [Separate Veterans ID Card](#)
- Washington – [Pending Legislation \(House Bill 2378\)](#)
- Washington D.C. – None
- West Virginia – [Drivers License Designation](#)
- Wisconsin – Pending Legislation

- Wyoming – Drivers License Designation ([verification form](#))

[Source: Military Wallet | Ryan Guina | Oct 2013 ++]

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## **Vet Charity Watch Update 39 ► Allied Veterans Mastermind Convicted**

A Florida lawyer was convicted of racketeering 11 OCT for his role in setting up a \$300 million network of illegal casinos that posed as a charity for veterans. Kelly Mathis, 50, of Jacksonville, who was convicted in Seminole County Circuit Court in Sanford, was the first of 57 defendants to go on trial in a sprawling statewide gambling investigation that led to the resignation of Lt. Gov. Jennifer Carroll in March. Carroll, a Republican who in 2010 became the first African-American to be elected to statewide office in Florida, had been a public relations consultant to the organization and was questioned but never charged. State prosecutors called Mathis the mastermind of the operation, which called itself Allied Veterans of the World. Mathis and his associates allegedly hid the casinos behind a front business of Internet cafes. Customers allegedly bought time on the Internet but actually played the slots. Veterans organizations saw almost none of the \$300 million collected by Allied Veterans, prosecutors said.

The investigation called "Reveal the Deal" uncovered what law enforcement officials described as a "sophisticated racketeering and money laundering scheme stemming from 49 illegal gambling centers operating under the guise of Internet cafes." Investigators said less than 2 percent of the proceeds went to charity. "The organization falsely claimed to be a charitable veterans' organization, but instead deceived the public and government while lining the pockets of its operators," the Seminole County Sheriff's Department stated in a press release. The investigation began in 2010 after a World War Two veteran stopped into an Allied Veterans storefront and said to himself, "My God this isn't about veterans, it's a casino," said Seminole County Sheriff Donald Eslinger. Investigators seized slot machines and records from Allied Veterans' gambling centers across the state, as well as 80 vehicles and vessels, 170 properties and 260 bank accounts estimated to be worth tens of millions of dollars.



**Kelly Mathis, right, in court in Sanford, Fla**

Mathis was released on bond pending his sentencing 12 FEB . He faces as long as 100 years in prison on his convictions on one count of first-degree racketeering, a felony; 51 counts of third-degree operation of an illegal lottery, also a felony; and 51 counts of possession of illegal slot machines, a misdemeanor. The jury deliberated for almost 15 hours over two days before returning the verdict at about 6:30 p.m. ET. It acquitted Mathis of just one of the 104 counts against him — a single charge of conspiracy. Mathis called the verdict "unjust" and said he would appeal, telling reporters outside the courthouse that "attorneys all over the nation need to be very afraid when, six years after you give legal advice, somebody disagrees with you and convict you of a crime." But state Attorney General Pam Bandi called the verdict "a strong message that those involved in running this illegal gambling scheme under the façade of a charitable organization to help veterans will be held accountable." Other suspects who could

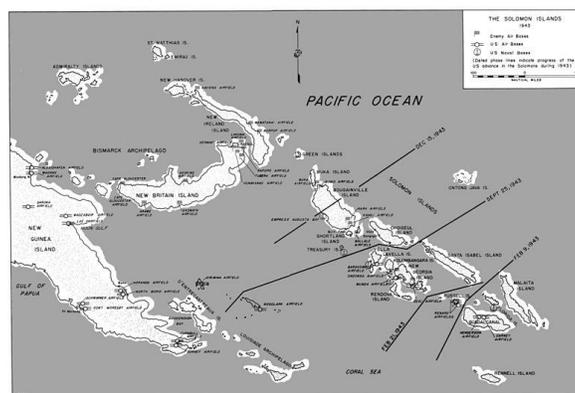
face trial include Nelson Cuba and Robbie Frietas, the former president and vice president, respectively, of the Jacksonville Fraternal Order of Police. [Source: NBC News | M. Alex Johnson | 2 Oct 2013 ++]

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## Military History ► WWII Solomon Islands Campaign

On December 7, 1941, after failing to resolve a dispute with the United States over Japan's actions in China and French Indochina, the Japanese attacked the US Pacific fleet at Pearl Harbor, Hawaii. The attack crippled most of the U.S. Pacific Fleet's battleships and started a formal state of war between the two nations. Attacks on British Empire possessions in the Pacific, beginning with an attack on Hong Kong almost simultaneous with the Pearl Harbor attack, brought the United Kingdom, Australia and New Zealand into the conflict. In launching this war, Japanese leaders sought to neutralize the U.S. fleet, seize possessions rich in natural resources, and obtain strategic military bases to defend their far-flung empire. In the words of the Japanese Navy's Combined Fleet Secret Order Number One, dated November 1, 1941, the goals of the initial Japanese campaigns in the impending war were to, "(eject) British and American strength from the Netherlands Indies and the Philippines, (and) to establish a policy of autonomous self-sufficiency and economic independence."

The Empire of Japan accomplished its initial strategic objectives in the first six months of the war, capturing the Philippines, Thailand, Malaya, Singapore, the Dutch East Indies, Wake Island, New Britain, Gilbert Islands, and Guam. A Japanese goal was to establish an effective defensive perimeter from British India on the west, through the Dutch East Indies on the south, and to island bases in the south and central Pacific as its southeastern line of defense. Anchoring its defensive positions in the South Pacific was the major Japanese army and navy base at Rabaul, New Britain, which was captured in January 1942. In March and April, Japanese forces occupied and began constructing an airfield at Buka in northern Bougainville, as well as an airfield and naval base at Buin, in southern Bougainville. In April 1942, the Japanese army and navy together initiated Operation Mo, a joint plan to capture Port Moresby in New Guinea. Also part of the plan was a navy operation to capture Tulagi in the southern Solomons. The objective of the operation was for the Japanese to extend their southern perimeter and to establish bases to support possible future advances to seize Nauru, Ocean Island, New Caledonia, Fiji, and Samoa and thereby cut the supply lines between Australia and the United States, with the goal of reducing or eliminating Australia as a threat to Japanese positions in the South Pacific. The Japanese Navy also proposed a future invasion of Australia, but the army answered that it currently lacked enough troops to support such an operation.



Map of the Solomon Islands showing the Allied advance during 1943 and key air and naval bases.

Japanese naval forces successfully captured Tulagi but its invasion of Port Moresby was repulsed at the Battle of the Coral Sea. Shortly thereafter, the Japanese navy established small garrisons on the other northern and central

Solomon Islands. One month later, the Japanese Combined Fleet lost four of its fleet aircraft carriers at the Battle of Midway. The Allies countered the threats to Australia by a build-up of troops and aircraft, with the aim of implementing plans to approach and reconquer the Philippines. In March 1942 Admiral Ernest King, then Commander-in-Chief of the U. S. Fleet, had advocated an offense from New Hebrides through the Solomon Islands to the Bismarck Archipelago. Following the victory at Midway, General Douglas MacArthur, who had taken command of the South West Pacific Area, proposed a lightning offense to retake Rabaul, which the Japanese were fortifying and using as a base of operations. The United States Navy advocated a more gradual approach from New Guinea and up the Solomon Island chain. These competing proposals were resolved by Admiral King and U.S. Army Chief of Staff General George C. Marshall, who adopted a three-task plan. Task One was the capture of the island of Tulagi in the Solomons. Task Two was an advance along the New Guinea coast. Task Three was the capture of Rabaul. Task One, implemented by a directive of the Joint Chiefs of Staff on 2 July 1942 and named the initial attacks Operation Watchtower, became the Solomon Islands campaign.

The Allies created a combined air formation, Cactus Air Force, establishing air superiority during the daylight hours. The Japanese then resorted to nightly resupply missions which they called ‘Rat Transportation’ (and the Allies called the ‘Tokyo Express’) through New Georgia Sound (‘The Slot’). Many pitched battles were fought trying to stop Japanese supplies from getting through. So many ships were lost by both sides during the Guadalacanal campaign that the southern end of New Georgia Sound, the area north of Guadalacanal previously called Savo Sound, became known as ‘Ironbottom Sound’. Allied success in the Solomon Islands campaign prevented the Japanese from cutting Australia and New Zealand off from the U.S. Operation Cartwheel — the Allied grand strategy for the Solomons and New Guinea campaigns — launched on June 30, 1943, isolated and neutralized Rabaul and destroyed much of Japan's sea and air supremacy. This opened the way for Allied forces to recapture the Philippines and cut off Japan from its crucial resource areas in the Netherlands East Indies.

In a campaign of attrition fought on land, on sea, and in the air, the Allies wore the Japanese down, inflicting irreplaceable losses on Japanese military assets. The Allies retook some of the Solomon Islands (although resistance continued until the end of the war), and they also isolated and neutralized some Japanese positions, which were then bypassed. The Solomon Islands campaign then converged with the New Guinea campaign. Allied forces were composed of military units from United States, Australia, New Zealand, United Kingdom, Fiji Colony of Fiji, and Tonga. During the course of the campaign the Allies suffered 10,600 killed, 40+ ships sunk, and 800 aircraft destroyed. Whereas, the empire of Japan had 80,000 killed, 50+ ships sunk, and 1,500 aircraft destroyed. [Source: [http://en.wikipedia.org/wiki/Solomon\\_Islands\\_campaign](http://en.wikipedia.org/wiki/Solomon_Islands_campaign) Oct 2013 ++]

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## **Military History Anniversaries: ► Oct 16 thru 14 Nov**

Significant events in U.S. Military History are listed in the attachment to this Bulletin titled, “**Military History Anniversaries 16 Oct thru 14 Nov**”.

