

RAO

BULLETIN

15 July 2013

PDF Edition

THIS BULLETIN CONTAINS THE FOLLOWING ARTICLES

<u>Page</u>	<u>Title</u>	<u>Subject</u>
03 ==	Floyd Sears Tribute -----	(Deceased Veterans Advocate)
04 ==	Sequestration [33] -----	(National Guard Furloughs)
05 ==	OEF/OIF Battlefield Action Records -----	(Army Concedes Losses)
06 ==	NPRC Lost Records [02] -----	(Recovery Efforts Continue)
07 ==	Vietnam Veterans Memorial [12] -----	(VVMF Bill Passes)
08 ==	VSO Support -----	(H.R.1171 & S.573)
08 ==	Online User Reviews -----	(How to Evaluate)
10 ==	Applying for SBP Annuity -----	(Paperwork Needed)
11 ==	Applying for SBP Annuity [01] -----	(New SSA Card Requirement)
11 ==	Korean War Commemorative Coin -----	(60th Anniversary)
11 ==	State Veterans Home Program [04] -	(Student Work Study Program)
12 ==	Honor Flight Network [05] -----	(Reno NV Trip)
13 ==	DFAS myPay System [12] -----	(New Password Requirements)
14 ==	Smithsonian Institute -----	(Americans at War Website)
15 ==	Questionable Medical Procedures -----	(You May Not Need)
17 ==	Telemarketing Call Elimination [11] ----	(\$7.5 million Fine Levied)
18 ==	Sunburn -----	(Do's & Don't's)
20 ==	Puerto Rico Vet Cemetery [01] ---	(VA Acquires Morovis Acreage)
21 ==	FL Vet Legislation [04] -----	(Predatory Loan/Credit Card Schemes)
21 ==	Guardsmen Health Website -----	(Online)
22 ==	Guard/Reserve Sexual Abuse -----	(Bill Would Remove Inequity)
22 ==	Burn Pit Toxic Exposure [26] -----	(H.R.2216 Registry Amendment)
22 ==	Health Screening [02] -----	(Men Age 40-64)
24 ==	VA Headstone/Marker Benefit -----	(Policy Impacts Civil War Vets)
25 ==	VA Disputed Claims [13] -----	(Kash Alvaro)
26 ==	VA Rural Access [17] -----	(Transportation Expansion)
26 ==	VA Blue Water Claims [23] -----	(Updated Exposed Ship List)

- 27 == VA Claims Backlog [106] ----- (Paperwork Impact)
- 27 == VA Claims Backlog [107] ----- (New CalVet Strike Force)
- 28 == VA Women Veterans Sourcebook ----- (Vol. 2 Released)
- 29 == VA Congressional Report Backlog ----- (95 As of 8 JUL)
- 29 == Homeless Vets [40] ----- (Some VA Funded Shelters Unsafe)
- 30 == VA SSVF Program [02] ----- (\$300M in New Grants)
- 30 == Vet Housing [10] ----- (Foreclosure Protection Legislation)
- 31 == Vet Housing [11] ----- (Assumable Mortgages)
- 32 == Vet Housing [12] ----- (VA Loan Pros & Cons)
- 33 == VA Conference Scandal [04] ----- (HCOGR Subpoenas Documents)
- 34 == VA Fraud, Waste & Abuse [76] ----- (1-15 Jul 2013)
- 35 == DoD Fraud, Waste, & Abuse [05] ----- (James Robert Jones)
- 36 == VGLI [03] ----- (Auto Pay Option)
- 36 == PTSD [144] ----- (CPAP Treatment Study)
- 37 == National Anthem Etiquette ----- (What to Do)
- 38 == TRICARE Emergency Preps ---- (Families w/Special Health Needs)
- 39 == TRICARE Pharmacy Program ----- (Compound Medications)
- 39 == Theft of the Dead Scam [01] ----- (Ghosting)
- 40 == Satisfaction Surveys Scam ----- (BBB Scam Alert)
- 41 == Medal of Honor Citations ----- (Crawford, William J. WWII)
- 42 == Mobilized Reserve 2 JUL 2013 ----- (788 Decrease)
- 42 == Vet Hiring Fairs ----- (16 Jul thru 15 Aug 2013)
- 43 == Vet Jobs [114] ----- (Costco vs. Wal-Mart)
- 44 == Vet Jobs [115] ----- (Border Security)
- 44 == Vet Jobs [116] ----- (Unemployment Drops to 6.3%)
- 45 == Vet Job Telephone Interviews ----- (10 Steps to Success)
- 46 == WWII Pre War Events ----- (Chinese POW Executions)
- 46 == Korean War Vets ----- (Wilbur Bryant)
- 48 == POW/MIA [46] ----- (No Progress on Mandated Goals)
- 49 == POW/MIA [47] ----- (1-15 Jul 2013)
- 51 == Spanish American War Image 18 ----- (Rough Riders filling belts)
- 51 == Saving Money ----- (Living Together)
- 53 == Notes of Interest ----- (1-15 Jul 2013)
- 54 == Medicare Fraud [125] ----- (1-15 Jul 2013)
- 56 == Medicaid Fraud [89] ----- (1-15 Jul 2013)
- 56 == State Veteran's Benefits ----- (North Dakota 2013)
- 57 == Military History ----- (Spanish American War)
- 58 == Military History Anniversaries ----- (Jul 16-31 Summary)
- 61 == Military Trivia 78 ----- (Doolittle Survivors)
- 63 == Tax Burden for Missouri Retirees ----- (As of Jul 2013)
- 65 == Aviation Art ----- (The Last of the First)
- 66 == Veteran Legislation as of 13 Jul 2013 ----- (113th Congress)
- 67 == Veteran Hearing/Mark-up Schedule ----- (As of 13 Jul 2013)
- 67 == Have You Heard? ----- (Nobody Available)
- 68 == Military Lingo/Jargon/Slang ----- (013)
- 69 == Interesting Ideas ----- (Heating Leftovers)

Attachment - Veteran Legislation as of 13 Jul 2013

Attachment - State Veteran's Benefits ND 13 JUL 2013

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Congressional Record



United States
of America

PROCEEDINGS AND DEBATES OF THE 113TH CONGRESS, FIRST SESSION

House of Representatives



A TRIBUTE TO FLOYD SEARS, A LEADER OF THE MILITARY RETIREE GRASSROOTS MOVEMENT

HON. CHRIS VAN HOLLEN
OF MARYLAND
IN THE HOUSE OF REPRESENTATIVES
Tuesday, July 9, 2013

MR. VAN HOLLEN. Mr. Speaker, I rise to pay tribute to Floyd Sears of Ocean Springs, Mississippi. Floyd passed away on June 5, 2013 at the age of 82.

Floyd Sears was a national leader of grassroots military retirees who achieved remarkable legislative success in righting what they knew was a wrong. He represented the best of the military retirees whom we all represent.

I am grateful to Floyd Sears, a great American citizen in the truest sense, who joined the military in his youth when duty called and devoted his career to defending our freedoms, and then, in his retirement, exercised those freedoms to help make our country a better place.

Health care for our military community is a priority for me as it was for Floyd, and it is a privilege to represent the district that is home to the Walter Reed National Military Medical Center. Walter Reed is the crown jewel of military medicine, serving our country's active and retired military and especially the wounded who have suffered greatly in the most difficult circumstances. Congress has provided the resources that were necessary to ensure that the new Walter Reed can provide world-class health care to our uniformed service personnel.

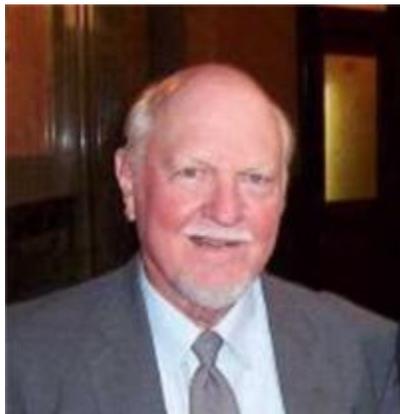
However, Floyd's generation did not always receive that level of attention. Floyd became a leader in the effort to restore retiree health care benefits that his generation of enlistees was losing. These individuals had been

promised health care upon their retirement when they enlisted in the military services in their youth. But those benefits were pulled out from under them when they retired after a career of at least 20 years due to unintended consequences of legislative and administrative changes in military health care.

Floyd recognized how these legal changes were stripping him and his colleagues of the retiree health care benefits that they earned and richly deserved. Nearly 20 years ago, he began his personal crusade to amend the law and restore those promised benefits. What began as one man sending letters to his local newspaper and representative in Congress became a nationwide grassroots effort connected by the Internet. Ultimately, Floyd, his good friend Jim Whittington and others, on behalf of their grassroots army, inspired the introduction of the ``Keep Our Promise to America's Military Retirees Act," which led to the enactment of Tricare for Life, a great leap towards fulfilling Floyd's dream of full restoration of the benefits he had been promised.

Floyd never intended to draw attention to himself. But with his passing we can admire what one person can accomplish when he puts his mind, his heart, and his energy into it.

I ask my colleagues to join me in expressing our gratitude for the extraordinary contributions that Floyd Sears, a truly great American, made to our nation.



Floyd H. Sears, MSgt USAF, (Ret) age 82, passed on Wednesday, June 5, while undergoing heart surgery. Originally from Virginia, Floyd had been residing at the Armed Forces Retirement Home in Gulfport, MS, for the past several years. Mr. Sears served 20 years from the Korean conflict through the war in Vietnam. He retired from the USAF in 1971 and became a crusader for promised military medical benefits. An avid golfer, his son reports that last year at age 81, Floyd shot his age of 81.

Sequestration Update 33: More than 1,100 National Guard soldiers and airmen in Hawaii - and thousands in other States - will be living with 20 percent less pay over the next three months as the Defense Department carries out automatic federal budget cuts. Guard members will be furloughed for one day a week starting 15 JUL, so helicopter pilots and mechanics, pay and finance clerks and others who keep the guard operating will have eight hours less each week to do their jobs. It's not clear precisely what effects the unprecedented cuts will have. They could, however, make it more difficult for the guard to fly helicopters to help put out wildfires or rush to the scene of natural disasters in trucks. The military furloughs were only supposed to involve civilians, but large numbers of National Guard members who wear Army and Air Force uniforms full-time will experience them as well. The National Guard added military technicians to the furlough list in May. It's not immediately clear how

many uniformed personnel will be affected nationwide. Florida Gov. Rick Scott said the furloughs, which will affect nearly 1,000 guardsmen in his State, are his biggest concern for this summer's hurricane season. [Source: NAUS Washington Report 12 Jul 2013 ++]

OEF/OIF Battlefield Action Records: The U.S. Army has conceded a significant loss of records documenting battlefield action and other operations in Iraq and Afghanistan and has launched a global search to recover and consolidate field records from the wars. In an order to all commands and a separate letter to leaders of the House Committee on Veterans' Affairs, Secretary of the Army John McHugh said the service also is taking immediate steps to clarify responsibility for wartime recordkeeping. The moves follow inquiries from the committee's leaders after a ProPublica and Seattle Times investigation last year reported that dozens of Army and National Guard units had lost or failed to keep required field records, in some cases impeding the ability of veterans to obtain disability benefits. The problem primarily affected the Army but also extended to U.S. Central Command in Iraq. McHugh, in his letter to committee leaders, said that while the Army had kept some of the required records, "we acknowledge that gaps exist." And in an enclosure responding to specific questions from the committee, McHugh confirmed that among the missing records are nearly all those from the 82nd Airborne Division, which was deployed multiple times during the wars.

McHugh's letter was addressed to Chairman Jeff Miller (R-FL) and the panel's senior Democrat Michael Michaud of Maine, who said in an email 12 JUL that the records were of critical importance to veterans. "The admission that there are massive amounts of lost records is only the first step," Michaud said. "I appreciate the Army issuing orders to address this serious problem, but I'm concerned that it took a letter from Congress to make it happen ... Our veterans have given up so much for our country, and they deserve a complete record of their service for the sake of history as well as potential disability claims down the road." A call and an email to Miller were not returned. Maj. Chris Kasker, an Army spokesman, said McHugh was not available for further comment. In his order to Army commands, McHugh notes that units are required under federal law to keep field records, including "daily staff journals, situation reports, tactical operations center logs, command reports, (and) operational plans. In addition to providing support for health-related compensation claims, these documents will help capture this important period in Army history."

ProPublica and the Seattle Times uncovered assessments by the Army's Center of Military History showing that scores of units lacked adequate records. Others had wiped them off computer hard drives amid confusion about whether classified materials could be transferred home. In one 2010 report, investigators found infighting between the Army and U.S. Central Command over recordkeeping in Iraq and the failure to capture significant operational and historical materials in the theater. The missing records do not include personnel files and medical records, which are stored separately from the field records that detail day-to-day activities. McHugh's response to the congressmen said Army rules delegate recordkeeping responsibility to commanders at all levels, but they weren't always. "Although numerous directives have been issued to emphasize the importance of the preservation of records, directives unfortunately were often overcome by other operational priorities and not fully overseen by commanders. Steps are being taken now to make sure this does not happen again," the letter said.

McHugh's order launching an Army-wide search for records also shifts responsibility for maintaining them in a new central repository. Under regulations, individual units are charged with maintaining their records under the direction of the Army's Records and Declassification Agency (RMDA), which archives some records but is not required to collect them. Separately, the Center of Military History sends trained historians into combat zones to collect materials to write the official history of the Army campaigns. In Iraq and Afghanistan, the historians found themselves becoming de facto archivists in combat, chasing down what field reports they could find. Their reports of

missing or inadequate recordkeeping prompted alarms and complaints from military and civilian historians but little corrective action from Army brass. Emails obtained by ProPublica show that the Center of Military History and RMDA have long argued about which Army branch should be gathering different records. Now, McHugh's memo orders commands to send whatever they have to the Center, which is to assess what the Army does and does not have by Dec. 31. Calls to the Center for Military History were not returned. Officials at the National Organization of Veterans' Advocates, which had called on the Army to reconstruct missing field records, were not immediately available for comment. [Source: Sears & Stripes | Peter Sleeth | 12 Jul 2013 ++]

Recovery Efforts Continue

NPRC Lost Records Update 02: Forty years ago on 12 JUL, an enormous fire erupted at the National Personnel Records Center in suburban St. Louis. Burning uncontrollably for almost 24 hours, it destroyed some 16 million to 18 million military personnel records including official documents veterans need to apply for the benefits they've earned. Today, a team of about 30 people continues to put the pieces back together. They use the latest restoration techniques so reference technicians can glean details from charred and water-damaged documents. "It's like a MASH [Mobile Army Surgical Hospital] unit," Marta O'Neill, who heads the National Personnel Records Center's Preservation Lab, said during a telephone interview. "There may be 15 different routes that a record could take so we can still preserve the information and get the benefits to the veteran."



The July 12, 1973, fire destroyed up to 80 percent of the 22 million records of veterans of the Army, Army Air Force and Air Force who served between 1912 and 1963, reported William Seibert, senior archivist and chief of archival operations at the National Archives in St. Louis. About 85 percent of the records of soldiers discharged between 1912 and 1959, including veterans of World War II and the Korean War, went up in smoke. In addition, about 75 percent of the records of airman with last names beginning with "H" through "Z" who left service between 1947 and 1963 were lost. The true extent of the loss remains a mystery, because the center had no central registry of its holdings at the time, explained Seibert. Even if it was physically possible to reconstruct every single missing document, nobody knows for sure which ones they are, he said. Records are being tracked down and, when necessary, restored, by request. And four decades after the fire, requests for documents from the burned holdings or "B-Files" continue to roll in at the rate of 200 to 300 every day, O'Neill said.