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## **WWII Vets 51 ► Willam A. Tippins**

Sometimes life’s worst moments lead to the best things in life. At least that was the case of former WWII POW, William Tippins, who receives his care at the Washington DC VA Medical Center. In FEB 1944 while holding defensive positions on a mountain top in the vicinity of Carano, Italy between the US 3rd Infantry Division and US 45th Infantry Division, the 509th Parachute Infantry Battalion fought off an assault from a German Infantry

Regiment. The 509th PIB repelled the enemy with a counterattack and regained the lost ground but not before several wounded 509ers were captured. Pfc. William Tippins was blown out of his foxhole and knocked unconscious during the German assault. When he awoke, he found a German Soldier standing over him with a stick grenade in one hand and fighting still heard in the distance. The German in perfect English said "for you the war is over" thinking that the German might shoot him, he began to get up but quickly realized that he had a 2 1/2 inch cut in his abdomen and some of his intestine was protruding from the wound. The German continued "We do not have any medics in our squad to treat your wounds and the nearest aid station in 3 kilometers away, I can kill you now or you can walk to the aid station" Pfc. Tippins quickly responded "I'll walk". Still surprised by the excellent English, he asked the German "Where are you from?" "From St. Louis Missouri" the German replied, "My mother and father lived in Germany and I was visiting them when the war began"



**L to R: UKN, Tippins, UKN in Naples, Italy**

Pfc. Tippins was brought to his feet and the German Soldier took the .45 cal automatic from his holster, emptied all but one round and gave the pistol to another German who he instructed "if the prisoner cannot make it to the aid station shoot him" The German Soldier took Tippins canteen, topped it off with water and returned it, advising him "pour water onto your intestines every ten minutes or so to keep them from drying up" Pfc. Tippins and his guard set out for the aid station through the rugged mountain terrain. At the aid station, his wounds were dressed and he was sent on to a German Field Hospital near Rome. There he received stitches and began to recover. While at the hospital he managed to slip out, making his way he began to pass out occasionally ending up at a church. The priest provided him something to eat and made him a sandwich to take with him but was eager to send him on his way. Setting out again, he made it to a barn where the farmer turned him over to the Germans. Pfc. Tippins had been gone for about 72 hours. Next he was sent to Latrina where there was a holding camp. From the holding camp, he was sent north to Germany gradually being separated from the other 509ers who he had been captured with him.

He was sent to Stalag VII-A in Mooseburg, Germany's largest prisoner-of-war camp during World War II. There they stenciled his clothing with a black diamond and a red circle, marking him as a former escapee and/or trouble maker. While in Stalag VII-A, he was unable to keep down his prisoner food rations and his weight dropped dramatically. His health continued to deteriorate, landing him in a field hospital in Furestenwalde, Germany. In the hospital he met a young volunteer. She spoke no English and he spoke no German, but they struck up a secret friendship nonetheless. He nicknamed her "Pinky" because the German winter caused her cheeks to stay a permanent bright pink color. At great risk to herself, Pinky began smuggling him white bread from home. It must have been some really good bread, because after only a few days of it he regained his strength and was transferred to Luckenwald POW camp. At Lueckenwald, he escaped again. But weighing only 103 pounds, his appearance apparently drew too much attention and he was taken back into custody. They took away his boots and placed him in solitary confinement where he remained until the Russians liberated the camp in April 1945.

For one day the American POWs were allowed to freely move about the camp. Pfc. Tippins found a pair of pliers laying around and quickly confiscated them. The next day the Russians locked down the POWs stating that

the Americans would need to be processed because the Russians would be compensated for every American returned. When asked, they were advised that the process would likely take about 8 months. The night of 21 April 1945 he used the pliers to break out of camp and began to make his way to the Molda River, the agreed upon American Army limit of advance. It took Pfc. Tippins approximately 14 days and crossed about 70 miles mostly at night to avoid detection by the Russians and the Germans to make it to the Molda River. On 06 May 1945 he swam across the Molda River and came into contact with American Forces on 08 May 1945, the same day the war ended in Europe. Weighing only 103 lbs. and in poor condition, he was treated and sent home.

After returning home, he tried to block out the bad memories and move forward, but he quickly became bored and frustrated. He never forgot the German girl with the rosy cheeks who risked her life to help keep him alive. He joined the Air Force and was sent back to Germany as an investigator for the Office of Special Investigations. He was working with the German Police who were managing the hotels for refugees. One night a young lady came in looking for a room. He walked up behind her and said "Pinky". She recognized him instantly although he wasn't sure how. He looked a lot different than the ill, bearded, 100-pound POW he had been two years before. They hugged each other and talked for hours. Up until then, he hadn't realized how much of the German language he had learned.



**Bill Tippins meets Secretary of Defense at POW/MIA Ceremony in 2012**

He and Pinky were married several months later. Some things are just meant to be and being a POW is the price he paid to meet his soul mate. They raised a family and he served the Air Force for another 20 years. He retired in 1965 as a Chief Master Sergeant, the highest enlist rank in the air Force. For 57 years he called her Pinky -- until her death in 2003. This past Veterans Day at the WWII memorial in DC, a Stars and Stripes reporter asked him if he had any advise for soldiers returning from Iraq and Afghanistan. He replied, "Just try to block out the bad memories best you can so you can move forward." Despite Willam Tippins brutal war experiences, his life was full of joy and love with his Pinky. Evidently, he follows his own advise. To hear Tippin's story in his own words go to [http://www.youtube.com/watch?v=k25qwOWvrQY&feature=player\\_embedded](http://www.youtube.com/watch?v=k25qwOWvrQY&feature=player_embedded). [Source: <http://www.509thgeronimo.org/soldiertippinswa/soldiertippinswa.htm> &Healthier Vet News | Sarah H. Cox | Jul 2013 ++]

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## **POW/MIA Update 60 ► The Big Lie**

The Department of Defense unit charged with recovering servicemembers' remains abroad has been holding phony "arrival ceremonies" for seven years, with an honor guard carrying flag-draped coffins off of a cargo plane as though they held the remains returning that day from old battlefields. The Pentagon acknowledged 9 OCT that no honored

dead were in fact arriving, and that the planes used in the ceremonies often couldn't even fly, and were towed into position. The story was first reported on nbcnews.com. The ceremonies at Joint Base Pearl Harbor-Hickam in Hawaii are held up as a sign of the nation's commitment to its fallen warriors. They have been attended by veterans and families of MIAs, led to believe that they were witnessing the return of Americans killed in World War II, Vietnam and Korea. In a statement sent to NBC News, the Pentagon wrote:

"Part of the ceremony involves symbolically transferring the recovered remains from an aircraft to a vehicle for follow-on transportation to the lab. Many times, static aircraft are used for the ceremonies, as operational requirements dictate flight schedules and aircraft availability. This transfer symbolizes the arrival of our fallen servicemembers. It is important to note that recovered remains ceremoniously transferred from the aircraft to the [bus] have been in the lab undergoing forensic analysis to determine identity. When remains first arrive in Hawaii, JPAC cannot confirm if the remains are those of an American servicemember."

NBC writes that the ceremonies have been known among some of the military and civilian staff at the base as The Big Lie. The Joint POW/MIA Accounting Command, or JPAC, has come under intense scrutiny in recent months after two scathing reports were released this summer. In July, The Associated Press ran a story exposing a 2012 internal JPAC report that found the agency to be "acutely dysfunctional" with some missions that amounted to little more than paid vacations for staffers. A second investigation released weeks later by the Government Accountability Office found that Pentagon efforts to account for fallen troops missing overseas were inefficient and in need of overhaul, according to congressional sources. In 2010, lawmakers mandated JPAC to reach an annual goal of recovering at least 200 fallen troops from overseas battlefields by 2015, but it had failed to build the capacity to do so, the GAO found. Currently the Hawaii-based command averages less than 70 individuals per year. Much of the inefficiency found by the GAO researchers comes down to a turf war between JPAC and the Defense Prisoner of War/Missing Personnel Office, which shares some of the same responsibilities, Congressional sources said.

- **According to the NBC report, here's what the audience was shown:** A C-17 military transport aircraft was parked, its ramp down, outside a hangar at the base. After generals and dignitaries were introduced, a military chaplain said a prayer, the audience sang "The Star-Spangled Banner," and "Taps" was played. Then an honor guard carried flag-draped transfer cases, which look like coffins, down the ramp and placed them in the back of blue buses, which were driven away. The emcee thanked the audience for "welcoming them home." The script continued, "After removal from the aircraft, the remains will be taken to the Joint POW/MIA Accounting Command's Central Identification Laboratory. There, JPAC scientists will begin the identification process."