Some come from veterans needing a record of their service to receive federal health-care, home loans or other veterans' benefits, she said. A homeless veteran, for example, may need a copy of his or her DD-214 discharge certificate to qualify for Department of Veterans Affairs-sponsored shelters or meals. Sometimes requests come from veterans' families, needing the records to apply for entitlements on their loved one's behalf, or to have them buried in a national cemetery. In some cases, family members may need the records to qualify for scholarships or

other benefits based on their family's military affiliation. Other requests also come from historians or genealogists trying to piece together their own family histories. Fulfilling those requests can be as straightforward as tracking down one of the estimated 6.5 million records recovered from the fire, all now stored in temperature- and humidity-controlled conditions at the new National Personnel Records Center outside St. Louis. The effort can become slightly more difficult if it requires cross-referencing of other official records to ferret out and verify the information needed. But in other cases, fulfilling a records request involves the painstaking and time-intensive process of reconstructing a document blackened by fire, soaked with water or tainted with mold.



Preservation technician Susan Davis is part of a team working to restore military personnel records damaged during a July 12, 1973, fire at the National Personnel Records Center in suburban St. Louis.

This is highly detailed work that O'Neill said demands both patience and a steady hand. In addition to a fulltime staff of 24, her team of technicians relies on the help of college interns eager to get hands-on experience in document preservation. Donning gloves to handle the fragile materials, they use special equipment and techniques to clean documents of debris and mold, separate pages stuck together for the past 40 years and piece together brittle fragments into more complete documents. State-of-the-art digital technology now helps them reconstruct documents once considered beyond repair, O'Neill said. "You can't reverse ash," she said. "But you can use scanners and digital software to enhance the document so the text on the burned part can be lifted and revealed. Basically, you look at a piece of ash, and when you digitally enhance it, you can see the writing on it." Regardless of what it takes, O'Neill said she and her staff get tremendous gratification from their mission -- as preservationists, archivists and human beings. They delight in taking something badly damaged and making it, although not like new, better than most people could ever imagine possible, she said.

From the archival perspective, they enjoy reconstructing history, one document at a time. Since 1999, official military personnel records are now among the small percentage of government records now maintained permanently, based on their historical significance, she noted. But the biggest reward of the mission, she said, is being able to recover documents that can make a real difference in someone's life. "We are helping so many people in so many ways," she said. [Source: AFPS | Donna Miles | 2 Jul 2013 ++]

Vietnam Veterans Memorial Update 12: Established in 1979, the Vietnam Veterans Memorial Fund (VVMF) is dedicated to preserving the legacy of the Vietnam Veterans Memorial in Washington, D.C., promoting healing and educating about the impact of the Vietnam War. It will be used to build The Education Center at The Wall which will be a place on our National Mall where our military heroes' stories and sacrifice will never be forgotten. With plans to begin construction in 2015, the Center is a technologically-innovative learning facility to be built on the grounds of the Vietnam Veterans and Lincoln Memorials. Visitors will better understand the profound impact that the Vietnam War and other wars had on their friends and family members, their hometowns and the nation.



The Education Center at The Wall

The Center will feature the faces and stories of the more than 58,000 men and women on The Wall, honoring those who fell in Vietnam, those who fought and returned, as well as the friends and families of all who served. The Center will also celebrate the legacy of service that links the heroes of America’s past to those still serving today. It will provide an opportunity for visitors from around the world to more fully understand and appreciate the extraordinary sacrifice of those who have given their lives in the nation’s defense. Visitors will not simply read their names. They will see these patriots and get to know them in ways not envisioned in any other facility on the National Mall. The Education Center will truly be a place of learning and reflection about the values exemplified by the lives of those who have served and died for our country.

The 108th Congress authorized the Education Center in 2003. The original legislation mandated that the Education Center be privately funded, but included a restriction on donor recognition. This prohibition severely inhibited fundraising efforts among some of the potentially most generous donors. On 10 JUL the U.S. Senate passed H.R.588, the Vietnam Veterans Donor Acknowledgement Act of 2013. The bipartisan bill was authored by Congressman Don Young (R-AK) and co-sponsored by Congressman Raul Grijalva (D-AZ) and 38 other members of Congress. When signed by President Obama, the law will correct a problem with the original legislation that authorized the construction of the Education Center at The Wall, and will make it possible for the Vietnam Veterans Memorial Fund (VVMF) to acknowledge donor contributions by displaying, inside the facility, appropriate statements or credits acknowledging major contributions. Learn more about the Education Center at The Wall by visiting <http://www.vvmf.org> or by calling 866-990-WALL. [Source: Veteran Resources | Veteran News | 11 Jul 2013 ++]

H.R.1171 & S.573

VSO Support: By a vote of 387-1, the House of Representatives passed a bill that would allow veterans service organizations (VSOs) to obtain, at no cost, federal surplus property such as computers, vehicles and appliances. The Formerly Owned Resources for Veterans to Express Thanks for Service (FOR VETS) Act of 2013 (H.R.1171) was introduced last March by Rep. Dan Benishek (R-MI.) The legislation would amend Title 40 of the U.S. Code "to improve veterans service organizations access to Federal surplus personal property." American Legion National Commander James E. Koutz sent a letter 9JUL to Sen. Thomas Carper (D-DE) asking him to move the Senate version of the FOR VETS bill (S.573) forward so that it can be voted on before Congress recesses in August. Carper, an original co-sponsor of the Senate bill chairs the Senate Homeland Security & Governmental Affairs Committee, where the measure is being considered. In his letter, Koutz wrote that the bill would enable VSOs "to gain increased opportunities to Federal surplus property to educate, train, and improve the quality of life for veterans, their families, and communities in which they live." Rep. Mark Sanford (R-SC) was the sole member of the House to oppose the FOR VETS Act of 2013. A former governor of South Carolina, Sanford is an Air Force

Reserve captain serving with the 315th Airlift Wing at Charleston Air Force Base. He won his House seat in a special election on May 7. [Source: American Legion Online Update 11 Jul 2013 ++]

Online User Reviews: One of the best — and worst — qualities of the Internet is being able to find evaluations of products and services. In the past, to make an informed buying decision, you could check with the Better Business Bureau; read Consumer Reports' articles and surveys as well as reviews in professional or trade publications and newspapers; ask around among your colleagues, friends, and family; rely on your own previous experience; and use information from ads. Today, you still can do these things, and you also can read on the Internet about the experiences and impressions of fellow consumers. But you have to be careful. It is as easy for a user of a product or service to put up a legitimate review on the Web as it is for the company behind that product, or the public relations company it has hired, to put up a fake review extolling it or condemning a competitor's product.



Fortunately, large sites such as Amazon.com, [Yelp](http://Yelp.com), and Angie's List do a good job of weeding out the most blatant of these planted reviews and of making more prominent the reviews that can be trusted. Still, fake reviews do make it through, and based on anecdotal evidence and on the attention this issue gets in the media and in academia, the problem of fake reviews remains serious. Here are some ways to make the best use of the reviews you come across on the Internet:

- Disregard reviews that are gushingly positive. Also be wary of stellar reviews that include only a minor negative or a minor feature that's missing. These could be legit, or they could be planted by a clever paid reviewer.
- Likewise, disregard those that are scathingly negative. Some reviews like this are so over the top you could only conclude they were planted by a competitor or were otherwise written by someone with an agenda.
- Lean toward products or services that have received a lot of reviews. Conversely, be more careful with products that have only one or two reviews.
- Ignore reviews that describe the reviewer in too much detail. This could be a tip-off that a public relations firm is trying to target the demographic group represented by the reviewer's self-description.
- Discount reviews that are merely a list of features. The best reviews, whether written by an ordinary user or a professional, indicate the benefits you can derive from using the product. Consider those core features you'll actually use rather than fancy features you probably won't.
- Similarly, pay more attention to reviews that compare the product or service to similar ones. The best reviews put a product or service into context rather than just talking about it as if in a vacuum. Comparative reviews also indicate the reviewer likely has more experience with the area and can be more relied upon.
- Don't be swayed by reviews that include a lot of impressive-sounding jargon. This might indicate the reviewer is just trying to impress others, though depending on the product or service, some jargon might be necessary for a full evaluation.
- Look for commonalities. If a number of reviewers offer the same opinion about a quality of a particular product, this gives the opinion more validity.

- Ignore reviews that sound too much like other reviews of the same product. This could indicate they were written by the same person.

You can help with the online review process yourself by writing informative, comparative reviews that describe benefits in easy-to-understand language. You can also participate in whatever system the particular website uses to rank or legitimize the reviews of others, such as "Helpful" votes with Amazon.com. [Source: MOAA News Exchange | Reid Goldsborough | 20 Jun 2013 ++]

Applying for SBP Annuity: If you are the designated beneficiary of a deceased military retiree's Survivor Benefit Plan, complete and submit the following documents to begin your SBP annuity account (NOTE: All forms can be completed online and downloaded at the websites given):

- Verification for Survivors Annuity (DD2656-7) at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2656-7.pdf>. Section by section instructions are available at <http://www.dfas.mil/retiredmilitary/survivors/Retiree-death/sbp.html>. If you have questions or need assistance completing this form, contact DFAS at 1-800-321-1080.
- Form DD2656-7 requires the following accompanying documentation as applicable for processing:
 - ___ Certificate of Death: Required within 60 days of establishing the Annuity. Submit a legible copy vice the original Certificate of Death (including cause and manner of death). DFAS is unable to return original documents.
 - ___ IRS Form W-4P at <http://www.irs.gov/pub/irs-pdf/fw4p.pdf> to have taxes for U.S. citizens withheld from annuity; or
 - ___ IRS Form W-8BEN at <http://www.irs.gov/pub/irs-pdf/fw8ben.pdf> to have taxes for non U.S. citizens withheld from annuity.
 - ___ FMS 2231 Fast Start Direct Deposit Form at <http://www.fms.treas.gov/eft/2231.pdf> to have money directly deposited to your bank account rather than a hard copy check being mailed; or
 - ___ Direct Deposit Enrollment Form (SF 1199A) available at <http://fms.treas.gov/eft/SF-1199A-2012.pdf> if annuitant has no SSN assigned; or
 - ___ International Direct Deposit Enrollment Form (SF 1199-I) for overseas financial institution available at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/of1199i.pdf>.
- Additional documentation may be needed, depending on the claimant:
 - ___ Citizenship Affidavit – Include if the claimant does not live in the US and is anyone other than the member's child.
 - ___ Custodianship - if the claimant is a minor this form must be signed by the parent/guardian.
 - ___ POA or Guardianship – if someone else signs on behalf of the claimant supporting documentation is needed.
 - ___ Child Annuitant's School Certification (DD2788), for minors or incapacitated annuitants only at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2788.pdf>.

Mail or fax completed documents to: DFAS - U.S. Military Annuitant Pay, P.O. Box 7131, London, KY 40742-7131 or Fax: 800-982-8459 [Source: <http://www.dfas.mil/retiredmilitary/survivors/Retiree-death/sbp.html> Jul 2013 ++]

Applying for SBP Annuity Update 01: If you have elected to cover your spouse or loved ones under the Survivor Benefit Plan (SBP), you should be aware of recent change to the process for application for benefits. Effective April 1, 2013, all applications for annuities under the SBP plan will require a photocopy submission of the annuitant's Social Security Card. If annuitant has no SSN assigned include a note in your application package stating so and provide their ITIN number if one has been assigned. If your designated beneficiary does not submit a Social Security card photocopy with the application, the annuity will still be established and the annuitant will be allotted 90 days to submit the photocopy to DFAS. If it is not received after 90 days, the account will be suspended and no further payments will be made until their card's photocopy is received. It will apply to all annuities established **after April 1, 2013**, but will have no effect on annuitants in receipt of SBP payments **prior to April 1, 2013**. Military retirees should make the necessary preparations for their beneficiaries. Keep your files up to date so both you and your beneficiary can be prepared for unexpected events. For more guidelines on preparing beneficiaries for you death on preparing your death refer to <http://www.dfas.mil/retiredmilitary/newsevents/newsletter/benfysknow.html>. [Source: DFAS Annuity Changes article 24 Jun 2013 ++]

Korean War Commemorative Coin: The Royal Canadian Mint has issued a special edition, 99.99% pure silver dollar commemorating the 60th anniversary of the Korean Armistice. This new collector coin was unveiled at the Canadian War Museum in Ottawa by the Honorable Steven Blaney, Minister of Veterans Affairs and Minister for la Francophonie, and Mr. Ian E. Bennett, President and CEO of the Royal Canadian Mint. Part of the proceeds from the sale of the coins will be donated to Canadian Korean War Veteran organizations



This silver collector coin can now be ordered directly from the Mint at 1-800-267-1871 in Canada, 1-800-268-6468 in the US, or on the Internet at <http://www.mint.ca>. The coin will also be available as of July 9, 2013, at the Royal Canadian Mint's boutiques in Ottawa, Winnipeg and Vancouver, as well as through the Mint's global network of dealers and distributors, including participating Canada Post outlets. 2013 is the Year of the Korean War Veteran—Canada proudly remembers the heroes of the Korean War and their brave fight to uphold freedom, democracy and the rule of law. For more information on Canada's involvement in the Korean War refer to veterans.gc.ca. [Source: Veteran Resources article 10 Jul 2013 ++]

State Veterans Home Program Update 04: A bogged down Congress has failed to reauthorize a work study program at veterans retirement homes, pushing 65 college students out of their part-time jobs at the

Chula Vista, California facility and leaving those who served their country wondering what happens next. "It's just typical of everything that's been going on in Congress," said John Farrell, an Army veteran who lives at the Chula Vista home. "I'm just disgusted and outraged." Congress had a 30 JUN deadline to act and still could. But in the meantime work study students across the country will not be clocking in at state-run veterans' retirement homes. "We have never been at this point where absolutely nothing has been done with the exception of the language being introduced," said a frustrated Dorothy Diaz, Chula Vista's work study supervisor.

The uncertainty has put students, most of whom are veterans themselves, in a bind. "It's a life-changing decision," said Luis Betancourt, who is now weighing whether to move out of state to find another job or gamble that Congress will eventually come through. A Navy veteran of three deployments, Betancourt is married with three children. "Right now it's stressful," he said. Betancourt is applying for jobs, and still volunteers at the Chula Vista home as a way to give back to the residents. "It's a little hard when you have three little ones and no source of income," Betancourt said. The Chula Vista work study students help some 300 residents, including 165 living in the skilled nursing facility. The students earn \$8 an hour along with college credit. They work in offices, the pharmacy, and food service. Many others assist the retired veterans with everyday life, from carrying dining trays to braiding hair to setting up computers. "They're here to make it as homelike as possible by doing the little things," Diaz said. Farrell said residents "seem to be hurt and bewildered" now that the students have been let go.

If history is a guide, quick action by Congress is not likely. In 2010 it took Congress six months after the deadline to reauthorize the work study budget. But at that time a bill was deeper in the process, Diaz said. "I have never been in this situation where there appears to be no light at the end of the tunnel," she said. Two reauthorization measures have been languishing for months after being introduced. Local representatives say they are pushing for a resolution. "There are so many veterans with the skills and experiences that could be a benefit to employers," Rep. Susan Davis (D-San Diego) said in a statement. "This is a simple investment Congress can make." Davis is a co-sponsor of a House measure along with Rep. Duncan Hunter, R-Alpine, and a number of other members. Hunter, through a spokesman, said he will work to see that the bills move ahead as quickly as possible.

To qualify, students must be veterans — unless they are children of a service members with a service-connected disability or whose death was connected to the service. The students at Chula Vista mostly attend Southwestern University or San Diego State University. In the last fiscal year, 10,000 younger veterans participated in work study nationwide, receiving \$25.7 million in pay, according to figures provided the office of Sen. Bernie Sanders (I-VT) who is carrying one of the bills to reauthorize the program for three more years. The overall proposed federal budget for this next fiscal year would increase work study spending by \$9.5 million.

Honor Flight Network Update 05: Lynn Labrum's story is a familiar one for those who came of age in 1940s America. "I graduated in May, and in June I was in Texas in the Army," said Labrum, who will tell you he is 88 ½ years old. "That half is important when you're my age," he said with a chuckle. In 1943, though, Labrum was a young man who wanted to join the Army Air Corps. "The last thing in the physical was the blood pressure, and I couldn't pass it," he said, recalling how he went back to have his blood pressure taken three times in one day to try to pass. It didn't work. Labrum would spend World War II fighting the Japanese on the ground rather than in the air. "I became a mechanic for the 25th (Infantry) Division, Reconnaissance Troop," the Bronze Star recipient said. "We were considered the eyes and ears for the division."



WWII Army Vet Lynn Labrum

Labrum survived the Battle of Luzon in the Philippines, which left 8,310 Allied soldiers dead and 29,560 wounded, and took part in the occupation of Japan before returning home to Roosevelt. Not all of his friends were so lucky. Those who were are no longer alive. "Right here in Roosevelt, there was six of us that run around together," Labrum said, his voice becoming thick with emotion. "I'm the only one left." That's why the work being done by the Honor Flight Network has taken on such a sense of urgency. The Ohio nonprofit organization foots the entire bill for veterans from America's wars to visit their respective memorials in the nation's capital. The organization is focused almost exclusively on World War II veterans at present because of the speed with which they are passing away. An estimated 16.1 million Americans served in uniform during World War II. Today, about 1.2 million of those veterans are still alive. But they're dying at a rate of about 600 per day, according to the U.S. Department of Veterans Affairs.

In late June, Labrum took part in an Honor Flight with a group of veterans from Reno, Nev., because the program does not have a regional hub in Utah. It's something Labrum's family would like to see change. "One thing I'm hoping that comes from this is an interest or awareness about the Honor Flight program in Utah," said Labrum's grandson, Colby Jenkins, a veteran of the war in Afghanistan who grew up in Roosevelt and now lives in Washington, D.C. "It might generate interest in Utah for building something similar for Utah veterans," he said. Jenkins and his mother accompanied Labrum on his visit to the World War II Memorial, an experience the elderly veteran described as one of the greatest days I've ever had. "I never thought it would happen," he said, referring to the long-awaited construction of the memorial, which was opened to the public in April 2004. "Somebody overdone themselves," Labrum said. "It's beautiful." [Source: Deseret News | Geoff Liesik | 5 Jul 2013 ++]

DFAS myPay System Update 12: The new requirements for passwords will be rolled out based on the schedule below. The schedule is based on the last two digits of your Social Security number. Your old password will expire on the date associated with your SSN group and you must create a new password before you can access myPay.

- 00-14: June 15, 2013
- 15-29: July 1, 2013
- 30-44: July 15, 2013
- 45-59: August 1, 2013
- 60-74: August 15, 2013

- 75-89: September 1, 2013
- 90-99: September 15, 2013

With the Spring 2013 release, myPay updated its system password requirements to come in line with DoD security rules. This means all users who access myPay with their login ID and password must create a new password using the following rules:

- Must be 15 to 30 characters in length
- Contain at least two UPPERCASE letters
- Contain at least two lowercase letters
- Contain at least two numbers (0-9)
- Contain at least two of the following special characters:
 - # (pound or number sign)]
 - @ (at sign)
 - \$ (dollar sign)
 - = (equal sign)
 - ^ (caret)
 - ! (exclamation)
 - * (asterisk)
 - _ (underline/underscore) Note: No dashes
- Must NOT include any spaces

If you use the on-screen keyboard (link located below the login section of the *myPay* website), only those special characters that may be a part of your new password are displayed. You can change from lower to upper case (or vice versa) using the key located at the bottom of the keyboard.



Passwords will now expire every 60 days. This will require users to change their passwords. Each updated password must change at least four characters from the previous password. It also must not be one of your last 10 passwords. About 10 days before your password expires, you will receive an email advising you to update your password to avoid delays logging into myPay. Make sure the email address recorded in your myPay profile is current to ensure you receive these important notices. (Check out DFAS' [Tips & Tricks page](#) on getting your new password up and running!). myPay users should make sure the email address recorded in their profile is current to ensure they receive these important notices. For more information on creating a new password, including tips on security. [Source: <http://www.dfas.mil/mypayinfo/tipsandtricks.html> Jul 2013 ++]

Smithsonian Institute: The Price of Freedom: Americans at War website is a Smithsonian Institute online exhibition that explores every American war through the Smithsonian's comprehensive collection of American military artifacts. The website is at <http://amhistory.si.edu/militaryhistory/>. Click on the "ENTER THE EXHIBITION" button and select the desired conflict. Americans have fought to establish the nation's independence, determine its borders, define freedoms, and defend interests around the globe. This exhibition at the National Museum of American History examines how wars have shaped the nation's history and transformed American society. The interactive timeline provides a jumping off point for each war. Website visitors can get an overview for each with a short video that provides context to the conflict, or navigate chronologically from one object to the next against the backdrop of the exhibition story. There is unmediated access to the collection for visitors to search, explore, and discover objects or they can enjoy interpretive tracks that help contextualize the objects and their significance. Visitors can examine intricate details of every artifact, and the learning resources section provides special interactives for the classroom or visitors looking to enhance their experience. [Source: Smithsonian Institute website <http://amhistory.si.edu/> Jul 2013 ++]

Questionable Medical Procedures: Ask your doctor if these common treatments are really necessary

- You're facing minor surgery, and your doctor orders routine preoperation tests. Do you get them?
- You're a senior with insomnia. Prescription sleeping pills are OK, right?
- You see an ad for a screening to detect a potential stroke. Good idea?

Probably not, the experts say. All three are among the unnecessary or potentially harmful tests and treatments identified by 17 key medical specialty societies, which recently, in Washington, released their lists of questionable procedures as part of the Choosing Wisely campaign. That campaign, set up by the nonprofit American Board of Internal Medicine (ABIM) Foundation, began in 2012 when nine medical societies first offered their lists of unnecessary treatments. Consumer Reports is a partner in the Choosing Wisely campaign, and John Santa, M.D., who directs that group's health ratings, says, "We know Americans believe more health care is better, and all prevention is good." But, he stresses, "waste and overuse is a major issue — and it's frequent across all medical disciplines." Christine K. Cassel, president and chief executive of the ABIM, says the Choosing Wisely campaign is "about the right care at the right time for the right patient." Here are seven overused tests or treatments commonly prescribed for people age 50-plus that experts now say you probably don't need if you're healthy.

1. Presurgery Tests.

Recommendation: Avoid routine presurgery tests for eye and other low-risk surgeries (American Society for Clinical Pathology and American Academy of Ophthalmology). Men and women facing elective surgery — eye, foot and cosmetic operations, as well as biopsies — routinely undergo unnecessary blood and other tests. "You need to ask: Why do I need these tests?" says Lee Hilborne, M.D., an official with the clinical pathology society. Cataract patients, for example, often get an EKG, blood work and a chest X-ray, says William Rich, M.D., of the ophthalmologists group. "They're paying for tests we don't think are necessary," he says. Average costs run \$300 to \$400.

Danger: Aside from the cost, a few test results come back abnormal even though the patient is fine — causing anxiety and further tests that could delay the surgery.

Exception: A patient with a severe heart condition or symptoms that could be heart-related should have a presurgery EKG. Diabetic patients need a blood glucose test and those on diuretics should have a potassium test.

2. **Insomnia Therapy.** You may want to try other therapies before taking sleeping pills. — Todd Warnock/Corbis

Recommendation: Don't take prescription sleeping pills as the first choice for insomnia (American Geriatrics Society). Insomnia is very common in older people, but experts say seniors should avoid some widely prescribed sleeping pills, such as Restril and Ambien. Instead, talk to your doctor about other therapies, such as counseling to improve sleep patterns through lifestyle changes.

Danger: Meds called sedative-hypnotics, including benzodiazepines, double the risk of falls and hip fractures, leading to hospitalization and death in older adults, according to several large studies. "It's not entirely clear why; it may be there's some carryover the next day," says Cathy Alessi, M.D., president-elect of the American Geriatrics Society.

Exceptions: For seniors, prescription sleeping pills (sedative-hypnotics) should be reserved for anxiety disorders or severe alcohol withdrawal after other therapies have failed.

3. Carotid Artery Disease

Recommendation: Don't get a screening test for carotid artery disease unless you have symptoms (American Academy of Family Physicians). Companies provide screenings for carotid artery stenosis — the narrowing of arteries that can lead to strokes — but unless you have symptoms, don't get scanned. "The scientific evidence is very clear that more people are harmed than helped by having this test, and we advise against it," says Glen Stream, M.D., board chair of the family physicians group.

Danger: Screening someone with no symptoms of carotid artery disease could lead to further tests and even surgery, which carries increased risk of stroke.

Exception: If you've had a transient ischemic attack (TIA) or ministroke, you may need a diagnostic test.

4. Urinary Catheter Necessity.

Recommendation: Talk to your doctor about not having a urinary catheter. If a catheter must be used, have it removed as soon as possible (Society of Hospital Medicine). One in five hospital patients has a catheter, but about half don't need one. Sometimes they're used for incontinence or the convenience of the patient or health care staff. "Don't get a catheter put in. But if you have to have one, get it out as quickly as you can," says John Bulger, an official with the society that represents hospital physicians. While patients hate it, wetting the bed or intermittent catheterization is far preferable to the continuous use of a catheter, he adds.

Danger: Urinary tract infections from catheters are more prevalent the longer a catheter is in place. Urinary tract infections are the most common hospital-acquired infection, and can be fatal. About 13,000 people a year die as a result of infections from catheters, a study found.

Exceptions: If you have surgery, you may need a catheter. Guidelines call for its removal the next day.

5. Are pap smears a waste of money? — Terry Vine/Blend Images/Corbis

Recommendation: Skip the annual Pap test (American College of Obstetricians and Gynecologists and American Academy of Family Physicians). If you're under 65, get a screening every three years. After 65, if you've had several normal Pap tests, you can stop having them. "Pap smears annually are a waste of money," says Gerald F. Joseph, M.D., of the OB/GYN group. "In average-risk women, studies show no advantage to annual screenings over those performed at three-year intervals."

Danger: False positive results cause anxiety for patients.

Exception: If you've had cervical cancer or cervical disease, continue annual Pap smears. Cervical cancer is caused by the Human Papillomavirus (HPV), which is transmitted through sexual relations.

6. Testosterone for Erectile Dysfunction.

Recommendation: Don't use testosterone for erectile dysfunction (American Urological Association). A number of TV ads and men's clinics are pushing this remedy, but most men should skip testosterone supplements if their testosterone levels are normal. "Anecdotally, we know a lot of prescriptions are being written for testosterone for men with normal testosterone," says Daniel A. Barocas, M.D., assistant professor of urologic surgery at Vanderbilt University Medical Center. But he says the prescription doesn't work for erectile dysfunction.

Danger: Testosterone does not affect the ability to get an erection. It enhances libido or sex drive but not performance. It also reduces fertility and may make prostate cancer blossom. Prostate cancer thrives on testosterone. Gels can irritate the skin; injections can increase red blood cells.

Exception: If you have other symptoms of low testosterone, including loss of muscle mass and body hair, talk to your doctor to see if hormone testing is right for you.

7. Blood test for Creatinine or Upper-Tract Imaging.

Recommendation: Don't order a blood test for creatinine or upper-tract imaging for patients with an enlarged prostate (American Urological Association). Most men after age 50 have enlarged prostates, which result in urination that disturbs sleep and a weaker urine stream.

Danger: Even routine tests are not risk-free. Patients spend time and money and may get false positive readings, leading to other tests. CT scans mean radiation exposure.

Exception: Tell your doctor about blood in the urine, pain with urination or urinary retention.

The full list of questionable medical procedures is available at <http://www.choosingwisely.org/doctor-patient-lists>. These lists represent specific, evidence-based recommendations physicians and patients should discuss to help make wise decisions about the most appropriate care based on their individual situation. Each list provides information on when tests and procedures may be appropriate, as well as the methodology used in its creation. Choosing Wisely recommendations should not be used to establish coverage decisions or exclusions. Rather, they are meant to spur conversation about what is appropriate and necessary treatment. As each patient situation is unique, physicians and patients should use the recommendations as guidelines to determine an appropriate treatment plan together. In collaboration with the societies, Consumer Reports has created resources for consumers and physicians to engage in these important conversations about the overuse of medical tests and procedures that provide little benefit and in some cases harm. [Source: AARP | Marsha Mercer | 22 Feb 2013 ++]

Telemarketing Call Elimination Update 11: A St. Petersburg-based mortgage broker accused of trying to dupe veterans and active military has been fined \$7.5 million by the Federal Trade Commission . The commission says Mortgage Investors Corporation, a leading refiner of veterans' home loans, agreed to the civil penalty after being accused of placing more than five million telemarketing calls to numbers on the national Do Not Call registry. An FTC spokeswoman said the calls were placed over the past two and a half years. The FTC says telemarketers for the Florida-based company also tried to mislead service members to believe that low interest, fixed-rate mortgages were available at no cost. FTC spokeswoman Dama Brown said the company denied any wrongdoing and settled the case. "The company has denied wrongdoing but for purposes of resolving the FTC's claims, they voluntarily agreed to a settlement with us without making any admissions of liability," Brown said.



The FTC announced the penalty on the 10-year anniversary of the registry, which bars telemarketers from calling numbers on the list. The \$7.5 million penalty is the largest ever levied for Do Not Call violations. "Since the advent of Do Not Call, the FTC has been aggressive in cracking down on violators and preventing annoying, illegal calls to consumers," FTC Chairwoman Edith Ramirez said in a statement. "Today's settlements leave no doubt that DNC enforcement remains a top priority." Records show that as of February of this year, Mortgage Investors Corporation was owned by Bill Edwards, a high-profile St. Petersburg businessman, investor, and philanthropist. Edwards is known for purchasing the ailing Baywalk in September 2011 for \$5.2 million, and he owns the Club at Treasure Island. Edwards also took over management of the struggling Mahaffey Theater in April of 2011, and has donated millions to All Children's Hospital, among other charities and civic causes.

Note: There is only ONE DNC Registry. There is no separate registry for cell phones. You can register your phone number(s) in the National Do-Not-Call Registry at <https://donotcall.gov/> or by calling 1(888) 382-1222

[Source: MyFOX Tampa Bay article 2 Jun 2013 ++]

Sunburn: If you get a little too much sun this summer, here are some things you definitely don't want to apply, along with some cheap alternatives. ShopSmart magazine, published by Consumer Reports, has a list of things that won't help with a sunburn:

- Pain-relief sprays. Most of these contain benzocaine or another anesthetic, which some people are allergic to. Don't risk making the burn worse.
- Vaseline. Petroleum jelly does nothing to cool burnt skin. It's designed to help with dryness, not heat.
- Noxzema. "Even the manufacturer does not recommend the use of its products for sunburn relief because they haven't been tested for that purpose," ShopSmart says.
- Vitamin creams and oils. It's best (and cheaper) to get these naturally through your diet.

What does work

Over-the-counter itch creams (hydrocortisone) help, as do painkillers such as ibuprofen and aspirin, ShopSmart says. Following are some home remedies which are cheaper and provide some relief:

1. **Water.** First things first: Long periods of time in the sun and sunburns dehydrate you, so drink plenty of water. It will help you heal faster and feel better. Also take a bath in cool to room temp water. While hot water and

extremely cold water can make sunburns worse, submerging the burned areas in tepid water will give you some relief.

2. **Cool compress.** If you don't have access to a bathtub – or time to lay around in one – the U.S. National Library of Medicine National Institutes of Health suggests using a cold compress. Soak a washcloth in cool water, wring out the excess, and apply the wet compress to the burned areas. Be sure to apply gentle pressure – press too hard and the fibers in the towel will aggravate your skin.

3. **Milk.** Milk soothes your skin and helps take some of the sting away – either applied directly or diluted in bath water. To apply it directly, add a few cups of milk to a spray bottle, spritz it on the burned areas, and allow it to dry into your skin. To make a bath, pour a half gallon into the bathtub with cool water and soak.

4. **Baking soda.** Baking soda has a ton of household uses – including sunburn relief. To use it, add about half a cup to a bowl and mix the baking soda with a small amount of water to make a paste. Gently apply the paste to your skin. It will ease the pain while it dries.