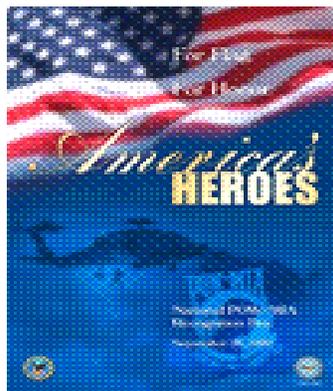
- Citing eyewitnesses and photographs taken behind the scenes, NBC wrote that what actually happened is very different:** Before 6 a.m., the honor guard assembled behind the JPAC headquarters on the base. They loaded transfer cases onto the buses and drove to the hangar. The honor guard loaded the transfer cases into the pre-positioned C-17, then rehearsed for the ceremony. They then returned to the plane, and waited. The public was allowed in for the 9 a.m. ceremony: invited politicians, media, families of the missing and veterans. Employees from JPAC were bused over to fill out the crowd. Then the show began, with tears and salutes as the remains were marched to the buses, then driven off to the lab to "begin the identification process."

Jesse Baker, an 81-year-old Air Force veteran of World War II and Korea living in Honolulu, told NBC News that he has been to more than 50 of these ceremonies. He said he's always been under the impression that the plane had just arrived carrying recovered remains. Baker tried to make sense of why the DOD would work so hard to trick him and other veterans. "That's disturbing. I don't know when they stopped being honest and switched over to this Mickey Mouse, but whoever did it, I hope they find him a new job somewhere." [Source: Stars & Stripes article 10 Oct 2013 ++]

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## **POW/MIA Update 61 ► Identified 1 thru 14 Oct 2013**

"Keeping the Promise", "Fulfill their Trust" and "No one left behind" are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century are: World War II (73,000+), Korean War (7,900+), Cold War (126), Vietnam War (1,655), 1991 Gulf War (0), and OEF/OIF (6). Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home. For a listing of all personnel accounted for since 2007 refer to [http://www.dtic.mil/dpmo/accounted\\_for](http://www.dtic.mil/dpmo/accounted_for). For additional information on the Defense Department's mission to account for missing Americans, visit the Department of Defense POW/Missing Personnel Office (DPMO) web site at <http://www.dtic.mil/dpmo> or call or call (703) 699-1169. The remains of the following MIA/POW's have been recovered, identified, and scheduled for burial since the publication of the last RAO Bulletin:



Family members seeking more information about missing loved ones may call the following Service Casualty Offices: U.S. Air Force (800) 531-5501, U.S. Army (800) 892-2490, U.S. Marine Corps (800) 847-1597, U.S. Navy (800) 443-9298, or U.S. Department of State (202) 647-5470. The remains of the following MIA/POW's have been recovered, identified, and scheduled for burial since the publication of the last RAO Bulletin:

## Vietnam

- The DPMO announced 30 SEP that the remains of two U.S. servicemen, missing from the Vietnam War, have been accounted for and will be returned to their families for burial with full military honors. U.S. Air Force Lt. Col. **Robert E. Pietsch**, 31, of Pittsburgh, Pa., and Maj. **Louis F. Guillermin**, 25, of West Chester, Pa., will be buried as a group Oct. 16, in a single casket representing the two servicemen at Arlington National Cemetery, near Washington, D.C. Guillermin's individual remains will be buried Oct. 5, 2013, in Broomall, Pa. On April 30, 1968, Guillermin and Pietsch were on an armed-reconnaissance mission when their A-26A Invader aircraft crashed in Savannakhet Province, Laos. Witnesses saw an explosion on the ground and did not see any signs of survivors. Search and rescue efforts were unsuccessful, and Guillermin and Pietsch were listed as Missing in Action. In 1994, a joint U.S./Lao People's Democratic Republic (LPDR) team, lead by the Joint POW/MIA Accounting Command (JPAC), surveyed the crash site in Savannakhet Province, Laos. The team recovered human remains and evidence, but was unable to fully survey the site due to the presence of dangerous unexploded ordinance. In 2006, joint U.S./LPDR teams assisted by Explosive Ordnance Disposal personnel cleared the site and gathered additional human remains and evidence such as personal effects and crew-related equipment. The remains recovered were analyzed by scientists from JPAC and the Armed Forces DNA Identification Laboratory using circumstantial evidence and forensic analysis such as mtDNA comparisons. Portions of the remains were individually identified as Guillermin through an mtDNA match from a hair sample from Guillermin's medical file. The rest of the remains recovered were not individually identified, but correspond to both Pietsch and Guillermin.



*Maj. Louis F. Guillermin*

## Korea

- The DPMO announced 30 SEP that the remains a of U.S. servicemen, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Cpl. **Harold A. Evans**, 22, of Linsell, Minn., will be buried Oct. 12, in Thief River Falls, Minn. In late 1950, Evans was a member of the Headquarters Company, 3rd Battalion, 31st Regimental Combat Team, which was deployed east of the Chosin Reservoir near Sinhung-ri, South Hamgyong Province, North Korea. After engaging in a battle with enemy forces east of the Chosin Reservoir, members of the 31st RCT, historically known as Task Force Faith, began a fighting withdrawal to a more defensible position. Following the battle, Evans was reported missing on Dec. 12, 1950. Between 1991 and 1994, North Korea gave the United States 208 boxes of human remains believed to contain the remains of 350 - 400 U.S. servicemen. North Korean documents, turned over with some of the boxes, indicated that some of the remains were

recovered from the area where Evans was believed to have died in 1950, near the Chosin Reservoir. To identify Evans' remains, scientists from the Joint POW/MIA Accounting Command (JPAC) and the Armed Forces DNA Identification Laboratory used circumstantial evidence and forensic identification tools, such as dental comparison, radiograph comparisons and DNA analysis. Two forms of DNA were used to identify Evans, Mitochondrial DNA, which matched his sister, and Y-STR DNA, which matched his brother. Today, more than 7,900 Americans remain unaccounted for from the Korean War. Using modern technology, identifications continue to be made from remains that were previously turned over by North Korean officials.

- The DPMO announced 30 SEP that the remains of a U.S. servicemen, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Cpl. **Robert J. Tait**, 19, of Bar Harbor, Maine, will be buried Oct. 5, in his hometown. In late 1950, Tait a member of the Headquarters Battery, 57th Field Artillery Battalion, 31st Regimental Combat Team, engaged in a battle with enemy forces east of the Chosin Reservoir, in North Korea. As the battle continued, the 31st RCT, known historically as Task Force Faith, began a fighting withdrawal to a more defensible position. Following the battle, Tait was reported missing on Dec. 6, 1950. In August 1953, returning U.S. soldiers reported that Tait had been captured on Dec. 2, 1950, and died shortly afterward due to lack of medical care and malnutrition. His remains were not among those returned by the Communist Forces during Operation Glory in 1954. Between 1991 and 1994, North Korea gave the United States 208 boxes of human remains believed to contain the remains of 350 - 400 U.S. servicemen. North Korean documents, turned over with some of the boxes, indicated that some of the remains were recovered from the area where Tait was believed to have died in 1950, near the Chosin Reservoir. Between 1990 and 2000, teams from the Joint POW/MIA Accounting Command, (JPAC) excavated and recovered human remains near the Chosin Reservoir. Some of those remains are also associated with Tait. The remains were repatriated and taken to JPAC's laboratory in Hawaii for analysis. To identify Tait's remains, scientists from the JPAC and the Armed Forces DNA Identification Laboratory used circumstantial evidence and forensic identification tools, such as dental comparison, and DNA. Three forms of DNA were used to identify Tait's remains – Mitochondrial DNA, which matched his sister, Y-STR and auSTR DNA.

## World War II

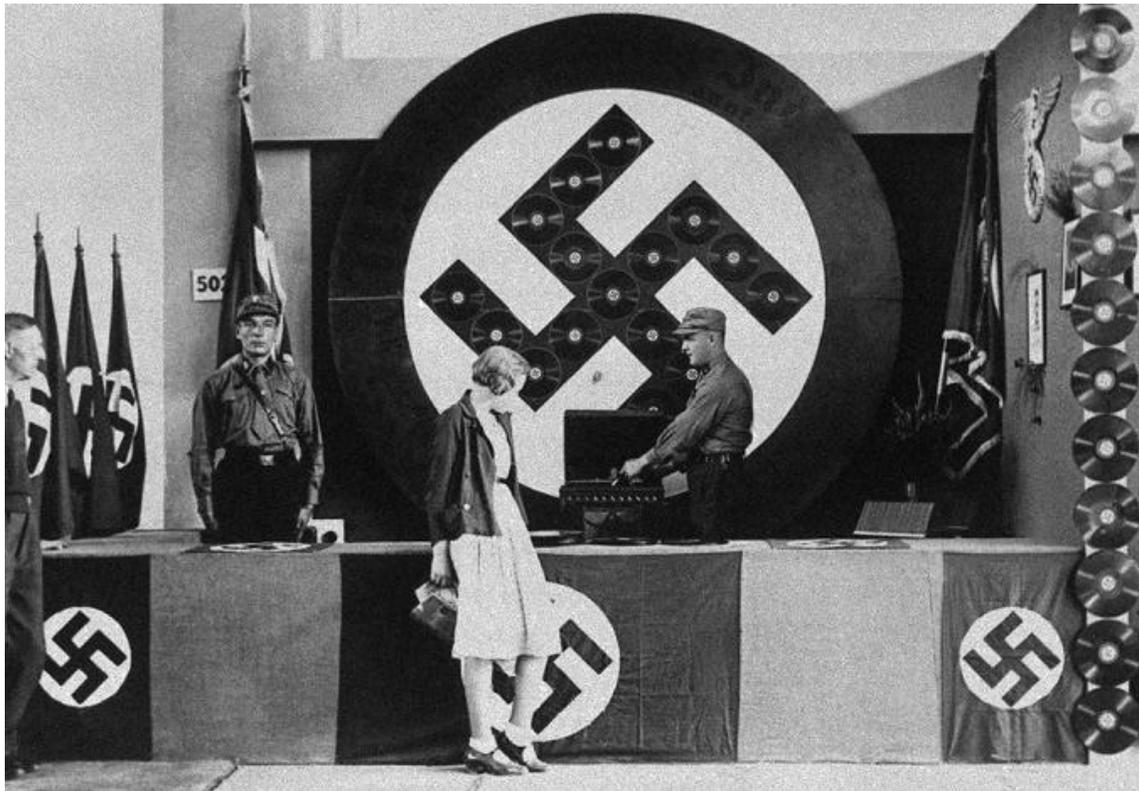
- The DPMO announced 11 OCT that two U.S. Marines missing in action from World War II, have been accounted for and are being returned to their families for burial with full military honors. Marine Corps Capt. **Henry S. White**, 23, of Kansas City, Mo., and Staff Sgt. **Thomas L. Meek**, 19, of Lisbon, La. On July 21, 1943, White and Meek were crewmembers aboard an SBD-4 Dauntless dive-bomber that departed Turtle Bay Airfield on Espiritu Santo Island, New Hebrides, on a night training mission and failed to return. The aircraft reportedly crashed into a coral cliff on nearby Mavea Island. A September 1947 investigation of the crash site recovered no remains. In 2012, a Joint POW/MIA Accounting Command team excavated the site and did recover remains and non-biological evidence that correlated circumstantially to White and Meek. Since no individual identification was possible, both will be buried in a single casket on Oct. 18 at Arlington National Cemetery.
- The DPMO announced 11 OCT that the remains of a U.S. serviceman, from World War II, have been identified and are being returned to his family for burial with full military honors. Army Air Force 1st Lt. **Robert G. Fenstermacher**, 23, of Scranton, Pa. On Dec. 26, 1944, Fenstermacher was piloting a P-47D Thunderbolt on an armed-reconnaissance mission when his aircraft crashed near Petergensfeld, Belgium. An American officer witnessed the crash and was able to recover Fenstermacher's identification tags from

the burning wreckage, but no remains or aircraft wreckage were recovered at the time. In 2012, a group of local historians excavating a private yard recovered human remains and aircraft wreckage consistent with a P-47D, which were turned over to the Joint POW/MIA Accounting Command. He is scheduled to be buried on Oct. 18 in his hometown.

[Source: [http://www.dtic.mil/dpmo/news/news\\_releases/](http://www.dtic.mil/dpmo/news/news_releases/) Sep 2013 ++]

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## WWII Pre-War Events ► Nazi Radio Exhibition Booth 1932



The Nazi booth at a radio exhibition which started in Berlin on August 19, 1932. The booth is designed as propaganda of the Nazi gramophone plate industry which produces only records of the national socialist movement.

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## Notes of Interest ► 1 thru 14 Oct 2013

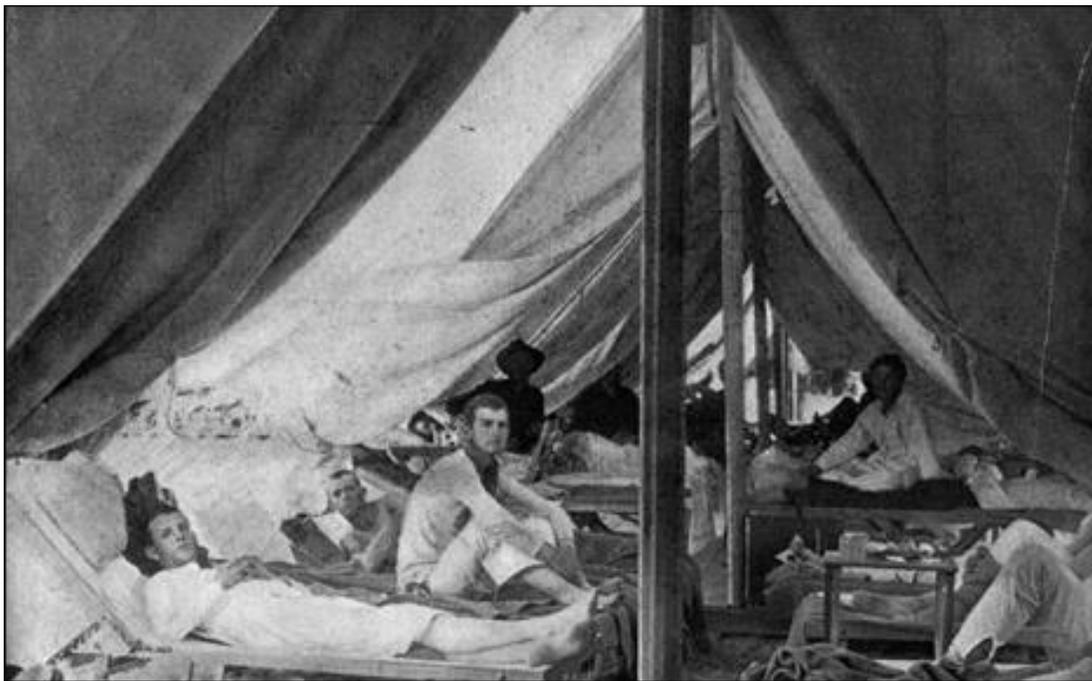
- **Government.** Twenty-six percent of Americans recently reported that they feel "angry" with the federal government. Half, 51 percent, say they are frustrated. And just 17 percent report that they are "basically content" according to a Pew Research Center survey held prior to the shutdown.
- **Poverty.** The Census Bureau reports the median income of American households dropped by \$2,627 during the President's first term and the number of people in poverty rose by about 6,667,000. Some 46,496,000 Americans are now in poverty, the highest number ever and a 16.73% increase from 2008.

- **Sam's Club.** In response to the U.S. government shutdown of domestic military base commissaries, all U.S. Sam's Club locations will offer free shopping passes to military personnel, retirees and their families so they may continue to save on home and business essentials. To receive the temporary pass, guests should show military ID or proof of past/present military service.
- **COLA 2014.** The cost-of-living adjustment in government benefits for next year is likely to be 1.5 percent, according to an 8 AUG estimate from the Congressional Budget Office (CBO).
- **COLA thru 2022.** CBO's long-range economic forecast predicts consumer prices will increase 2 percent in 2014, an average of 2.2 percent a year from 2015 to 2018 and by 2.3 percent a year from 2019 through 2022.
- **Roadkill.** Thump. Tap, tap. Well, there's dinner. Montana has legalized salvaging roadkill for food and it's developing a smartphone app for the permitting process. The rules require one permit per animal.

[Source: Various 1-14 Sep 2013 ++]

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## Spanish American War Images 37 ► Fever Wards

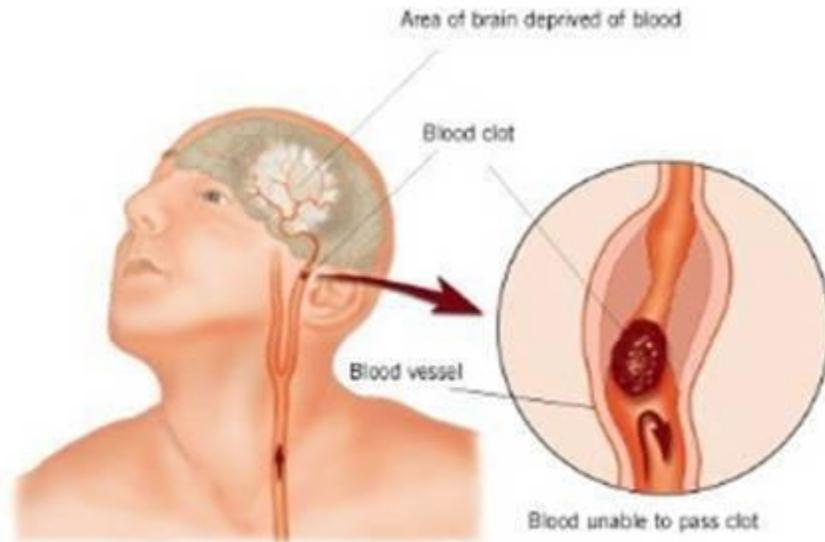


Fever wards at the division hospital: Jacksonville, Florida (1898)

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## Stroke Update 06 ► Cause & Prevention

A stroke occurs when the brain is deprived of oxygen. The most common way this happens is when blood clots form and block the flow of oxygenated blood to the brain resulting in brain damage. The below diagram illustrates this:



The symptoms of a mini stroke can be quite similar to those of a full stroke, and as such it is important to seek medical attention right away to determine the extent of the condition. It is a fact if you have suffered a mini stroke you are at risk of having another stroke (mini or full) in the future. More accurately a mini stroke is called a transient ischemic attack, or TIA, it occurs when the supply of oxygen to a specific area of the brain is cut off. It usually lasts less than ten minutes, and symptoms are temporary, as opposed to a stroke where the effects can be permanent. Depending on the blood system and area of the brain affected, symptoms of a transient ischemic attack can include:

- Vision problems in one or both eyes, including double vision.
- Dizziness, clumsiness and weakness.
- Speech problems, including slurring.
- Inability to walk, known as ataxia.
- Sudden amnesia and/or loss of consciousness.