5. **Aloe.** Aloe is a classic sunburn relief aid. You can use either the bottled stuff or the plant itself. If you're going bottled, look for an organic aloe gel. If you're using a plant, tear off a leaf and press the edge between two fingers to release the liquid.

6. **Oats.** Plain oatmeal soothes skin, reducing some of the pain associated with sunburns. I added about a cup of dry oats to a cool bath with milk – and the pain and itching didn't come back for several hours. Which was long enough to help me get to sleep.

7. **Tea leaves.** The U.S. National Library of Medicine National Institutes of Health says both green and black tea leaves can help take away some of the sting and keep your skin from blistering after a mild burn. Just make sure you let the tea leaves cool and apply them directly for the best results. If all you have is a brewing bag, rip it open and apply like a lotion.

8. **Potatoes.** It sounds like an old wives' tale, but the juice from potatoes may help sunburns heal faster. You can just cut a potato in half and gently rub the exposed side on the burn. To get the most juice grate the potato

9. **Cornstarch.** If you've ever tried to put a bathing suit or tight-fitting clothing on after being in the sun too long, you know the pain is borderline agony. It happens because the material is rubbing against the skin, aggravating the burn. If you sprinkle a layer of dry cornstarch over the burned area before you get dressed, the cornstarch will act as a buffer and keep your clothing from chafing you.

10. **Apple cider vinegar.** Apple cider vinegar, made from fermented apples, reduces the pain and inflammation after a sunburn. You can use the stuff in a couple of different ways. Dilute half a cup of apple cider vinegar in half a cup of water and mix well. Use a cotton ball or microfiber towel to dot the mixture on your burn and let it soak in. Or, add a cup of apple cider vinegar to a cool bath and soak in it. The smell goes away as the vinegar dries.

11. **Tomatoes.** Crush up a couple of tomatoes and apply the juice and pulp to the skin. Let it sit for 20 minutes and the pain will diminish or be gone. For this to work, fresh tomatoes are best.

12. **Ketchup.** Ketchup is primarily vinegar and tomatoes, so applying it like a lotion over your sunburns should alleviate pain.

13. **Yogurt.** If your skin becomes dry or itchy use a bit of plain yogurt as a skin mask. Let it sit on the skin for about 20 minutes before rinsing with cool water. The skin should become softer and less painful afterwards.
14. **Witch hazel.** Witch hazel is a plant derivative. It's sold at health food stores and some major retailers as an astringent. When applied topically, witch hazel helps shrink enlarged blood vessels, which may cut down on some of your sunburn's healing time. To use, apply it directly with a cotton ball and let it soak into the skin.
15. **Lettuce water.** When sprayed onto the skin, it has a cooling effect that takes away the sting and itch from bug bites, rashes, and sunburns. To obtain you can run iceberg lettuce through a juicer and dilute the juice with water. Also, you can tear up lettuce leaves and put them in a spray bottle with some cool water to get the same effect.
16. **Avocado.** Avocado is often used in face masks and skin treatments because it nourishes the skin. That nourishment may help your sunburn heal faster. You can mash up a whole avocado and apply it directly to the burned areas for some relief.
17. **Vitamin E.** Vitamin E shortens healing time and helps keep your sunburn from peeling and flaking. To use, break open a vitamin E capsule and squeeze the liquid onto your sunburn, then gently (very gently) rub the gel into your skin. Repeat this a couple of times a day.
18. **Mustard.** Rub the mustard onto your sunburn and letting the paste sit until it dries Should stop the pain. Use the regular yellow mustard – it has the fewest ingredients, which means less chance of irritation.
19. **Cod liver oil.** Cod liver oil has a high amount of vitamins A and D, which help skin retain moisture and heal quickly. If taken orally, you'll start to notice a difference in your hair, skin, and nails within a few days. You can also apply the oil directly to your sunburn for faster results.

20. **Egg whites.** Egg whites have anti-inflammatory properties that can help with a sunburn. Just break an egg, remove the yolk, and cover your sunburn in a thin layer of egg whites. The egg whites will reduce some of the swelling and help moisturize the dry skin.

[Source: MoneyTalksNews | Angela Colley & Brandon Ballenger | 3 Jul 2013 ++]

Puerto Rico Vet Cemetery Update 01: The Department of Veterans Affairs (VA) recently acquired 247.4 acres of land in Morovis, Puerto Rico, to prevent the loss of burial benefits to Puerto Rico's Veterans when the Puerto Rico National Cemetery, located in Bayamón, closes to new casketed interments sometime in 2022. "Veterans in Puerto Rico have earned the right to burial in a national shrine," said Secretary of Veterans Affairs Eric K. Shinseki. "We are committed to replacing Puerto Rico National Cemetery so that Veterans will continue to have a final resting place and lasting tribute to their service and sacrifice for years to come." VA closed on the Morovis property, located off PR Route 137, in March for approximately \$7.6 million. The replacement site is located about 28 miles from the existing cemetery. There is no possibility for expansion adjacent to the original cemetery because the property is surrounded by commercial and residential development.

Puerto Rico National Cemetery became a national cemetery on July 12, 1948. The cemetery serves approximately 107,480 Veterans in Puerto Rico and the U.S. Virgin Islands. Situated on 108.2 acres, of which 99 have been developed, the cemetery accommodates casketed and cremated remains. More than 1,700 burials were conducted in fiscal year 2012. It is National Cemetery is the only national cemetery located outside of the United States. More than 56,000 Veterans and family members are interred there. Veterans with a discharge issued under

conditions other than dishonorable, their spouses and eligible dependent children can be buried in a VA national cemetery. Also eligible are military personnel who die on active duty, their spouses and eligible dependents. Other burial benefits available for all eligible Veterans, regardless of whether they are buried in a national cemetery or a private cemetery, include a burial flag, a Presidential Memorial Certificate and a government headstone or marker. Families of eligible decedents may also order a memorial headstone or marker when remains are not available for interment.

In the midst of the largest expansion since the Civil War, VA operates 131 national cemeteries in 39 states and Puerto Rico and 33 soldiers' lots and monument sites. More than 3.8 million Americans, including Veterans of every war and conflict, are buried in VA's national cemeteries. Information on VA burial benefits can be obtained from national cemetery offices, from the Internet at www.cem.va.gov or by calling VA regional offices toll-free at 800-827-1000. To make burial arrangements at the time of need at the Puerto Rico National Cemetery, call 787-798-8400 or 8413, Monday thru Friday, between the hours of 7:30 am to 4:00 pm. To make burial arrangements at any other open VA national cemetery, call the National Cemetery Scheduling Office at 800-535-1117, 7 days a week, between the hours of 7:00 am to 6:30 pm CDT. For more information on Puerto Rico National Cemetery, call the cemetery office at 787-798-8400. [Source: VA News Release 2 Jul 2013 ++]

Florida Vet Legislation Update 04: Florida has drawn a line in the sand against groups seeking to take advantage of the state's military veterans and active duty personnel. On 1 JUL, Gov. Rick Scott held a bill signing ceremony to draw attention to a new law that raises fines against groups that target veterans for predatory lending or credit card schemes. "Because of Florida's strong veteran presence, there's more opportunity for individuals to target these populations with predatory schemes that hurt our veterans' quality of life," Scott said. "Make no mistake: there are predators out there who will go after our veterans." The signing came weeks after Scott signed another bill pushed by state Rep. Greg Steube, R-Sarasota, increasing penalties against groups that pretend to be veterans organizations when their proceeds do not really help veterans. That bill also allows legitimate veterans groups to sue others pretending to serve veterans in civil court. The legislation signifies a change in attitude among lawmakers toward veterans' issues, said Bill Helmich, a Tallahassee-based lobbyist representing both the Veterans of Foreign Wars and the American Legion in Florida. Instead largely ceremonial legislation, veterans groups are pushing for measures with more teeth to pursue people who would abuse active duty and military veterans. He said there are serious problems drawing more legislative attention. [Source: Herald Tribune | Jeremy Wallace | 1 Jul 2013 ++]

Guardsmen Health Website: The Army National Guard has announced the launch of a website developed to be a central place for Army Guard soldiers and family members to find information and resources on health topics and medical readiness. The website is at www.guardyourhealth.com. The website is tailored to the unique health and wellness needs and experiences of Guard soldiers and families. Website visitors can access health tips, expert commentary and community forums on topics such as nutrition, exercise, stress, sleep, dental health, readiness and family resilience. Beyond health articles, content includes a custom-developed Army physical fitness test calculator, a tool to identify soldiers' and families' eligible benefits and listings of free treatment and support resources available to the Army Guard community. [Source: NGAUS Washington Report 2 Jul 2013 ++]

Guard/Reserve Sexual Abuse: An inequity for victims of sexual assault in the National Guard would vanish if a bill introduced 26 JUN by Rep. Dina Titus (D-NV) becomes law. The National Guard Military Sexual Trauma Parity Act, or H.R.2527, would offer a member of the Guard who was assaulted while not on duty the same benefits available as if the assault had taken place while the victim was in uniform. Current law provides Guardsmen benefits from the Department of Veterans Affairs only if the assault takes place during mandatory training or any other on-duty time. "Guard members who are 'always ready, always there' to protect our country deserve the same support of their government," Titus said when the bill was introduced. "Unfortunately, under current law, we have fallen short of this obligation. My bill would close a gaping loophole in our laws to ensure that victims of sexual assault in the National Guard receive the care they need no matter when the assault took place." [Source: NGAUS Washington Report 2 Jul 2013 ++]

Burn Pit Toxic Exposure Update 26: In JUN the Senate Appropriations Committee, chaired by Senator Barbara Mikulski (D-MD), took action to ensure that the Veterans Affairs Department establishes a reSexual Abuse registry for troops exposed to potentially toxic fumes from open-air burn pits in Iraq and Afghanistan on time and in compliance with existing law. Noticing that VA has moved rather slowly to establish the registry as mandated by the 2012 Dignified Burial and Veterans Improvement Act, the committee approved an amendment to the \$158 billion military construction and veterans appropriations bill that recommends VA inform veterans and family members about the registry and work with the Defense Department to educate troops on the possible health consequences of exposure. The amendment would require the VA to give Congress a report on its planned timeline and communications strategy for reaching veterans and informing its own personnel about the registry. This has been a goal for the claims backlog as well, so applying it to the Burn Pit Registry is a step in the right direction as well.

The Airborne Hazards and Open Burn dPit Registry is supposed to be up and running by January 2014. It is meant to track troops who served in areas where burn pits were used for waste disposal and notify participants of significant developments in treatment and research on environmental exposure-related diseases. Participation is voluntary. The VA posted its proposed rules setting up the registry in the Federal Register. As we told you two weeks ago this is the time for all of us to tell them our opinions. The open comment period on the burn pit registry began June 5 on regulations.gov as required by law. In the first two weeks, more than 120 people commented, providing information ranging from what was tossed into the pits, illnesses and symptoms, to privacy concerns. There is still time to go to <https://www.federalregister.gov/articles/2013/06/05/2013-13224/proposed-information-collection-open-burn-pit-registry-airborne-hazard-self-assessment-questionnaire> to study their proposed rules and comment on the plan. The comment period will end 5 AUG.

The VA had opposed the creation of the registry, saying that it already tracks service members through an injury and illness surveillance system. VA documents estimate the project will cost roughly \$2.2 million in fiscal 2013: \$600,000 in contract costs, \$1.5 million for information technology and \$70,000 for outreach to veterans. As with other organizations, the \$70,000 budget for outreach to veterans seems like it might be on the low end of what is required to accomplish the mission. [Source: TREA News for the Enlisted 1 Jul 2013 ++]

Health Screening Update 02: Over the past year, men were 24% less likely than women to see a doctor. This reluctance to seek medical care is dangerous. Many of the health risks that men face can be prevented

or treated with early diagnosis. All adults should visit their health care provider from time to time, even if they are healthy. The purpose of these visits is to:

- Screen for diseases
- Assess risk of future medical problems
- Help develop a healthy lifestyle
- Update vaccinations
- Maintain a relationship with a doctor in case of an illness

Even if you feel fine, it is still important to see your health care provider regularly to check for potential problems. Most people who have high blood pressure don't even know it. The only way to find out is to have your blood pressure checked regularly. Likewise, high blood sugar and high cholesterol levels often do not produce any symptoms until the disease becomes advanced. There are specific times when you should see your health care provider. Age-specific guidelines for men age 40 to 64 are as follows:

- **Blood pressure screening:**
 - Have your blood pressure checked every 2 years unless it is 120-139/80-89 Hg or higher. Then have it checked every year.
 - Watch for blood pressure screenings in your area. Ask your health care provider if you can stop in to have your blood pressure checked. Check your blood pressure using the automated machines at local grocery stores and pharmacies.
 - If the top number (systolic number) is greater than 130 or the bottom number (diastolic number) is greater than 85, call your doctor.
 - If you have diabetes, heart disease, kidney problems, or certain other conditions, you may need to be monitored more closely.
- **Cholesterol screening and heart disease prevention:**
 - Men over age 34 should be checked every 5 years.
 - If you have diabetes, heart disease, kidney problems, or certain other conditions, you may need to be monitored more closely.
 - Some men should consider taking aspirin to prevent heart attacks.
- **Colon cancer screening:** People between ages 50 and 75 should be screened for colorectal cancer. This may involve:
 - A stool test every year.
 - Flexible sigmoidoscopy every 5 years along with a stool occult blood test.
 - Colonoscopy every 10 years.
 - People with risk factors for colon cancer, such as ulcerative colitis, a personal or family history of colorectal cancer, or a history of large colorectal adenomas may need a colonoscopy more often.
- **Dental exam:**
 - Go to the dentist every year for an exam and cleaning.
- **Eye exam:**
 - If you have vision problems, continue to have an eye exam every 2 years.
 - The benefit of screening for glaucoma is unclear.
- **Immunizations:**
 - You should receive a flu vaccine every year.
 - Your doctor may recommend other vaccinations if you have certain medical conditions, such as diabetes.
 - You should have a tetanus-diphtheria booster vaccination every 10 years. If you have not received a tetanus-diphtheria and acellular pertussis (Tdap) vaccine as one of your tetanus-diphtheria vaccines, you should have it once.

- You may get a shingles or herpes zoster vaccination once after age 60.
- **Osteoporosis screening:**
 - All men ages 50 to 70 with risk factors for osteoporosis should discuss screening with their doctor.
- **Preventive health visits:** Every 2 years until age 50, and then once a year. Should include:
 - Checking height and weight
 - Screening for alcohol and tobacco use
 - Screening for depression
 - Routine diagnostic tests are not recommended.
- **Prostate cancer screening:**
 - Most men age 50 or older should discuss screening for prostate cancer with their health care provider. African-American men and those with a family history of prostate cancer should discuss screening at age 45.
 - During screening, a PSA blood test is done.

[Source: <http://www.nlm.nih.gov/medlineplus/ency/article/007465.htm> Jun 2013 ++]



VA Headstone/Marker Update 08: More than a thousand Civil War veterans are condemned to eternity in unmarked graves at the National Historic Landmark Green-Wood Cemetery in Brooklyn, New York due to bizarre federal rules — but now New York’s top senator and cemetery advocates are fighting for change. The Department of Veterans Affairs has blocked Green-Wood Cemetery from placing gravestones on the empty plots, which are currently marked by yellow flags, ruling that only soldiers’ relatives could request a tombstone. As a result, 1,200 vets of the War Between the States remain in unmarked plots. “We have to reverse this injustice,” said Green-Wood historian Jeff Richman, who has a petition on <http://www.marktheirgraves.org> demanding the feds return to the old rules. Sen. Chuck Schumer has joined the campaign, reaching out to the Secretary of Veterans Affairs Eric Shinseki Tuesday asking the agency to back down. “All veterans deserve to have their final resting spot marked and honored with a headstone,” Schumer said. Richman estimated there are around 8,000 former Civil War soldiers buried among the roughly 560,000 bodies resting beneath the grass at the city’s largest boneyard.



Unmarked Civil War vets’ plots are marked with little yellow flags, thanks to a rule change that bars non-relatives from obtaining tombstones.

Richman personally tracks down death certificates, obituaries, pension records and other paperwork confirming which of Green-Wood's dead fought in battle during the so-called War of Northern Aggression. His work once enabled vets to get tombstones — until the rule change. "What difference does it make if you find someone five generations removed from the soldier (to make the request)? The answer is — nothing," Richman said. "Many Civil War veterans didn't have children. So now they can't get a gravestone." Veterans such as lawyer James Remington, shot in the jaw in the Battle of Fredericksburg and later one of the first members of the New York Bar Association, is stuck in a nameless grave. But Remington is not entirely forgotten in Brooklyn: neighbors near his brownstone at 838 Carroll St. in Park Slope still refer to it as the James H. Remington House. Schumer said he was shocked to learn that the VA has blocked Brooklyn from getting its Civil War markers. "To require the permission of a direct descendant of men who died well over one hundred years ago is a nonsensical policy and it must be reversed," Schumer said. A spokeswoman from the VA said the agency is aware of Schumer's ire and will respond later this summer. [Source: New York Daily News | Simone Weichselbaum | 9 Jul 2013 ++]

VA Disputed Claims Update 13: An Army veteran who has been suffering from seizures since being hit by a roadside bomb in Afghanistan in 2009 but was stripped of medical benefits when he was kicked out of the Army for minor misconduct in 2012, has been granted health-care and disability benefits by the Department of Veterans Affairs. The news came just days after Kash Alvaro, collapsed in convulsions in a V.A. hearing room. Alvaro was featured in The Gazette's "Other Than Honorable" series in May showing how more soldiers are being discharged from the Army for misconduct each year, and among the discharged are injured combat veterans who are stripped of their benefits as punishment. The Gazette detailed how, with nowhere else to turn, the homeless 24-year-old Alvaro relied on the emergency room when he had seizures and had up to \$50,000 in unpaid bills. A day after the story ran, the VA called Alvaro to schedule a hearing for consideration of benefits.

On 23 JUN, Alvaro got a ride to the V.A. regional office in Denver for a formal hearing. Nervously clenching his jaw, the former combat engineer described to the hearing officer how his platoon would go out daily in search of roadside bombs and how many soldiers were killed along the way. He described being thrown across the road by a blast that left him forever changed. "I went from a soldier who never missed a day to one who could not get up," he said. "And the unit, they said, 'he's just faking it.' The seizures, the depression. I begged for help, but they gave up on me." Alvaro said he eventually was discharged from the Army for going AWOL. The hearing officer ended the session by hugging Alvaro. "We have leeway in what we can do," he told Alvaro. "You'll hear from us. I cannot tell you when it will be done. Unfortunately, we are working cases upon cases." Veterans in El Paso County wait a year, on average, to hear from the V.A. about benefits, according to the county's veterans services office. "I was ready to wait months," Alvaro said.

On his way out of the hearing room, Alvaro slumped against the wall, and his eyes went blank. Friends and VA workers helped him to a chair, then to the floor, where he went into convulsions. After five minutes the shaking stopped, but Alvaro was far from OK. "Kash, Kash, do you know where you are?" a nurse asked. "They're not going to make it. It's too late," Alvaro said. He started struggling, breathing frantically and calling the names of dead men from his unit. He flopped back into an unresponsive state and then calmly lifted his head a few minutes later. "Where am I?" he said. A friend told him he was in the V.A. hearing room. "How'd it go?" he asked. The friend gave him a thumbs up. Four days after the hearing, Alvaro got a letter from the V.A. saying he had been approved for benefits. Christine Cook, a veterans advocate who has been helping Alvaro, said "They must have made this a priority case. Now he can finally see a neurologist." The V.A. gave Alvaro a 50 percent disability rating and paid him retroactively for more than a year of missed benefits. He has appointments in the next week for physical evaluations that could increase his disability rating. For now, Alvaro is staying at the house of a veteran in Arvada, where he is

taking online courses in English and criminal justice. Once his health improves, he hopes to go back to school full time. [Source: Colorado springs Gazette | Dave Philipps | 2 JUL 2013 ++]

VA Rural Access Update 17: Veterans will have improved access to health care under a Department of Veterans Affairs initiative that supports new transportation services for those living in highly rural areas. VA began accepting applications this month for grants to help state Veterans Service Agencies and Veterans Service Organizations (VSOs) operate or contract for transportation services to transport Veterans to VA medical centers and other facilities that provide VA care. A new regulation establishes the program that will administer these grants. Transportation will be provided at no cost to Veterans. “VA wants to be sure that all Veterans, including those who live in rural and remote areas, can receive the health care they have earned through service to our country,” said Secretary of Veterans Affairs Eric K. Shinseki. “State Veterans Agencies and VSOs will now be able to employ innovative approaches to transportation services for Veterans in our highly rural areas. The end results will include better service and better health care for Veterans.”

VSOs and State Veterans Service Agencies may apply for grants up to \$50,000 to fund transportation of Veterans to and from VA medical centers and other facilities that provide VA care. If specified in the application, the services may be provided under agreements with contractors, such as private bus or van companies. A highly rural area is defined as a county or counties with a population of fewer than seven persons per square mile. Many highly rural areas are found in the western and southwestern United States but at least half of the states have at least one highly rural area. One of Secretary Shinseki’s top three priorities is increasing access to VA care and services for Veterans wherever they live. VA is expanding access in a three-pronged effort that includes facilities, programs and technology. Veterans who served in Iraq or Afghanistan are eligible for an extended period of eligibility for health care for 5 years after they have left the service. For more information, refer to the Federal Register at https://www.federalregister.gov/articles/2013/07/09/2013-16389/fund-availability-under-the-grants-for-transportation-of-veterans-in-highly-rural-areas?utm_campaign=pi+subscription+mailing+list&utm_medium=email&utm_source=federalregister.gov.

[Source: VA Press Release 10 Jul 2013 ++]

VA Blue Water Claims Update 22: The list of U.S. Navy and Coast Guard (USCG) vessels exposed to Agent Orange during the Vietnam Era has been updated with 71 more vessels.. The list of 285 vessels, maintained by the Department of Veterans Affairs (VA), is of particular interest to those former service members experiencing health problems related to herbicide exposure, as it may help expedite their claims for VA health and disability benefits. If your vessel is not included in the Mobile Riverine Force, ISF Division 93 or listed designations at <http://www.publichealth.va.gov/exposures/agentorange/shiplist/index.asp#find>, check VA's alphabetized ship list at <http://www.publichealth.va.gov/exposures/agentorange/shiplist/list.asp>. To search for your ship, look under the first letter of the formal ship name. For example, if your ship’s name is USS Dennis J. Buckley, look under the letter “D” for Dennis. Ships will be regularly added to the list based on information confirmed in official records of ship operations.

If you think your ship should be on the list and you are not filing a claim, you may conduct your own research and submit documentary evidence to VA. Documentary evidence includes deck logs, ship histories, and cruise book entries. You may obtain ship deck logs from the [National Archives at College Park, Maryland](#). This evidence must show the ship entering the inland waterways of Vietnam, docking in Vietnam, or otherwise sending crew members ashore. A ship that anchored in an open water harbor, such as Da Nang Harbor, is not sufficient evidence for the

presumption of Agent Orange exposure. You must scan your documentary evidence and email it to the Veterans Benefits Administration's Compensation Service at 211_AOSHIPS.VBACO@va.gov. Emails sent to this email address are not secure so you should not include personal data. For questions about your eligibility for disability compensation refer to <http://www.publichealth.va.gov/exposures/agentorange/disability-compensation.asp>. [Source: <http://www.publichealth.va.gov/exposures/agentorange/shiplist/index.asp#find> 10 Jul 2013 ++]

VA Claims Backlog Update 106: America’s veterans can run into as many as 613 forms across 18 agencies as they seek services, according to a new report. The American Action Forum found that paperwork needed for health benefits claims — in part the result of 31.2 million Veterans Affairs claims each year — takes federal employees roughly 43.3 million hours to process. “Navigating 18 agencies and more than 600 forms has produced absurd results and unnecessary delays,” the report reads. The massive backlog at the Veterans Affairs has resulted in calls for change from the White House, Capitol Hill and the public. Other findings in the study:

- A disabled veteran seeking health and educational benefits could encounter up to 49 different forms, more than four hours of paperwork, and an aggregate cost of \$125, assuming \$31 per hour of compliance time.
- One collection, “Income-Net Worth and Employment Statement,” contains 40 questions, takes one hour to complete, and VA receives more than 104,000 responses every year.
- Four different agencies administer 12 million hours of paperwork related to veterans’ employment and training, imposing 24 different forms, at a cost of \$892 million.



“VA, the Government Accounting Office and other agencies have already diagnosed the problem of overlap and duplication, but Veterans Affairs continues to struggle,” American Action wrote. “If Congress cannot fashion a legislative remedy, veterans will have to rely on the same system that has failed them repeatedly in the past.” The American Action Forum describes itself as “center-right,” and says it does not take positions on policy. [Source: Stars & Stripes article 3 Jul 2013 ++]

VA Claims Backlog Update 107: California is moving to help the federal government cut the backlog of veterans’ disability claims with a new law creating a 36-member state strike force to help the Veterans Affairs Department process claims. The state budget allocated \$3 million to the California Department of Veterans Affairs, known as CalVet, to stand up 12-member teams to be detailed to the federal VA regional offices in Los Angeles, Oakland and San Diego to process claims. The Los Angeles office currently has the worst record in the U.S. for processing claims. On average, it is taking 338 days for VA to complete a claim, according to the department’s 8 JUL workload report. The Los Angeles office is averaging 629 days. The Oakland office is also among the nation’s slowest, averaging 592 days. The San Diego office is taking an average of 345 days. CalVet Secretary Peter Gravett said 8 JUN the extra money is the result of an agreement between Gov. Jerry Brown and State Assembly Speaker John Perez, both Democrats. Helping veterans “get the benefits they so richly deserve after their honorable service to our country is the very least we can do for them,” Gravett said.

The state hopes to hire experienced veterans claims representatives for the temporary positions. Funding for the jobs expires on June 30, 2016, CalVet officials said. CalVet has an agreement with VA, similar to one between VA and the Texas Veterans Commission, to provide state employees with office space, computers, phones and other equipment to work inside the federal building but under the supervision of state staff. The effort was praised by attorney Joseph Moore of the Bethesda, Md., based law firm Bergmann & Moore. "VA truly needs the assistance, because the average time for VA to complete a claim is longer than one year, and VA makes mistakes in 30 percent of high-risk claims," Moore said. The supplemental state employees being added in California and Texas "should help thousands of our most vulnerable veterans, such as those with new claims, claims on appeal, or claims for post-traumatic stress disorder, traumatic brain injury, or individual unemployability," Moore said. [Source: AirForceTimes article 9 Jul 2013 ++]

VA Women Veterans Sourcebook: The Department of Veterans Affairs (DVA) is developing a series of Sourcebooks addressing Women Veterans in the Veterans Health Administration. The Sourcebook is one result of ongoing VHA efforts aimed at understanding the effects of military service on women's lives. Volume 1, the first in the series titled Sociodemographic Characteristics and Use of VHA Care has been available for viewing on the internet at http://www.va.gov/vhapublications/ViewPublication.asp?pub_ID=2455 for some time. It describes women Veterans receiving VHA care in Fiscal Year 2009 overall and within key subgroups (by age and by service-connected disability status). DVA has just released Volume 2 titled Sociodemographics and Use of VHA and Non-VA Care (Fee). Volume 2 is the second product of the collaboration between Woman Health Services (WHS) and VA Palo Alto Health Care System.

Following Sourcebook Volume 1, Volume 2 describes sociodemographic characteristics and health care utilization patterns of women Veteran patients in the VHA. Its primary purpose is to present data to inform policy and program planning as VHA implements and evaluates new ways of providing care to women Veterans. It updates Volume 1 with Fiscal Year 2010 (FY10) data on the number of women Veterans, their ages, service-connected disability status, and VHA outpatient utilization. In addition, it builds on the prior report by providing data about women residing in rural versus urban areas and by examining use of health care through VHA's "Non-VA Care (Fee)" system, which is comprised of services provided to Veterans by non-VHA providers but reimbursed through VHA. The 78-page publication is now available in PDF format at http://www.womenshealth.va.gov/WOMENSHEALTH/docs/SourcebookVol2_508c_FINAL.pdf. Some of the sociodemographics identified in Vol. 2 are:

- Healthcare Usage: The number of women VA healthcare nearly doubled over the past decade, from 175,698 in fiscal year 2001 to 316,903 in FY10. Women veterans now comprise 6% of VA patients. They also use outpatient care more than men.
- Age Distribution: A decade ago, the age distribution of women veterans showed two peaks, at ages 44 and 77. In FY10, a third peak appeared, at age 27. In FY10, 42% of women veteran patients were 18-44 years old, 45% were 45-64 years old, and 13% were older than 65.
- Residence: More women veterans resided in urban areas than rural areas in FY10 (urban 64%; rural 36%).

[Source: VFW Washington Weekly 12 Jul 2013 ++]

VA Congressional Report Backlog: The House Veterans Affairs Committee 9 JUL set up an online means of continually carping about the Department of Veterans Affairs -- in this case, the way the department has failed to answer several committee request for information. Placed directly on committee's official congressional

website and called "Trials in Transparency," the page lists some of the 95 unfulfilled panel requests, a few dating back more than a year. "When the Department drags its feet in providing information requested by Congress, it inhibits our ability to ensure America's veterans are receiving the care and benefits they have earned," committee Chairman Jeff Miller (R-FL) says. The ranking Democrat on the panel, Mike Michaud of Maine, joined in, if a tad less harshly. "I hope the VA will work to reverse this trend of unresponsiveness." The site which will be updated weekly can be viewed at <http://veterans.house.gov/transparency>.

Initial entries on the complaint list include unfulfilled requests for mental health hiring practices or conference spending details. The VA quickly defended itself with a statement that it has answered tens of thousands of congressional requests and must balance that work with "the wise use of taxpayer dollars while we continue our work together serving veterans and their families." In the last year and a half, the VA says it responded to 4,470 information requests from Congress, including 2,000 just in the first six months of the current fiscal year. And that doesn't include, the VA says, officials testifying at 234 congressional hearings, conducting more than 1,800 briefings and answering nearly 70,000 requests from individual members of Congress -- all in the past two and half years. [Source: USA Today | Gregg Zoroya | 9 Jul 2013 ++]

Homeless Vets Update 40: A panel of the House Veterans Affairs Subcommittee on Health was scheduled to take testimony 9 JUL on the Safe Housing for Homeless Veterans Act H.R.2065 which mandates that veterans' homeless shelters meet building safety and fire codes. Rep. David McKinley (R-WV) in May sponsored the bill with Rep. Grace Napolitano (D-CA) after seeing "with my own eyes" some of the unsafe conditions of shelters that receive a per diem fee from the Department of Veterans Affairs. "Unfortunately there is no law mandating homeless shelters that receive funding from the VA to meet code," said McKinley, who as a licensed engineer called it an egregious omission to exempt the shelters from local, state and federal safety codes.

Under the VA program, a shelter can get up to \$42 per day per housed veteran, according to the agency's website. The payments are part of the VA's Homeless Providers Grant and Per Diem Program, aimed at helping homeless veterans or those at-risk of homelessness. In addition to the shelter per diem, organizations can also apply for grants to provide case management, education, crisis intervention and counseling, as well as services for specialized populations, including women vets. Mark Walker, deputy director for The American Legion's National Economic Division, said the problem is a national one and not limited to West Virginia. "There are issues when we talk about housing together on veterans who are at risk," he said. The VA program requires that the facilities be affordable and safe, "but there is an issue with the safety part of it." In addition to the VFW, the bill also has the backing of the Disabled American Veterans, Paralyzed Veterans of America, the Homeless Veterans Coalition, Iraq and Afghanistan Veterans of America, the International Code Council and the Fire Marshals' Association, according to McKinley.