Although these symptoms of a mini stroke are usually short-lived, it is imperative that you seek immediate medical attention if you experience the aforementioned signs.

There ways to avoid having a transient ischemic attack. The risk factors for this, as well as full-on strokes and heart disease are the same. All of these conditions are brought on by blockage in the blood vessels, so you must try to avoid this situation by reducing your risk of an event. Ways to lower your risk include a heart healthy diet with important Omega-3 fatty acids, regular exercise, avoiding smoking and excessive alcohol, and lowering cholesterol and triglyceride levels. Some guideline on how to accomplish this are

#### **Follow a heart healthy diet**

- Limit intake of trans fats and hydrogenated oils found in margarine, fast food, fried food, etc.
- Limit refined sugar intake from cakes, cookies, candy, etc.
- Use extra virgin olive oil and garlic in cooking - they can lower cholesterol.
- Add Omega 3 Fatty Acids to your diet - the best source is Fish Oil

#### **Exercise regularly**

- Try to exercise 3-4 times per week, for at least a half hour at a time.
- Keep your routine going, and start off slow.
- Always stretch before and after training.

- Keep yourself hydrated and rest between sets.

### Lead a healthy lifestyle

- Stop smoking and avoid second hand smoke - both are major causes of heart disease.
- Limit your intake of alcohol - excessive alcohol can deplete your body's supply of vitamins and other nutrients.
- Try to reduce stress and anxiety - they can lead to high blood pressure and other health conditions.
- Keep your weight within recommended limits - obesity is a leading cause of heart disease.

**Keep tabs on the (4) blood indicators of developing heart disease.** Make sure you get tested for increased cholesterol, triglycerides(fat), homocysteine and C Reactive Protein levels, and follow the protocols if any one of these indicators is elevated:

- If your cholesterol is high, you can lower cholesterol naturally with policosanol, guggulipid and other herbal extracts as well as Fish Oil. Remember, only 20% of your cholesterol comes from what you eat, the other 80% is manufactured by your liver.
- If your triglyceride (fat) levels are too high, lower your carbohydrate and sugar intake. Also, fish oil, Vitamin C, guggulipid and green tea are safe natural ways to lower triglyceride levels.
- If your homocysteine levels are high, you can easily normalize the situation by including B Vitamins in your diet, particularly Folic Acid, Vitamin B6 and Vitamin B12.
- If your C Reactive Protein levels are high, this indicates inflammation in the blood. Fish oil, ginger and MSM will help decrease inflammation naturally. Read more about lowering C Reactive Protein [here](#).

**Include healthy heart nutrients.** Due to current processing practices, many of the foods we eat are depleted or even devoid of essential nutrients. So even if you eat foods that should contain certain vitamins and minerals, there's a good chance that these nutrients are not present. Therefore, it is a good idea to supplement these nutrients, to make sure your body has what it needs to maintain heart health.

- Cold water fish is often contaminated or devoid of essential Omega 3's due to poor manufacturing and handling practices. Therefore you might want to consider a pure molecularly distilled fish oil supplement.
- Many people are vitamin deficient, due to poor diets, or if they are elderly or sick. Therefore, supplementing vitamins is important. Specifically for the heart, the B Vitamins as well as the antioxidants Vitamin C and Vitamin E are important.
- If you have high cholesterol or other heart disease precursors supplementing policosanol, CoQ10, guggulipid, green tea and other important minerals and herbal extracts is important.
- There are many important nutrients for maintaining heart health as well as general health and wellbeing. There are many amino acids, minerals, enzymes and other nutrients that your body needs to function properly and efficiently, that you might not be getting enough of in your diet.

[Source: <http://www.healthy-heart-guide.com/top5.html> Sep 2013 ++]

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## Flu Shots Update 05 ► Quadrivalent Vaccines + Q&A

Federal health officials recommend a yearly flu vaccine for nearly everyone, starting at 6 months of age. On average, about 24,000 Americans die each flu season, according to the Centers for Disease Control and Prevention. Flu vaccination is no longer merely a choice between a jab in the arm or a squirt in the nose. This fall, some brands promise a little extra protection. For the first time, certain vaccines will guard against four strains of flu rather than the usual three. Called quadrivalent vaccines, these brands may prove more popular for children than their parents.

That's because kids tend to catch the newly added strain more often. These four-in-one vaccines are so new that they'll make up only a fraction of the nation's supply of flu vaccine, so if you want a dose, better start looking early. But that's only one of an unprecedented number of flu vaccine options available this year. Allergic to eggs? Egg-free shots are hitting the market, too. Plus there's growing interest in shots brewed just for the 65-and-older crowd, and a brand that targets the needle-phobic with just a skin-deep prick.



"We're moving away from the one-size-fits-all to choosing the best possible vaccine for an individual's age and condition," said Dr. Gregory Poland, an infectious disease specialist at the Mayo Clinic. "The flip side of that," he said, is that "this will be a confusing year" as doctors and consumers alike try to choose. Here are some questions and answers about the different vaccine varieties to choose from:

**Q: What's the difference between those new four-strain vaccines and the regular kind?**

A: For more than 30 years, the vaccine has offered protection against three influenza strains - two common Type A strains called H1N1 and H3N2, and one strain of Type B. Flu strains continually evolve, and the recipe for each year's vaccine includes the subtypes of those strains that experts consider most likely to cause illness that winter. Type A flu causes more serious disease and deaths, especially the H3N2 form that made last year such a nasty flu season. But the milder Type B flu does sicken people every year as well, and can kill. Two distinct Type B families circulate the globe, making it difficult to know which to include in each year's vaccine. Adding both solves the guesswork, and a CDC model estimates it could prevent as many as 485 deaths a year depending on how much Type B flu is spreading.

**Q: How can I tell if I'm getting the four-strain vaccine?**

A: All of the nasal spray version sold in the U.S. this year will be this new variety, called FluMist Quadrivalent. The catch is that the nasal vaccine is only for healthy people ages 2 to 49 who aren't pregnant. If you prefer a flu shot, ask the doctor or pharmacist if the four-strain kind is available. Younger children, older adults, pregnant women and people with chronic health conditions all can use flu shots. Four-strain versions are sold under the names Fluzone Quadrivalent, Fluarix Quadrivalent and FluLaval Quadrivalent. Manufacturers anticipate producing between 135 million and 139 million doses of flu vaccine this year. Only about 30 million doses will offer the four-strain protection.

**Q: Who should seek it?**

A: Type B flu tends to strike children more than the middle-aged, Poland noted. And he said it's not a bad idea for seniors, who are more vulnerable to influenza in general. But the CDC doesn't recommend one vaccine variety over another, and the American Academy of Pediatrics said either kind is fine - just get vaccinated.

**Q: How are these new vaccines different from the high-dose flu shot for seniors?**

A: Fluzone High-Dose protects against the traditional three strains of flu, but it quadruples the standard vaccine dose in an effort to rev up age-weakened immune systems don't respond as actively to regular flu shots. The government calls the high-dose shot an option for seniors, not one that's proved better. Last week, Sanofi Pasteur said initial results from a study of 30,000 seniors vaccinated over the past two flu seasons suggest the high-dose shot is about 24 percent more effective. Federal health officials will have to review the full study results to see if they agree.

**Q: What if I'm allergic to eggs?**

A: Traditional flu vaccine is made from viruses grown in eggs, and specialists say it's usually not a problem unless someone has a serious egg allergy. But the new FluBlok vaccine eliminates that concern because it is made with cell technology, like many other nonflu vaccines. So far, it's only for use in people ages 18 to 49.

**Q: What if I'm scared of needles?**

A: If you don't qualify for the ouchless nasal spray vaccine, there is one shot made with a teeny-tiny needle that pricks the skin instead of muscle. Called Fluzone Intradermal, it's available for 18- to 64-year-olds, and protects against the usual three strains.

**Q: How soon should I be vaccinated?**

A: Early fall is ideal, as it's impossible to predict when flu will start spreading and it takes about two weeks for protection to kick in. But later isn't too late; flu season typically peaks in January or February.

**Q: How much does flu vaccine cost?**

A: The vaccine is covered by insurance, and Medicare and some plans don't require a copay. Drugstore vaccination programs tend to charge about \$30; expect the quadrivalent versions to be slightly more expensive.