Alex Nicholson, legislative director for IAVA, was expected to submit testimony for the record to the House panel. About a quarter of homeless people in America are veterans. "IAVA supports this bill because it aims to increase accountability for organizations entrusted with providing services to America's homeless veterans, ensuring that these individuals are treated with the dignity and respect they deserve," Nicholson says. VA Secretary Eric Shinseki vowed to end veteran homelessness by 2015, and has maintained -- against the skepticism of members of Congress -- that the VA is still on track to do that. In December, the VA reported that the number of homeless vets had dropped 7 percent from January 2011 to January 2012, when there were about 62,600 homeless vets on a single night's count, according to the findings of the Annual Homeless Assessment Report to Congress. [Source: Military.com | Bryant Jordan | 9 Jul 2013 ++]

VA SSVF Program Update 02: Secretary of Veterans Affairs Eric K. Shinseki announced 11 JUL the award of nearly \$300 million in grants that will help approximately 120,000 homeless and at-risk Veterans and their families. The grants have been awarded to 319 community agencies in all 50 states, the District of Columbia, Puerto Rico, and the Virgin Islands. "With these grants, we are strengthening our partnership with community non-profits across the country to provide Veterans and their families with hope, a home, and a future," said Shinseki. "The work of Supportive Services for Veteran Families (SSVF) program grantees has already helped us prevent and end homelessness among tens of thousands of homeless Veterans and their families, but as long as a single Veteran lives on our streets, we have work to do." SSVF program, VA is awarding grants to private non-profit organizations and consumer cooperatives that provide services to very low-income Veteran families living in -- or transitioning to -- permanent housing. The SSVF program supports VA's efforts to prevent at-risk Veterans from becoming homeless and rapidly re-house those who have recently fallen into homelessness.

Thanks to the SSVF grants, those community organizations will provide a range of services that promote housing stability and play a key role in connecting Veterans and their family members to VA services such as mental health care and other benefits. Community-based groups can offer temporary financial assistance on behalf of Veterans for rent payments, utility payments, security deposits and moving costs. This is the third year SSVF grants have helped Veterans and their families find or remain in their homes. Last year, VA provided about \$100 million to assist approximately 50,000 Veterans and family members. In 2009, President Obama and Secretary Shinseki announced the federal government's goal to end Veterans' homelessness in 2015. The grants are intended to help accomplish that goal. According to the 2012 Point-in-Time Estimates of Homelessness, homelessness among Veterans has declined 17.2 percent since 2009. Through the homeless Veterans initiative, VA committed over \$1 billion in fiscal year 2013 to strengthen programs that prevent and end homelessness among Veterans. VA provides a range of services to homeless Veterans, including health care, job training, and education. [Source: VA Press Release 11 Jul 2013 ++]

Vet Housing Update 10: Amid a myriad of first-time home buyer programs offered by the Department of Veterans Affairs, The Federal Savings Bank has been informing its veteran clients that aggressive foreclosure protection legislation is being adopted in some states as well as by the Military. Regulations resulting from legislation signed by Massachusetts Gov. Devel Patrick back in August 2012 have begun to go into effect as lenders reassess their foreclosure proceedings. The hallmark legislation requires lenders to conduct a financial analysis comparing the potential value of a mortgage modification and the projected value of a foreclosure. To ensure optimal consumer protection for homeowners, the law binds lenders to offer a loan modification if its value is greater than the foreclosure calculation. "This is a win-win for lenders and consumers, because the cost of modifying a loan is often less expensive than foreclosing," said David Cotney, commissioner of banks in Massachusetts. "This will assist us in Massachusetts to continue to restore the housing market back to a healthy state."

Foreclosures are at historic lows, down 69 percent when compared to the more than 4,000 completed foreclosures that took place in 2012. Some analysts believe the reasons behind this are two-fold. First, many lenders have been holding off on their foreclosure activity to ensure compliance with the new regulations. Second, the improving economy is preventing more people from getting behind on their mortgage, as reported by The Boston Globe. "This legislation establishes strong consumer protections for borrowers that are unparalleled in other states," said Governor Patrick. "Foremost among these protections is the requirement for creditors to take reasonable steps to avoid foreclosure for certain mortgage loans. Creditors now must determine whether the value of modifying the loan

outweighs the likely value of foreclosure and, if so, the creditor must make the loan modification. This provision ensures that borrowers will be given every reasonable opportunity to remain in their homes."

The Marine Times outlined the Department of Defense's support for the Military Family Home Protection Act, H.R.1842, that would provide a greater degree of foreclosure protection to surviving spouses of disabled veterans as well as currently deployed soldiers. If passed, the legislation would expand on the current mortgage protection provisions carved out by the Servicemembers' Civil Relief Act. Retired or medically discharged veterans would be covered under the new bill, as well as veterans receiving imminent danger or hostile fire pay. Spouses connected to servicemembers who are killed as a result of their involvement in a contingency operation are also eligible for expanded protections. [Source: Chicago, IL (PRWEB) 1 Jul 2013 ++]

Vet Housing Update 11: Preowned cars. Used books. Secondhand clothing. All of these goods can be smart money-saving purchases. So what about used mortgages? The idea might sound ludicrous, but in fact, a buyer can take over, or "assume," a seller's mortgage in some cases. The process isn't easy, but buyers and sellers should know what an assumable mortgage is, when it's desirable and who can benefit. An assumable mortgage allows a buyer to assume the rate, repayment period, current principal balance and other terms of the seller's existing mortgage rather than obtain a brand-new mortgage. In theory, any type of home loan could be assumable. However, only two types of typical loans have this feature: FHA loans, insured by the Federal Housing Administration; and VA loans, guaranteed by the U.S. Department of Veterans Affairs. Conventional loans typically are not assumable.

Assuming an existing mortgage can be simpler, easier and less costly for the buyer than applying for a new mortgage, said Lemar Wooley, spokesman at the U.S. Department of Housing and Urban Development. The biggest potential advantage for the buyer is the terms of the seller's mortgage might be more attractive than the prevailing terms the buyer would be offered if he or she applied for a new mortgage. The interest rate is key, though other factors should be weighed, too. An assumable mortgage can be very attractive if interest rates are on the rise or the current interest rates are significantly higher than the interest rate on the seller's existing mortgage. The catch is the buyer must still apply for the loan and meet all of the lender's requirements as if the loan were newly originated. Without the lender's consent, the assumption cannot happen. That restriction limits the buyer's choice of a lender to the seller's loan servicer.

An appraisal typically isn't required. That might make the deal easier to close and save the buyer the appraisal fee, which could be several hundred dollars. The buyer might choose to obtain an appraisal independently of the lender to mitigate the risk of overpaying for the property. Another consideration should be the seller's equity. A lot of equity means the buyer must come up with a hefty down payment. An FHA or VA loan technically can be assumed without the property being sold. That might make sense in connection with a divorce, estate planning or gift of real estate, for example. For the seller, the primary advantage of an assumable loan is it can make the house more desirable to buyers, especially if the loan has a low rate and the seller has little equity. There's a catch: The seller might still be responsible for the debt after the buyer assumes the loan. If the buyer doesn't make the payments, the seller's credit could be affected negatively. "If the lender doesn't release the original borrower from liability for the mortgage, and the assumptor defaults, then the original borrower suffers damage to his or her credit rating," Wooley said.

Michael Frueh, director of the loan guaranty services at the U.S. Department of Veterans Affairs, said VA loans always have been assumable because military service members tend to relocate often. The catch is a VA loan must be associated with a veteran's entitlement. Consequently, if the buyer isn't a veteran or is a veteran who doesn't have entitlement, the seller's entitlement will remain attached to the loan after the assumption, and the seller won't be able

to use that entitlement to obtain another mortgage. "The original veteran needs to be aware their entitlement will be tied into that loan, unless a new veteran using (his or her own) entitlement buys the home," Frueh said. Leaving an entitlement attached to an assumed loan entails a risk that if the buyer defaults, the seller might not be able to reuse that entitlement in the future without a substantial cost. Entitlement is complicated, so service members are advised to call the VA loan center at 877-827-3702 for assistance. [Source: Houston Chronicle | Marcie Geffner | 5 Jul 2013 ++]

Vet Housing Update 12: Whether it is a first home or a final retirement castle, if you're fortunate enough to have VA loan eligibility then you've likely explored the option of using it. VA loans are approved using slightly different underwriting standards compared to FHA, Fannie Mae or Freddie Mac loan programs. The differences are sometimes minor but different nonetheless. There are however significant differences with VA loans that other loan programs simply can't compete with. It's a benefit not enjoyed by civilians and is indeed an entitlement earned.



VA Home Loan Benefits

- *No Down Payment.* The most obvious benefit is the no-money down option. No down payment whatsoever is required from the veteran as long as the loan does not exceed maximum VA lender guidelines. Most loans are limited by VA lenders at \$417,000, higher in certain areas that are deemed "high cost." Anyone that buys a home knows how difficult it can be to save up enough funds for a down payment and closing costs. Even FHA loans that require a 3.5 percent down payment can still be a challenge, especially for first time home buyers who save and save to buy their first home. Zero down is a huge plus.
- **Lower Closing Costs.** VA Loans also restrict the types of closing costs that the veteran is allowed to pay for. This restriction is found on no other loan type and is yet another example of how veterans can save money using a VA loan to finance a home. For example, a lender might charge a borrower that is using an FHA loan or Fannie or Freddie mortgage \$1,000 or more in lender fees. Lenders typically charge underwriting, processing and document fees on all of their loans, but VA borrowers may not pay for those fees and either the lender or the seller can be forced to pay them on the veterans' behalf.
- *No Mortgage Insurance Requirement.* When compared to loan programs with even a minimal amount down, say 3.5 to 5.00 percent, monthly mortgage insurance premiums are a requirement, adding to the cost of the loan as well as reducing the qualifying loan amount. Depending upon the program, the amount down and other factors, monthly mortgage insurance premiums can add another few hundred dollars to a monthly mortgage payment.

VA Loan? Maybe Not. No money down, low closing costs and no monthly mortgage insurance premium are the most attractive features of a VA loan. But sometimes you don't want that. Yet there are times that VA loans are not your best option. There are a couple of specific instances where a VA loan isn't your best bet.

- *Funding Fee.* First, if you're refinancing your mortgage and you want cash out during the process, you're typically limited to 90 percent of the value of the property. If you've acquired enough equity in your home in order tap into your equity and pull out additional cash, the amount received will be less when the

Funding Fee is added to your final loan amount. The funding fee also plays a role in any refinance transaction. The funding fee is a charge used to finance the VA's loan guaranty program and can range in amount from 2.15 to as high as 3.30 percent of the loan amount. If you're pulling cash out, on a \$300,000 loan amount, your cash could be reduced by \$9,900.

- *Entitlement Restoral.* If you have equity in your property, regardless of any cash out, you may want to refinance into a conventional mortgage, restoring your VA entitlement. Conventional mortgages don't have a funding fee and with sufficient equity, you can refinance your mortgage at a cheaper cost and still get cash out at your discretion.

VA loans are perfect for those who qualify wanting a loan with no down payment and fewer closing costs. Yet if you do have a down payment of 20 percent, you should consider another choice, avoiding the funding fee charged on all VA loans. [Source: Military.com article Jul 2013 ++]

VA Conference Scandal Update 04: Stonewalling by the Department of Veterans Affairs over its lavish spending on a pair of training conferences in Orlando, Fla., triggered a subpoena 9 JUL from the House Committee on Oversight and Government Reform. VA spent at least \$6.1 million on the conferences in the summer of 2011, including as much as \$762,000 that was squandered on such things as a \$50,000 video parody of the movie "Patton" and \$72,000 for snacks. Committee Chairman Darrell Issa (R-CA) said he was personally assured by VA Secretary Eric Shinseki that the agency would cooperate with the congressional investigation into the conferences. Yet, agency officials have failed to deliver documents the committee has been seeking since AUG 2012.

Rep. Issa said in a statement late Tuesday, "It is unacceptable that Veterans Affairs still has not cooperated with the Committee's requests nearly a year after they were originally sent... After the personal assurances I received from Secretary Shinseki and the accommodations made by congressional investigators, there can be no excuse for the continued delay ... I am forced to use the compulsory process and am determined to find out just why and how taxpayer dollars were spent in such an indulgent and careless manner". The subpoena seeks all communications related to the conferences from 13 department officials, including Shinseki. Aside from failing to deliver the documents, VA officials have rarely returned phone calls from congressional investigators, according to a committee news release. Committee staff called and emailed the department 45 times, and most of those communications went unanswered. Yet despite repeated promises from VA that the documents would be delivered, and multiple deadline extensions from the committee, VA has failed to fully respond to requests for information.

The VA inspector general issued a report in October faulting the agency for excessive spending on the conferences. Some VA officials who helped plan the conferences accepted improper gratuities including free rooms and helicopter rides. The IG found accounting and spending controls were so lax that it was unable to determine the exact cost of the events. John Sepulveda, then the department's assistant secretary for human resources and administration, resigned the day before the IG report was made public. Issa's committee has been investigating improper conference spending for more than a year. In April 2012, the committee sent letters to 23 agencies, including VA, seeking detailed records of conference costs. In a 12 AUG letter to Shinseki, Issa specifically requested emails and other documents related to the Orlando conferences, as well as the names and titles of everyone who participated in planning the events. A VA spokeswoman did not respond to requests for comment. [Source: Washington Examiner | Mark Flatten | 9 Jul 2012 ++]

VA Fraud, Waste & Abuse Update 76:

- **Trenton NJ** — A Jersey City construction contractor pleaded guilty 28 JUN to bribing a Department of Veterans Affairs official for favorable contracts. **Hitesh Desai**, 42, worked on various construction projects for the Department of Veterans Affairs, according to court documents. When two Desai-affiliated businesses applied to be placed on a list of firms that would be available for top-level construction projects, Desai promised a \$5,000 cash bribe between last October 2012 and February to a VA official who was on the committee that compiled the list. In a hearing before Judge Mary Cooper in state District Court in Trenton, Desai admitted to making two payments of \$1,000 each to the official on Oct. 18 and Dec. 6. He faces a maximum penalty of 15 years in prison or a \$250,000 fine. [Source: The Jersey Journal | Alexander W. Silady | 29 Jun 2013 ++]
- **Minneapolis MN** — In federal court, a 49-year-old Scandia man was indicted 19 JUN for stealing more than \$92,000 in survivor benefits from the United States Department of Veterans Affairs (“VA”). **Dean Boraas** was specifically charged with one count of theft of government funds. The indictment alleges that from September 1, 2005, to May 30, 2010, Boraas stole and converted for his personal use \$92,152 in survivor benefits to which he knew he was not entitled. The benefits were assigned to his mother, who passed away. However, the VA was not made known of that fact. As a result, the funds continued to be paid into a joint bank account held in the names of Boraas and his mother. If convicted, Boraas faces a potential maximum penalty of ten years in federal prison. Any sentence would be determined by a federal district court judge. An indictment is a determination by a grand jury that there is probable cause to believe that offenses have been committed by a defendant. A defendant, of course, is presumed innocent until he or she pleads guilty or is proven guilty at trial. [Source: USDOJ Press Release 19Jun 2013 ++]
- **Portland OR** — U.S. District Judge Michael W. Mosman sentenced **John Witty**, 67, on 31 JAN to pay a \$206,844 fine and serve five years probation, for lying to the Department of Veteran Affairs (VA) about being a service-disabled veteran. Witty will also be required to perform 100 hours of community service at a veterans' organization. "The defendant's crime victimized the service-disabled veteran small business owners who deserved to be awarded these government contracts," said U.S. Attorney S. Amanda Marshall. "We will continue to investigate and aggressively prosecute federal procurement fraud." Witty is the former owner and operator of Gray Bear Construction Company ("Gray Bear"). In November 2012, Witty pleaded guilty to one count of false statements. He admitted he falsely represented to the VA that Gray Bear was a Service Disabled Veteran Owned Small Business (SDVOSB), even though Witty had never been certified as a service-disabled veteran. Witty admitted that as a result of his false representations, the VA awarded Gray Bear approximately \$5,849,372 in SDVOSB set-aside contracts from August 2009 through May 2011, and that Gray Bear was not eligible to receive those contracts. Inspector General George Opfer, Department of Veterans Affairs, stated that, "Mr. Witty is the 15th individual prosecuted during the past year for defrauding a VA program intended to provide preference to service-disabled entrepreneurs whose sacrifices on behalf of our Nation have earned them the right to compete for Federal set-aside contracts. [Source: USDOJ Press Release 31 Jan 2013 ++]
- **Glenwood IA** — Two businessmen are disputing an indictment that accuses them of fraudulently bidding for and winning \$23 million worth of federal construction contracts in Nebraska and Iowa that were intended for disabled veterans' businesses. **Ram Hingorani** and **Ronald Waugh** pleaded not guilty in federal court in Des Moines this week to 32 counts including fraud and money laundering. Omaha-based Midwest Contracting, Inc., a company operated by both men but majority owned by Waugh, is also named in the indictment. According to the indictment, Midwest Contracting bid for and won contracts from the DVA and the DoD under a program designed to help small businesses that are at least 51% owned and controlled by service-disabled veterans. Federal law encourages agencies to give at least 3% of their contracting work to such firms. Waugh is such a veteran, having been designated as service disabled for