**NOTE:** TRICARE covers both the flu shot and flu mist. Beneficiaries may be able get their flu vaccine, at no cost, from a military treatment facility, hospital or from a pharmacist at one of the 45,000 network pharmacies that administer vaccines to TRICARE beneficiaries.

[Source: Huffpost Healthy Living | Lauran Neergaard | 3 Sep 2013 ++]

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## Health Care Reform Update 54 ► The Requirement to Buy Coverage

It may seem like a clever idea to save yourself cash by not purchasing health insurance, but with Obamacare kicking in, you'll have penalties to pay, which could cost you big bucks in the long run. Not only are you playing financial Russian roulette – you could be forking out tens of thousands or hundreds of thousands of dollars if you're injured in an accident or become seriously ill – you'll also have to pay a penalty to the federal government for flouting the law, costing you hundreds or thousands of dollars more. A wiser decision if you're uninsured is to start shopping on your state health exchange, which opened Tuesday — with glitches – as a key part of health care reform. It's OK if you feel at a loss about the Affordable Care Act, which is also known as Obamacare. You're not alone. A newly released survey by the Commonwealth Fund found that only 4 in 10 adults were aware of the health exchanges and the financial subsidies available to help cover costs when you buy insurance there, and only one-third of those without insurance were aware of the new way to shop for health insurance. While you can start shopping for insurance on a state exchange now, the policies don't take effect until Jan. 1.

In the first quarter of the year, 46 million Americans didn't have health insurance, according to the U.S. Centers for Disease Control and Prevention. The establishment of the state health exchanges, or insurance marketplaces, is designed to reduce the number of uninsured. Starting next year, almost everyone will need to be insured. You can purchase that insurance on your own or through the exchange, have it through your employer, or have it provided by government programs such as Medicare, Medicaid, the Children's Health Insurance Program, TRICARE and veterans health insurance programs. There are also the following limited exceptions,

- You are part of a religion opposed to acceptance of benefits from a health insurance policy.

- You are an undocumented immigrant.
- You are incarcerated.
- You are a member of an Indian tribe.
- Your family income is below the threshold for filing an income tax return (\$10,000 for an individual & \$20,000 for a family in 2013).
- You have to pay more than 8% of your income for health insurance, after taking into account any employer contributions or tax credits.

**What if You don't buy insurance?**

If you skip the insurance, you'll pay a penalty. For 2014 the fine is \$95 for an individual or 1 percent of your income, whichever is greater, along with \$47.50 per uninsured child, maxing out at \$285 for the year. But by 2016, an individual would pay \$695 or 2.5 percent of your income. The [TurboTax](#) website has a calculator to help you determine how high a penalty you'd pay. Without insurance, you'd also face a double whammy. By 2016 you'd be forking over almost \$700 to the federal government and having nothing to show for it, and still have to pay your own medical bills if you're injured or become ill.

**What will insurance cost?**

The exchanges will sell four levels of policies – platinum, gold, silver and bronze. Bronze plans will have the lowest premiums, but cover only 60 percent of costs. Platinum, on the other hand, will have the highest premiums, but cover 90 percent of costs. If you earn up to 400 percent of the federal poverty level (\$45,960 for an individual and \$94,200 for a family of four this year) you'll be eligible for a subsidy, which will come in the form of a tax credit. Subsidies are based on your family size and your earnings. The less you earn, the higher the subsidy. With the subsidies, more than half of Americans should be able to find health insurance for less than \$100 a month, according to the U.S. Department of Health and Human Services, although you might choose to pay more. There also will be caps on out-of-pocket costs. Typically, the maximum an individual will pay in co-payments and deductibles next year is \$6,350, and a family's costs will be capped at \$12,700.

**What if you delay?**

Because you can't be turned down for health insurance under the Affordable Care Act if you have a pre-existing condition, you might be tempted to dawdle and see if you actually get sick before purchasing insurance. But that strategy could easily backfire. You'll only be able to buy insurance on your state health exchange through 31 MAR 2014. After that, the open enrollment period will run from 15 OCT to 7 DEC each year. There are exceptions that allow you to purchase insurance on the exchange at any time of the year if you experience a life-changing event, such as moving to a new state, getting married, getting divorced, or having a baby. While you can purchase insurance outside the exchange at any time, you won't be eligible for a government subsidy, which is one of the cornerstones of health reform. Bottom line: Ponying up for health insurance now can potentially save you from astronomical costs down the road.

[Source: MoneyTalksNews | Stacy Johnson | 1 Oct 2013 ++]

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**TRICARE News Update 02 ► October 1 Changes in TRICARE**

- **Defense Health Agency Stands Up:** As of October 1, the newly established Defense Health Agency (DHA) assumes responsibility for health services that support operational forces, such as the management of TRICARE programs, pharmacy benefits, information technology, facilities planning, education and research. Operations previously run under the TRICARE Management Agency have been rolled into the newly established DHA. Air

Force Lt. Gen. Douglas Robb will serve as the Defense Health Agency's first director and as advisor to the assistant secretary of defense for health affairs and adviser to the undersecretary of defense for personnel and readiness on military health issues.

- **TRICARE Prime Service Areas:** Despite pending legislation to the contrary, effective October 1, TRICARE Prime Service Areas are reduced for beneficiaries except active duty service members and their families. Those affected are beneficiaries who live outside 40 miles of a military treatment facility or base closure site. Prime beneficiaries who see providers outside the 40-mile service area can remain in Prime if they live within 100 miles of an available primary care manager and sign an access waiver. Affected beneficiaries will need to re-enroll in Prime after Oct. 1, 2013, and check section 5 (waive drive time) on the TRICARE Prime enrollment form. These changes have been planned since 2007, when proposals were requested for the next generation of TRICARE (known as T3) managed care support contracts. A provision in the House passed Defense Authorization bill (HR 1960) would allow beneficiaries to remain in a PSA if previously subscribed. The provision sponsor is Chairman of the House Armed Services Committee, Howard "Buck" McKeon (R-CA). The Senate has yet to take up its bill. NAUS anticipates a similar amendment on the PSA situation is likely to be offered.

- **Prime Fee Increase:** Effective Oct. 1, TRICARE Prime fees increase: Single goes to \$273.84 from \$269 and family goes to \$547.68 from \$538.

[Source: NAUS Weekly Update 4 Oct 2013 ++]

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## **TRICARE & ObamaCare Update 01 ► Most Beneficiaries Meet Requirements**

The Affordable Care Act (ACA), also known as the health care law (and Obama Care), was created to expand access to affordable health care coverage, lower costs, and improve quality and care coordination for all Americans. Under the health care law, people will have health coverage that meets a minimum standard (called "minimum essential coverage") by January 1, 2014, qualify for an exemption, or may be required to pay a fee if they have affordable options, but remain uninsured. Because of this, many TRICARE beneficiaries may be wondering how this new law will affect them and their families. Simply speaking, the Affordable Care Act will have very little impact on TRICARE beneficiaries. The biggest change they will notice may be an extra letter in their mailbox every January, and an extra box to check on their tax forms every April.

Beneficiaries who receive TRICARE benefits, whether at no cost, by electing to pay an enrollment fee, or by paying monthly premiums, have minimum essential coverage under the Affordable Care Act. This includes: TRICARE Prime, Prime Remote and Standard; TRICARE Reserve Select (TRS); TRICARE Young Adult (TYA); TRICARE Retired Reserve (TRR); and the Continued Health Care Benefit Program (CHCBP). Eligibility alone for premium-based TRICARE benefit plans – TRS, TYA, TRR and CHCBP -- does not constitute minimum essential coverage. Eligible beneficiaries must purchase and be in good standing, by paying their premiums to have coverage in force, in order for these TRICARE programs to qualify as minimum essential coverage. There are two groups of TRICARE beneficiaries who do not meet the minimum essential coverage requirement: those getting care for line of duty only related conditions, and those only eligible to receive care in military hospitals or clinics.

Beginning with the 2014 tax season, and every tax year after that, the Department of Defense will send every TRICARE beneficiary the same information it sends the Internal Revenue Service. This notification will detail whether sponsors and their dependents had minimum essential coverage during the previous year. Sponsors can then use this information when they file their tax forms. Because the information sent to the IRS is generated using

beneficiaries' Social Security numbers, it's essential for sponsors to make sure their family's Defense Enrollment Eligibility Reporting System (DEERS) information is correct and up to date. [Source: AFPS DHA article 10 Oct 2013 ++]

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## State Veteran's Benefits & Discounts ► New York

The state of New York provides several benefits to veterans as indicated below. To obtain information on these plus discounts listed on the Military and Veterans Discount Center (MCVDC) website, refer to the attachment to this Bulletin titled, "**Vet State Benefits & Discounts – NY**" for an overview of the below benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following refer to <http://veterans.ny.gov> & <http://militaryandveteransdiscounts.com/location/new-york.html>.

- Housing Benefits
- Financial Assistance Benefits
- Employment Benefits
- Education Benefits
- Other State Veteran Benefits
- Discounts
- [Source: <http://www.military.com/benefits/content/veteran-state-benefits/new-york-state-veterans-benefits.html> Oct 2013 ++]

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## Tax Burden for Arkansas Retirees ► As of Oct 2013

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retire in **Arkansas**.