hearing loss in 2007 and tinnitus in 2008. Hingorani, of suburban Omaha, is not a veteran, and the indictment suggests that he was actually in control of Midwest Contracting. The indictment alleges that the two men formed the company in 2007 specifically to seek such contracts and that they fraudulently relied on the wounded veterans' preference to receive 45 contracts for work for the VA in Des Moines and Omaha and at Offutt Air Force Base in Nebraska starting in 2007. Six of the contracts were worth more than \$1 million. Hingorani later transferred large sums of money from Midwest Contracting's bank account to other assets he controlled, including \$1 million to set up an investment account, the indictment alleges. He also used the proceeds to buy 40 acres of land in Sarpy County, Nebraska, and made a \$510,000 payment to Waugh in 2011, it says. The indictment notes that pass-through companies set up to win contracts are considered illegal under the program, and that any joint ventures must be controlled by the disabled veterans' company. Both men have been released from custody pending trial, which has tentatively been scheduled for 3 SEP. The U.S. Attorney's Office in Des Moines is seeking a money judgment of \$23.4 million. It is also seeking to seize certificates of deposit and bank accounts linked to the men and their companies as well as the 40 acres of land. [Source: Associated Press | Ryan J. Foley | 4 Jul 2013 ++]

DoD Fraud, Waste, & Abuse Update 05: A former Fort Campbell inspector whose job was to investigate misconduct has been accused of stealing the identities of Army personnel, including a soldier killed in combat, in a scheme to obtain thousands of dollars in bank loans. The indictment handed down 10 JUL alleges **James Robert Jones**, 42, of Woodlawn, Tenn., used his position as an assistant inspector general at the Army post on the Kentucky-Tennessee line to obtain personal information on active-duty Army officers, some of whom were deployed to Afghanistan. Jones, whose rank is sergeant first class, is accused of using the information - including Social Security numbers and dates of birth - to apply for loans in the officers' names, the federal indictment said. He successfully obtained fraudulent loans from two financial institutions, it said. Among those targeted was an enlisted soldier who had been killed in combat in Afghanistan, the indictment said.

In an email to The Associated Press on 11 JUL, Jones said he is not guilty of the charges. "What I find the most disturbing and shocking about these charges is the allegations that I would use information from deceased soldiers to pull off this so-called scheme," Jones wrote. "I am embarrassed and saddened for the government that they would stoop to a level of using a fallen soldier's sacrifice in order to provide a dramatic element to their case." Jones said he has been in the Army for nearly 20 years and was in the inspector general's office at Fort Campbell for close to two years. Jones said he served in Afghanistan in 2010 and was wounded three times. A voicemail greeting on Jones' cellphone included portions of the song "God Bless the U.S.A." The indictment did not identify the soldiers allegedly targeted in the scheme, and it mentioned two credit unions allegedly targeted.

The alleged scheme took place from February to May of this year, it said. Jones is accused of creating fake email accounts in the officers' names as part of his loan applications and called the credit unions pretending to be the officers when following up on the applications, the indictment said. The indictment said Jones applied for a \$12,000 loan from Fort Campbell Federal Credit Union. Jones withdrew cash from loans he fraudulently obtained, the indictment said, without specifying the amount. He also purchased a cashier's check from the Navy Federal Credit Union, using funds from a loan he had obtained, it said. Jones failed to make payments on the loans he fraudulently secured, it said. When confronted by investigators, Jones tried to conceal his role by falsely accusing a deceased Army officer of planning the scheme, according to the indictment. "This defendant abused a position of trust and used his position to specifically target those who serve our country, including certain officers who were deployed overseas, when he stole their identities," Acting U.S. Attorney David Rivera said in announcing the indictment.

Jones was indicted on charges of aggravated identity theft, bank fraud and making a false statement to a financial institution. He's also charged with obstructing justice and making false statements to investigators. Those charges stem from allegations that Jones asked a colleague to delete information on his work computer in an alleged effort to impede the investigation, the indictment said. Fort Campbell spokesman Bob Jenkins said the post was reviewing the indictment and would have no additional comment. The case was investigated by the U.S. Secret Service and the U.S. Army Criminal Investigations Command. If convicted, Jones faces up to 30 years in prison for the counts of bank fraud and making a false statement to a bank, along with an additional two years for each count of aggravated identity theft. Jones also faces up to 20 years if convicted of attempting to destroy records and five years for allegedly making false statements to investigators. [Source: AP | Lucas L. Johnson II & Bruce Schreiner | 10 Jul 2013 ++]

VGLI Update 03: Beneficiaries who are covered by Veterans' Group Life Insurance (VGLI) now can receive notification by email when their premiums are due. Using VGLI online accounts, beneficiaries also can elect to submit premium payments electronically from their banks. To create an online account, users can visit <http://www.benefits.va.gov/insurance/> on the Web, click the VGLI button, and look for the "Register Now" button. Veterans can enroll in VGLI for up to one year and 120 days after their date of separation from service. The website also provides additional info on VGLI. Premium rates were reduced 1 JUL 2008. The current rates are listed at http://www.benefits.va.gov/INSURANCE/vgli_rates_new.asp [Source: Armed Forces News Jul 2013 ++]

PTSD Update 144: A new study shows that continuous positive airway pressure (CPAP) may help veterans suffering from post-traumatic stress disorder (PTSD) and obstructive sleep apnea (OSA) see a reduction in nightmares and sleep disturbances. According to study findings, this means that the number of nightmares seen week fell significantly with CPAP use, and even reduced nightmare frequency after starting the treatments. "Patients with PTSD get more motivated to use CPAP once they get restful sleep without frequent nightmares, and their compliance improves" said principal investigator Sadeka Tamanna, MD, MPH, via a press release, the medical director of the Sleep Disorders Laboratory at G.V. (Sonny) VA Medical Center in Jackson, Miss. The study examined a retrospective review of medical records to identify OSA patients who also carried a PTSD diagnosis and who were treated in a VA medical center sleep clinic between May 2011 and May 2012. The number of nightmares per week before treatment and up to six months following CPAP treatments were extracted and treatment compliance was determined from CPAP memory cards.

"One out of six veterans suffers from PTSD, which affects their personal, social and productive life," said Tamanna, via the release. "Nightmares are one of the major symptoms that affect their daily life, and prevalence of OSA is also high among PTSD patients and can trigger their nightmares." According to the American Academy of Sleep Medicine, obstructive sleep apnea is a common sleep illness affecting up to seven percent of men and five percent of women. It involves repetitive episodes of complete or partial upper airway obstruction occurring during sleep despite an ongoing effort to breathe. The most effective treatment option for OSA is CPAP, which helps keep the airway open by providing a stream of air through a mask that is worn during sleep. The National Center for PTSD of the U.S. Department of Veterans Affairs states that PTSD symptoms such as nightmares or flashbacks usually begin soon after a traumatic event, but may not appear in full force for months or years later. Symptoms that last longer than four weeks can cause great distress or interfere with daily life and may be a sign of PTSD if it is still undiagnosed. If you think you have PTSD or know someone that does, call 1-800-273-8255 at the Veterans Crisis Line. More findings for the study can be found online in the journal SLEEP at <http://www.journalsleep.org>. [Source: Science World Report | Kathleen Lees | 8 Jul 2013 ++]

National Anthem Etiquette: The Star-Spangled Banner has been recognized as the U.S. national anthem since 1931. U.S. Code § 301 addresses the proper etiquette for U.S. citizens to follow when the anthem plays. Although U.S. Code § 301 provides a guide for national anthem etiquette, it is not considered a law under which a person may be prosecuted if he chooses not to follow the protocol. The First Amendment of the U.S. Constitution protects the rights of those who do not follow this protocol for personal reasons. For example, it is against religious practice for Jehovah's Witnesses to stand during the playing of any country's national anthem. Those present when the National Anthem is played should:



- When the anthem plays, a U.S. citizen should rise from his seat, stand at attention, face the flag and place his right hand over his heart. This etiquette also applies to children who are old enough to stand on their own. The Emily Post Institute notes that if a citizen is walking to her seat when the anthem begins to play, she should stop walking, stand at attention and place her hand over her heart until the anthem concludes. People should not mill around while the anthem plays.
- A male should remove his hat (discounting religious headwear such as a yarmulke) with his right hand and hold it over his left shoulder. Thus, the hand holding the hat is placed over the heart.
- According to the Emily Post Institute, a citizen should not eat, drink, smoke or chew gum during the national anthem. If possible, she should set down her food containers so that there are no items in her hands.
- Individuals in military uniform must face the flag (or the music, if the flag is not in view), and upon the first note of the anthem, perform the military salute. This position should be held throughout the entire anthem.
- Members of the Armed Forces and veterans who are present but not in uniform may render the military salute in the manner provided for individuals in uniform.
- All other persons present should face the flag and stand at attention with their right hand over the heart, and men not in uniform, if applicable, should remove their headdress with their right hand and hold it at the left shoulder, the hand being over the heart. This applies to those not in the military and non-veterans. The phrase "men not in uniform" refers to civil service uniforms like police, fire fighters, and letter carriers - non-veteran civil servants who might normally render a salute while in uniform.

- It is common for other countries' national anthems to be played in the United States, especially during sporting events when participants represent different countries (e.g., the Olympics). During the playing of another country's anthem, the National Flag Foundation states that U.S. citizens should face the guest country's flag and stand at attention. Civilian males should remove their hats.

[Source: http://www.ehow.com/facts_5919351_proper-etiquette-national-anthem_.html & <http://usmilitary.about.com> Jun 2013 ++]



Tricare Emergency Preps: The 2013 hurricane season began 1 JUN, and the National Oceanic and Atmospheric Administration predicts a very active season. Hurricanes and other disasters present a serious danger to anyone living in their path, but families with members who have special health needs face unique challenges when disaster strikes. These families need to make additional preparations in case the worst happens. It's important to remember that families may have to rely on their own resources following a disaster. A common misconception is that government assistance is available immediately. It can take several days or even weeks for federal aid to arrive, depending on the size of the disaster and the number of people affected. During emergencies, TRICARE sometimes waives referral and authorization requirements and allows beneficiaries to obtain extra doses of their prescription medication. Sign up for state-specific TRICARE disaster alerts at <http://www.tricare.mil/disaster>.

The first step is to have a disaster plan. The plan should have information on meeting places, important personal information for each family member and locations for where family members are likely to be if a disaster strikes. The Federal Emergency Management Agency (FEMA) has a template families can use to build their plan at <http://www.ready.gov/make-a-plan>. All families should also have a disaster kit including water, food, extra batteries and a first aid kit. Visit <http://www.ready.gov/basic-disaster-supplies-kit> for more details on how to build a disaster kit. Families with special health needs may have to consider what to do with medications that have to be refrigerated, and what to do if a family member requires a climate controlled environment if the power goes out. If you live near a military base and are part of the Exceptional Family Member Program (EFMP), contact the local EFMP office and ask if the base has a plan to support family members with special medical needs during a disaster.

If the disaster plans involves going to an emergency evacuation shelter, make sure to bring everything needed to support a family member with special needs. Don't assume the shelter will have medications, incontinence supplies, medical equipment or other items. Expect to sleep on a cot or on the floor and bring any necessary positioning pillows or other specialty bedding. Families with a service animal should bring its tags, license, medication, food, water, bags for waste and other items it may need. As with many other aspects of living with a family member who has special medical needs, preparing for a disaster requires additional thought and preparation. Each family's needs are unique, but some tips apply to most – pack light, bring an extra pair of reading glasses or hearing aid batteries and bring all relevant medical information, including a list of allergies and military IDs or insurance cards. Share emergency plans in advance to help family members with a communication disability and prepare emergency plan reminders in a form they can comprehend during a tense situation.

FEMA maintains a website at <http://www.ready.gov> with a wealth of information about preparing for disasters. A list of resources for families with special health needs can be found at http://www.disability.gov/emergency_preparedness. Always be prepared for a disaster, and if the worst happens,

think safety first. Preparing in advance can relieve a great deal of stress and make a big difference when facing an emergency. [Source: TRICARE News 2 Jul 2013 ++]

Tricare Pharmacy Program: Recently, over 44,000 TRICARE beneficiaries received a notification letter from Express Scripts, informing them that based upon their medication history they are currently, or have recently, used a medication which contains a bulk chemical or bulk powder. These types of ingredients are most commonly used in what is termed “compound medications” and they will no longer be covered as of the 24th of July. Pharmacy compounding is a practice in which a licensed pharmacist combines, mixes, or alters ingredients of a drug in response to a prescription to create a medication tailored to an individual’s particular needs. These are usually not readily available nor approved by the Food and Drug Administration (FDA). This is where the rub is. For the safety of beneficiaries, when a compound prescription has an ingredient that isn’t FDA approved, TRICARE by law cannot cover the prescription. This has always been the case, and due to the implementation of new screening software, prescriptions containing these types of ingredients can now be readily identified. Who typically needs compounded medications?

- Babies and children, especially preemies, who need medications in extremely small doses, and often need them to treat certain gastro-esophageal diseases.
- Children, who might need something that is more palatable (fruity flavors can be added).
- People with allergies to commercial drugs, which often contain lactose.
- Many elderly and others who need medication in a different form - for example, a liquid because they have trouble swallowing.



TRICARE Pharmacy provides coverage for a wide range of FDA approved medications. Many of the bulk chemicals and powders are not FDA approved and thus not covered under the benefit. If you are still using a FDA non-approved medication it is recommended that you talk with your provider to see if there is an appropriate alternative which is covered. [Source: MOAA Leg Up 5 Jul 2013 ++]

Theft of the Dead Scam Update 01: Identity thieves are sinking to new lows — specifically, six feet under. Each year they use the identities of nearly 2.5 million deceased Americans to fraudulently open credit card accounts, apply for loans and get cellphone or other services, according to fraud prevention firm ID Analytics. Nearly 800,000 of those deceased are deliberately targeted — roughly 2,200 a day. The identities of the others are used by chance: Crooks make up a Social Security number that happens to match that of someone who has died. It's called "ghosting," and because it can take six months for financial institutions, credit-reporting bureaus and the Social Security Administration to receive, share or register death records, the crooks have ample time to rack up

charges. Plus, of course, the dead don't monitor their credit — and often, neither do their grieving survivors. Sometimes, crooks glean personal information from hospitals or funeral homes. More often, the crime begins with thieves trolling through obituaries. With a name, address and birth date in hand, they can illicitly purchase the person's Social Security number on the Internet for as little as \$10. Criminals file tax returns under the identities of the dead, collecting refunds (they totaled \$5.2 billion in 2011) from the IRS. The only good news here is that surviving family members are ultimately not responsible for such charges (or for legitimate debts of the dead if their names are not on the accounts). But ghosting can still cause plenty of angst. So protect yourself by taking these steps after a loved one's death:

- **Obit.** In obituaries, list the age but don't include birth date, mother's maiden name or other personal identifiers that could be useful to ID thieves. Omitting the person's address also reduces the likelihood of a home burglary during the funeral (sadly, this does happen).
- **Death Certificate.** Using certified mail with "return receipt," send copies of the death certificate to each credit-reporting bureau — Equifax, Experian and TransUnion — asking them to place a "deceased alert" on the credit report. Mail certificates to banks, insurers, brokerages and credit card and mortgage companies where the deceased held accounts. If you're closing an individual account, make sure the institution lists "Closed: Account Holder Is Deceased" as the reason. For joint accounts, remove the deceased's name.
- **SSA/VA/DFAS.** Report the death to Social Security by calling 800-772-1213, if a veteran VA by calling (800) 827-1000, and if a military retiree or SBP annuitant DFAS by calling (800) 435-3396.
- **DMV.** Contact the department of motor vehicles to cancel the deceased's driver's license, to prevent duplicates from being issued to fraudsters.
- **Follow-up.** A few weeks later, check the credit report of the person at annualcreditreport.com to see if there's been any suspicious activity. Several months later, go to the same site to get another free report from a different credit-reporting bureau.