### Sales Taxes

**State Sales Taxes:** 6.0% (prescription drugs exempt). Food taxed at 2%, city and county sales taxes could add another 5.5%. To view local rates, [click here](#).

**Gasoline Tax:** 40.28 cents/gallon (Includes all taxes)

**Diesel Fuel Tax** 47.2 cents/gallon (Includes all taxes)

**Cigarette Tax:** \$1.15 cents/pack of 20

### Personal Income Taxes

**Tax Rate Range:** Low – 1.0%; High – 7.0%. A special tax table is available for low- income taxpayers reducing their tax payments.

**Income Brackets:** Six. Lowest – \$4,099; Highest – \$34,000

**Tax Credits:** Single – \$23; Married – \$46; Dependents – \$23

Additional deduction if 65 years of age or older – \$23

**Standard Deduction:** Single – \$2,000; Married filing jointly – \$4,000

**Medical/Dental Deduction:** Same as Federal taxes

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** Social Security is exempt, as are VA benefits, Workers' Compensation, Tier 1 and Tier 2 Railroad Retirement benefits, and unemployment compensation. Up to \$6,000 in military, civil service, state/local government, and private pensions are exempt. The exemption refers to income from public or private retirement systems, plans or programs. IRA distributions can be included as part of the \$6,000 exemption if the taxpayer is 59½ or older. Out-of-state government pensions also qualify for the exemption. Taxpayers who receive an IRA distribution after reaching age 59-1/2 do not have to pay taxes on the first \$6,000 from the account. Other exemptions include active duty military personnel (\$9,000), retired military personnel, and life insurance proceeds.

**Retired Military Pay:** Up to \$6,000 of federal retirement pay and/or survivor benefits excluded.

**Military Disability Retired Pay:** Retirees who entered the military before Sept. 24, 1975, and members receiving disability retirements based on combat injuries or who could receive disability payments from the VA are covered by laws giving disability broad exemption from federal income tax. Most military retired pay based on service-related disabilities also is free from federal income tax, but there is no guarantee of total protection.

**VA Disability Dependency and Indemnity Compensation:** VA benefits are not taxable because they generally are for disabilities and are not subject to federal or state taxes.

**Military SBP/SSBP/RCSBP/RSFPP:** Generally subject to state taxes for those states with income tax. Check with state department of revenue office.

### **Property Taxes**

Arkansas property taxes are levied by counties, municipalities, and school districts. All households are eligible for a homestead tax credit of up to \$350 regardless of income or age. Political subdivisions collect taxes on real property (house and land) and personal property (motor vehicles, boats and motors, motorcycles and all-terrain vehicles). Assessment is based on 20 percent of the true market value. The taxable assessed value of homesteads will not increase more than 5% above the previous taxable assessed value except when new additions or substantial improvements are made to the property. However, the taxable value of the homestead will continue to increase each year until it equals 20% of market value. The taxable assessed value of homesteads of residents aged 65 or older, or those who are disabled are capped at the previous year value unless improvements are made or the property is sold. For more information about real property taxes go to <http://www.dfa.arkansas.gov/Pages/default.aspx> and <http://www.dfa.arkansas.gov/offices/incomeTax/individual/Documents/402-Taxes.pdf>.

In certain cases, disabled veterans are exempt from all state taxes on real and personal property. This tax exemption also is available to widow or widowers who do not remarry, as well as to dependent minor children of military personnel who were killed in action, died of service-related disabilities or who are missing in action. For additional information, go to <http://www.veterans.arkansas.gov>.

### **Inheritance and Estate Taxes**

There is no inheritance tax. In 2003 the estate tax was repealed for those deceased after January 1, 2005.

For further information, visit the Arkansas Department of Finance and Administration site <http://www.dfa.arkansas.gov/Pages/default.aspx> or call 501-682-7751. For general tax information, [go to http://www.arkansas.gov/services/list/category/citizen-tax-center](http://www.arkansas.gov/services/list/category/citizen-tax-center). For a booklet on moving to Arkansas go to [http://www.arkansas.gov/dfa/income\\_tax/documents/moving\\_2\\_arkansas.pdf](http://www.arkansas.gov/dfa/income_tax/documents/moving_2_arkansas.pdf).

[Source: [www.retirementliving.com](http://www.retirementliving.com) Oct 2013 ++]

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**Aviation Art 49** ► **The Homecoming**



**The Homecoming**  
by John Shaw

Autumn, 1945...For countless American boys who sailed off to war in the Pacific, the Golden Gate Bridge was their last sight of home. Many would never return. In this scene, many veterans who had for months and years experienced some of the most horrific chapters in history are finally returning home to the nation they served. Over the period following the surrender of Japan on September 2, 1945, military vessels of virtually every type, in addition to 'liberty ships' participated in Operation Magic Carpet, transporting many thousands of American troops home, between September '45 and into the beginning of 1946. Here, as watercraft excitedly escort some of these vessels into San Francisco Bay, several F4U Corsairs roar past. Several are from VMF-214, the "Black Sheep", based in California at this time, bearing small crests of the emblem made famous by their successors who served several years before under the command of Greg 'Pappy' Boyington. Joining these new late model F4Us is an old war-weary 'birdcage' Corsair, symbolizing the 'early' days when our forces were fighting for Guadalcanal and other enemy-held territories on the eventual road to Tokyo. Like the heroes below them, this tired fighter will soon retire, its mission accomplished. America is free...no homecoming would be sweeter than this.

[Source: <http://www.aviationarthangar.com/avarthahobyj.html> Oct 2013 ++]

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**Veteran Legislation 113th Congress** ► **As of 12 OCT 2013**

For a listing of Congressional bills of interest to the veteran community introduced in the 113<sup>th</sup> Congress refer to this Bulletin's "**House & Senate Veteran Legislation**" attachment. Support of these bills through cosponsorship by

other legislators is critical if they are ever going to move through the legislative process for a floor vote to become law. A good indication of that likelihood is the number of cosponsors who have signed onto the bill. Any number of members may cosponsor a bill in the House or Senate. At <http://thomas.loc.gov> you can review a copy of each bill's content, determine its current status, the committee it has been assigned to, and if your legislator is a sponsor or cosponsor of it. To determine what bills, amendments your representative has sponsored, cosponsored, or dropped sponsorship on refer to <http://thomas.loc.gov/bss/d111/sponlst.html>.

Grassroots lobbying is the most effective way to let your Congressional representatives know your wants and dislikes. Members of Congress are the most receptive and open to suggestions from their constituents. The key to increasing cosponsorship support on veteran related bills and subsequent passage into law is letting legislators know of veteran's feelings on issues. You can reach their Washington office via the Capital Operator direct at (866) 272-6622, (800) 828-0498, or (866) 340-9281 to express your views. Otherwise, you can locate your legislator's phone number, mailing address, or email/website to communicate with a message or letter of your own making at <http://thomas.loc.gov/bss/d111/sponlst.html>. Refer to [http://www.thecapitol.net/FAQ/cong\\_schedule.html](http://www.thecapitol.net/FAQ/cong_schedule.html) for dates that you can access them on their home turf.

**FOLLOWING IS A SUMMARY OF VETERAN RELATED LEGISLATION INTRODUCED IN THE HOUSE AND SENATE SINCE THE LAST BULLETIN WAS PUBLISHED:**

- H.R.3181 : **Defending Veterans from Sequestration Act of 2013.** A bill to amend the Balanced Budget and Emergency Deficit Control Act of 1985 to clarify the treatment of administrative expenses of the Department of Veterans Affairs during sequestration.  
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- H.R.3225 : **Vet Benefit Appropriations During Shutdown.** A bill to Make continuing appropriations for veterans benefits in the event of a Government shutdown.  
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- H.R.3230 : **Pay Our Guard and Reserve Act.** A bill to make continuing appropriations during a Government shutdown to provide pay and allowances to members of the reserve components of the Armed Forces who perform inactive-duty training during such period.  
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- H.R.3241 : **Pay our Guardsmen and Civilian Defense Personnel Act.** A bill to amend the Pay Our Military Act to provide for continuing appropriations for defense civilian personnel (including military technicians (dual status)) and members of the reserve components of the Armed Forces performing inactive-duty training.  
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- H.R.3274 : **Fallen Heroes and Families Assistance Act.** A bill to amend the Pay Our Military Act to make appropriations available to continue the payment of a death gratuity and certain other death-related compensation in the event of the death of members of the Armed Forces and certain other persons who pass away during a Government shutdown.  
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- H.R.3287 : **VSO Access to DVA Facilities.** A bill to direct the Secretary of Veterans Affairs to provide veterans service organizations with the same access to Department of Veterans Affairs facilities during the Government shutdown as such organizations had immediately prior to the shutdown, and for other purposes.  
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- H.R.3289 : **Military Death Benefits Payment During Shutdown.** A bill to provide funds during the lapse of appropriations for the payment of military death gratuities and funeral and related transportation

and housing expenses through the transfer of unobligated amounts in the Health Insurance Reform Implementation Fund.

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- S.1558 : **Veterans Outreach Enhancement Act of 2013.** A bill to require the Secretary of Veterans Affairs to carry out a program of outreach for veterans, and for other purposes.

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- S.1559 : **Benefits Fairness for Filipino Veterans Act of 2013.** A bill to amend title 38, United States Code, to modify the method of determining whether Filipino veterans are United States residents for purposes of eligibility for receipt of the full-dollar rate of compensation under the laws administered by the Secretary of Veterans Affairs.

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- S.1564 : **Protecting Those Who Protected Us Act of 2013.** A bill making continuing appropriations for veterans benefits and services in the event of a Government shutdown.

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[Source: <http://www.loc.gov> & <http://www.govtrack.us/congress/bills> 12 Oct 2013 ++]

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## **Veteran Hearing/Mark-up Schedule ► As of 13 Oct 2013**

Following is the current schedule of recent and future Congressional hearings and markups pertaining to the veteran community. Congressional hearings are the principal formal method by which committees collect and analyze information in the early stages of legislative policymaking. Hearings usually include oral testimony from witnesses, and questioning of the witnesses by members of Congress. When a U.S. congressional committee meets to put a legislative bill into final form it is referred to as a mark-up. Veterans are encouraged to contact members of these committees prior to the event listed and provide input on what they want their legislator to do at the event. Membership of each committee and their contact info can be found at <http://www.congress.org/congressorg/directory/committees.tt?commid=svete>. Missed House Veteran Affairs committee (HVAC) hearings can viewed at <http://veterans.house.gov/in-case-you-missed-it>. Text of completed Senate Veteran Affairs Committee (SVAC) hearings are available at <http://www.gpo.gov/fdsys/browse/committee.action?chamber=senate&committee=va&collection=CHRG&plus=CHRG>:

- **(Hearing has been postponed)** SVAC will hold a hearing on claims transformation and efforts at reducing the backlog. The hearing will build upon the claims hearing SVAC held in March.
- **(Hearing has been postponed) October 23, 2013.** HVAC, Subcommittee on Economic Opportunity will conduct a hearing entitled, “VA’s Independent Living Program – A Program Review.”
- **(Hearing has been postponed) October 24, 2013.** HVAC will conduct an oversight hearing entitled “Building VA’s Future – Confronting Persistent Challenges in VA Major Construction.”
- **(Hearing has been postponed) October 25, 2013.** HVAC-DAMA will conduct a hearing entitled, “Focused issues on Dignified Burials: A National Cemetery Update.” 10:30 A. M.; 334 Cannon

[Source: Veterans Corner w/Michael Isam 13 Oct 2013 ++]

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## Have You Heard? ► The Miracle of Toilet Paper

Fresh from my shower, I stand in front of the mirror complaining to my husband that my breasts are too small. Instead of characteristically telling me its not so, he uncharacteristically comes up with a suggestion.

If you want your breasts to grow, then every day take a piece of toilet paper and rub it between them for a few seconds. Willing to try anything, I fetch a piece of toilet paper and stand in front of the mirror, rubbing it between my breasts. How long will this take? I ask.

They will grow larger over a period of years, my husband replies. I stopped. Do you really think rubbing a piece of toilet paper between my breasts every day will make my breasts larger over the years? Without missing a beat he says, worked for your ass didn't it?

He's still alive, and with a great deal of therapy he may even walk again, although he will probably continue to take his meals through a straw.

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## Military Lingo/Jargon/Slang ► 019

**USA Academy:** *Goat* - A cadet in the lower sections; a cadet near the bottom of the class.

**USA Acronyms:** *WOPA* - Warrant Officer Protection Agency. An informal tongue-in-cheek reference to the fraternal tendencies of the Warrant Officer Corps.

**USA Equipment:** *John Wayne Toilet Paper* - Standard issue toilet paper found in latrines and heads on every U.S. military base around the world. Comes from the filked advertisement, "John Wayne Toilet Paper. It's rough. It's tough. And it won't take \*shit\* off nobody".

**USA Field Slang:** *The Suck* - A situation that places a soldier in a ridiculous position of misery or in harms way. Used as *Jarhead's* tagline.

**USA Misc:** *Combat* - Used in lieu of a soldier's name to get their attention; i.e., "Hey Combat, get over here."

**USA Rank:** *Mosquito Wings* - E-2 rank insignia (one chevron, looks like a ^).

**USA Soldiers:** *Dirt Dart* - USAF term for a paratrooper.

**USA Unit Nicknames:** *Flaming Asshole* - 40th Infantry Division, for the appearance of the sun symbol of their subdued patch.

**USAF:** *File 13* - An aircraft's garbage can.

**USMC:** *Barracks rat* – Marine who rarely leaves base housing unless ordered to.

**USN:** *Flying-Fish Sailor* - Old Navy slang to differentiate between a seaman on duty in Asiatic waters, and one in a Mediterranean squadron. The later was known as a "Sou'Spainer."

**Vets:** *Pucker Factor* - The correlation between how tight the anal sphincter is divided by the degree of danger multiplied by the number of bullets with a near trajectory. Expressed mathematically, it appears as  $PF=AS/D \times 7.62mm+n$ .

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### Interesting Ideas ► Grilled Cheese



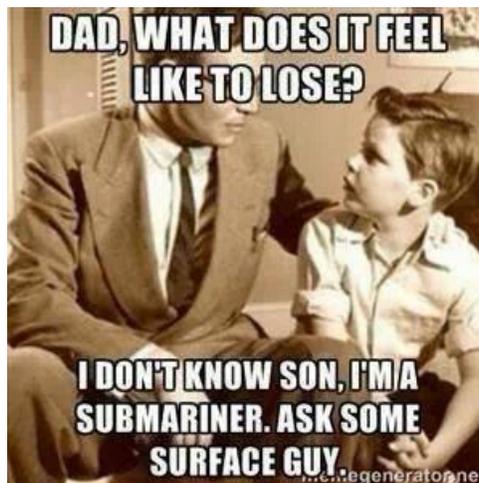
Turn toaster sideways, get grilled cheese.

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“Suppose you were an idiot. And suppose you were a member of Congress. But I repeat myself.”

— **Mark Twain**, An adventurer and wily intellectual (1835-1910)

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**Why Men Die First**



**Three days before his 19th birthday, George H.W. Bush became the youngest aviator in the US Navy.**



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## Notes:

1. The Bulletin will be provided as a website accessed document until further notice. This was necessitated by SPAMHAUS who alleged the Bulletin's former size and large subscriber base (94,000+) were choking the airways interfering with other email user's capability to use it. They directed us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all email capability if we did not.
2. Readers who have not yet validated their email address who desire to continue to receive the Bulletin can send a message to [raemo@sbcglobal.net](mailto:raemo@sbcglobal.net) with the word "KEEP" in the subject line to restore their subscription. Anyone who no longer wants to receive the Bulletin should send a message to [raemo@sbcglobal.net](mailto:raemo@sbcglobal.net) with the word "DELETE" in the subject line. This Bulletin notice was sent to the 15,493 subscribers who have responded to date.
3. Bulletin recipients with interest in the Philippines can request to be added to the RAO's Philippine directory for receipt of notices on Clark Field Space 'A', U.S. Embassy Manila, and TRICARE in the RP.

4. New subscribers and those who submit a change of address should receive a message that verifies their addition or address change being entered in the mailing list. If you do not receive a message within 7 days it indicates that either I never received your request, I made an error in processing your request, or your server will not allow me to send to the email addree you provided. Anyone who cannot reach me by email can call (951) 238-1246 to ask questions or confirm info needed to add them to the directory.

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6. Past Bulletin articles are available by title on request to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net). Refer to the RAO Bulletin Index alphabetically listing of article and attachment titles previously published in the Bulletin. The Index is available under pinned topics at <http://s11.zetaboards.com/CFLNewsChat/forum/27519/> Bear in mind that the articles listed on this index were valid at the time they were written and may have since been updated or become outdated.

7. The Bulletin is normally published on the 1st and 15th of each month. To aid in continued receipt of Bulletin availability notices, recommend enter the email addree [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) into your address book. If you do not receive a Bulletin check either <http://www.veteransresources.org> (PDF & HTTP Editions), <http://frabr245.org> (PDF & HTTP Editions), or <http://vets4vets.zymichost.com/rao.html> (PDF Edition) before sending me an email asking if one was published. If you can access the Bulletin at any of the aforementioned sites it indicates that something is preventing you from receiving my email. Either your server considers it to be spam or I have somehow incorrectly entered or removed your addree from the mailing list. Send me an email so I can verify your entry on the validated mailing list. If you are unable to access the Bulletin at any of these sites let me know.

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Lt. James "EMO" Tichacek, USN (Ret)

Editor/Publisher RAO Bulletin

RAO Baguio, PSC 517 Box RCB, FPO AP 96517

Tel: (951) 238-1246 in U.S. or Cell: 0915-361-3503 in the Philippines.

Email: raoemo@sbcglobal.net

Web Access: <http://www.veteransresources.org>, <http://frabr245.org> or <http://vets4vets.zymichost.com/rao.html>

Office: Red Lion, 92 Glen Luna, cnr Leonard Rd & Brent Rd. Baguio City 2400 RP TUE & THUR 09-1100

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