For more information on actions to take and details on who to contact, visit the Identity Theft Resource Center at http://www.idtheftcenter.org/artman2/publish/c_guide/Fact_Sheet_117_IDENTITY_THEFT_AND_THE_DECEASED_-_PREVENTION_AND_VICTIM_TIPS.shtml. [Source: AARP Bulletin | Sid Kirchheimer | Mar 2013 ++]

Satisfaction Surveys Scam: Watch out for this latest attempt to trick you into parting with your personal and/or banking information: fake customer satisfaction surveys. Scammers are posing as businesses interested in getting feedback from their clients. But they are really after information that can be used for identity theft. Here is how the scam works:

- You receive an email or a text message inviting you to complete a customer satisfaction survey.

Scam survey posing of Bank of America. Image from Malwareteks.com

- The message says all you have to do is answer a few quick questions about the business' service, and you will receive a gift card.
- The survey starts out normal enough. The first few questions ask about which products you use or instructs you to evaluate the customer service. For example, this scam form posing as Bank of America asks consumers: "Have you ever been unsatisfied by our services and considered changing banks."
- After you complete the standard survey questions, the form takes a twist. It asks for personal information like credit card, bank account or social security numbers. Don't let the official look of the form or initial questions fool you into sharing this information.

How to Spot a Phishing Scam:

1. **Don't believe what you see.** It's easy to steal the colors, logos and header (as in the example above) of any other established organization. Scammers can also make links look like they lead to legitimate websites and emails appear to come from a different sender.
2. Legitimate businesses do not ask for information like credit card number or banking info on customer surveys. **If they do ask for personal information, like an address or email, be sure there's a link to their privacy policy.**
3. **Google the organization or the survey information.** If the survey is a scam, this is likely to reveal an alert or bring you to the organization's real website, where they may have posted further information.
4. **Be wary of unexpected emails that contain links or attachments.** Do not click on the links or open the files.
5. **Check a link's true destination** by hovering over it and looking in the lower right hand corner of your browser.

To find out more about scams, check out BBB Scam Stopper at <http://www.bbb.org/scam-stopper>. [Source: Better Business Bureau Scam alert 28 Jun 2013 ++]

Medal of Honor Citations:



**The President of the United States
in the name of The Congress
takes pleasure in presenting the
Medal of Honor
to**

CRAWFORD, WILLIAM J.

Rank and organization: Private, U.S. Army, 36th Infantry Division. *Place and date:* Near Altavilla, Italy, 13 September 1943. *Entered service at:* Pueblo, Colo. *Birth:* Pueblo, Colo. G.O. No.: 57, 20 July 1944.

Citation:

For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty in action with the enemy near Altavilla, Italy, 13 September 1943. When Company I attacked an enemy-held position on Hill 424, the 3d Platoon, in which Pvt. Crawford was a squad scout, attacked as base platoon for the

company. After reaching the crest of the hill, the platoon was pinned down by intense enemy machinegun and small-arms fire. Locating 1 of these guns, which was dug in on a terrace on his immediate front, Pvt. Crawford, without orders and on his own initiative, moved over the hill under enemy fire to a point within a few yards of the gun emplacement and single-handedly destroyed the machinegun and killed 3 of the crew with a hand grenade, thus enabling his platoon to continue its advance. When the platoon, after reaching the crest, was once more delayed by enemy fire, Pvt. Crawford again, in the face of intense fire, advanced directly to the front midway between 2 hostile machinegun nests located on a higher terrace and emplaced in a small ravine. Moving first to the left, with a hand grenade he destroyed 1 gun emplacement and killed the crew; he then worked his way, under continuous fire, to the other and with 1 grenade and the use of his rifle, killed 1 enemy and forced the remainder to flee. Seizing the enemy machinegun, he fired on the withdrawing Germans and facilitated his company's advance

To read more about this Medal of Honor Recipient's military history and his accomplishments after retirement refer to the attachment to this Bulletin titled, "**MOH Recipient Crawford, William J.**" [Source: http://www.homeofheroes.com/moh/citations_living/ii_a_crawford.html May 2013 ++]

Mobilized Reserve 2 JUL 2013: The Department of Defense announced the current number of reservists on active duty as of 2 JUL 2013. The net collective result is 788 fewer reservists mobilized than last reported in the 15 JUN 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 37,934; Navy Reserve 4,663; Air National Guard and Air Force Reserve 7,931; Marine Corps Reserve 2,292; and the Coast Guard Reserve 555. This brings the total National Guard and Reserve personnel who have been activated to 54,163 including both units and individual augmentees. Since 911 there have been 877,879 reservists activated for duty. A cumulative roster of all National Guard and Reserve personnel who are currently activated may be found online at <http://www.defense.gov/news/MobilizationWeeklyReport070213.pdf> [Source: DoD News Release No. 488-13 dtd 03 JUL 2013 ++]

Vet Hiring Fairs: 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. 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

- July 16, 2013 – [Jackson, MS](#)
- July 16, 2013 – [Detroit, MI](#)
- July 18, 2013 – [Springfield, OR](#)
- July 18, 2013 – [Springfield, VA](#)
- July 24, 2013 – [Pasadena, TX](#)

July 25, 2013 – Enterprise, AL
July 30, 2013 – Davenport, IA
July 30, 2013 – Montgomery, AL
July 30, 2013 – Reno, NV
July 31, 2013 – Butler County, PA
August 1, 2013 – Minneapolis, MN
August 2, 2013 – Silver Spring, MD
August 6, 2013 – Norfolk, VA
August 6, 2013 – St. Louis, MO
August 7, 2013 – Jacksonville, FL
August 8, 2013 – Charleston, SC
August 8, 2013 – Garden City, KS
August 8, 2013 – Nashua, NH
August 14, 2013 – Farmingdale, NY

[Source: U.S. Chamber of Commerce Assn 14 Jul 2013 ++]

Vet Jobs Update 114: Costco and Walmart (and Walmart-owned Sam’s Club) are longstanding, big-box discount stores with very different philosophies. Bloomberg Businessweek calls Costco “the cheapest, happiest company in the world,” and lays out some effects of those philosophical differences: On 29 MAY of this year, Wal-Mart Stores employees in Miami, Boston, and the San Francisco Bay Area began a weeklong strike. (A Walmart spokesman told MSNBC the strike was a publicity stunt.) In its 30-year history, Costco has never had significant labor troubles. Costco strongly believes in investing in its employees. The average pay at Costco is \$20.89 an hour, compared with \$12.67 an hour at Walmart, Businessweek says. At Costco, 88 percent of employees have company-sponsored health insurance, Businessweek adds. Walmart says “more than half” of its do. Then there’s how much their CEOs make. Last year, Costco’s CEO got a \$650,000 salary, a \$200,000 bonus, and \$4 million in stock options. In contrast, Walmart’s CEO got a \$1.3 million salary, a \$4.4 million bonus, and \$13.6 million in stock options.



Since 2009, Costco’s stock price has doubled and its sales have grown 39 percent. While some chains are being undercut by Amazon, Costco isn’t. During the recession, while retail rivals were cutting jobs, the company gave its employees a \$1.50 raise that cost nearly \$20 million, Businessweek says. Meanwhile, Walmart is struggling to keep its shelves stocked and is implementing some weird green dot strategy, which current and former employees say isn’t working. Costco membership costs \$10 more a year than a membership at Sam’s Club, but 80 percent of its gross profit comes from those fees because almost all its products are marked up less than 15 percent, Businessweek says. What can you take away from this? Costco has clearly shown that a store can offer both low prices to customers and decent pay for the workers. If interested in working at Costco submit your resume at

http://www.findtherightjob.com/?campaign_id=13062487&gclid=CLfQv7iR4rcCFUVyQgodTlsAwQ. This will also tell you how many job openings are in the zip code area you provide. [Source: MoneyTalksNews | Brandon Ballenger | 10 Jun 2013 ++]

Vet Jobs Update 115: The Senate voted 20 JUN for a program that would offer bonuses and incentives to National Guard and reserve members and to veterans who take border security jobs with the Department of Homeland Security. Passed by voice vote as an amendment to a comprehensive immigration bill, the hiring program includes signing and retention bonuses and student loan repayment as incentives for serving in immigration, customs and border protection jobs. Sen. Mark Pryor (D-AR), a cosponsor of the plan, said he sees this as a way to reduce the veterans' unemployment rate while also getting highly skilled employees. It is unclear whether this proposal will ever become law; the immigration bill is controversial. The Senate does not yet have a plan for passing it, it has drawn hundreds of amendments, and there is no indication the House will take up the measure.

Pryor said current and former military members have skills that could help in border security, especially those familiar with security equipment and technology. "They have experience responding to leads provided by electronic sensor systems and aircraft sightings, as well as interpreting and following tracks and other physical evidence," he said. "They are trained in target assessment and have experience in disseminating the intelligence needed to make informed operational strategies." Another plus, he said, is reservists and veterans have "the physical skills, operational experience and decision-making abilities" needed by the Immigrations and Customs Enforcement, known as ICE, and the Customs and Border Protection arms of the Homeland Security Department. Sen. Mike Johanns (R-NE), who cosponsored the legislation with Pryor, called it "a win-win amendment that encourages our current and former military service members to pursue jobs in border security, adding to the ranks of highly trained professionals dedicated to protecting our nation's border." [Source: MilitaryTimes e-Report | Rick Maze | 20 Jun 2013 ++]

Vet Jobs Update 116: 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, was pleased to see the recent Bureau of Labor Statistics (BLS) report for the month of June. The report showed a steady decrease in the overall unemployment numbers for veterans. The June BLS report showed that overall unemployment for veterans decreased from 6.6 percent in May, to 6.3 percent in June. That number remains much lower than the national average of 7.6 percent. The unemployment rate has dropped more than a percentage point since June 2012, signaling a vastly improved job market. Unemployment rates for Gulf War II-Era veterans also dropped slightly, to 7.2 percent from the May number of 7.3. However, the percentage of jobless Gulf War II-Era veterans has shown a drastic decline in unemployment since June of 2012, which was an astounding 9.5 percent.

Many factors can be attributed to the decline in unemployment. An improving overall job market is certainly one major factor, as the national jobless rate in June of 2012 hovered over 8 percent. Other contributing factors are VA initiatives to help veterans transition to civilian life, such as the Veterans Retraining and Assistance Program (VRAP) and the Post-9/11 GI Bill. In addition to VA programs, the White House and U.S. Chamber of Commerce have teamed up to put on the Hiring Our Heroes program, with hiring fairs all throughout the country. Similarly, countless nonprofit groups and large companies have also made strides to take part in the effort, offering training programs and job placement for veterans. "We are very pleased with the progress we have made in helping veterans get jobs," said DVNF President, Precilla Wilkewitz. "Transition to civilian life is difficult enough, especially after

serving in combat. It is our hope that this decline in unemployment continues so that our veterans don't have to face the devastation of homelessness after their military service has concluded." DVNF plans to launch its next veterans employment webinar in August, and encourages any veteran who is looking for work to participate in these free online sessions. For more on DVNF, go to <http://www.dvnf.org>. [Source: DVNF Press Release | Doug Walker | 11 Jul 2013 ++]

Vet Job Telephone Interviews: Many employers use the telephone interview as a screening tool.

Not only does a telephone interview save time and money, it can also add personality to a résumé. A telephone interview can be tricky however and is worthy of special attention. A successful telephone interview is one in which the interviewer not only hears your words but also processes them to your best advantage. Follow these ten steps to enhance your chances of success.

1. **Schedule and confirm.** Expect an advance call to arrange a mutually convenient day and time, factoring in any time zone differences. Ask for the amount of time to be allotted, determine who is to initiate the call, and verify the phone number to be used.
2. **Homework.** Research the company. Learn something about the interviewer, if possible. Be knowledgeable about the position. Be prepared to emphasize your positive attributes that are most relevant to the job. Compose a set of questions. Select them with two things in mind: you want to gather information about the opportunity and you want to demonstrate your interest in the job. Avoid questions that are selfish in nature (salary, benefits or relocation costs, for example). Save those for later in the process.
3. **Environment.** Decide in advance where you want to be when the phone call takes place. Pick a quiet, comfortable spot where you are unlikely to be interrupted. A desk or table is important because you will be taking notes.
4. **Materials.** If you are using a cell phone, make sure it is fully charged. Keep your charger handy and sit near an electrical outlet. Confirm in advance that you have a strong, reliable signal. Temporarily deactivate call-waiting if possible. If not, then plan to ignore it. Make sure you have access to a glass of water, your résumé, your list of questions, background on the company, and writing materials.
5. **Be on time.** Being late for any interview is often the kiss of death. Be ready to make or receive the call at the scheduled time. End any other incoming calls as quickly as possible. Keep the line free -- the interviewer will not be happy with a busy signal. If the interview time arrives but the call does not, stay near the phone and wait. If the phone fails to ring during the time you have set aside, call the person and offer to reschedule. Likewise, offer to reschedule if you are initiating the call and the interviewer is unavailable. Resist the temptation to be accusatory. Allow for the possibility that the error is yours.
6. **Introductions.** Once you and the interviewer are on the phone, introduce yourself. The interviewer should return the introduction. If this is a multi-person conference call, ask for introductions to the additional callers. Speak clearly and more slowly than you normally would. Resist the temptation to use the speakerphone. Hands-free is comfortable, but the risks of bad audio or loss of privacy override any added convenience.
7. **Body language.** Since body language is out of play, your words, both their meaning and their delivery, are the only tools at your disposal. Having a strong handshake and maintaining eye contact are irrelevant now, but you should still conduct the interview as if you were face-to-face. The fact that you are focused on the conversation, nodding, and smiling will come through in your voice.
8. **Establish rapport.** This is critical. Whether or not the interviewer likes you has a major effect on the outcome. Hopefully your natural enthusiasm, sense of humor, and inquisitiveness will serve you well. If given the chance, try to get the interviewer to talk a little bit about his or her background. Do not go overboard -- remember who is interviewing whom.

9. **Close the deal.** To succeed in any interview, you must state your level of interest and ask for the next step. Since the preferred outcome of a phone interview is often a personal visit to the company (sometimes called a site visit or second level interview), you should ask for this. Conversely, if you are not interested in the opportunity, let the interviewer know why. Perhaps you are misreading something or there is a different position available.
10. **Follow-up.** A telephone interview requires the same follow-up as any interview. Timely and well-worded correspondence is an excellent way to express both your level of interest and also gratitude for the interviewer's time and consideration.

[Source: Mil.com article Jun 2013 ++]

WWII Pre War Events: Chinese POW Executions



Japanese soldiers execute captured Chinese soldiers with bayonets in a trench as other Japanese soldiers watch from rim.

Korean War Vets: Wilbur Bryant can't help but wonder if his medals for bravery were actually earned for being married 62 years and counting. He's joking, of course. A man doesn't forget the circumstances in which he was awarded the Silver Star, a Bronze Star and two Purple Hearts — all in the course of 14 days. "You wouldn't believe all the stuff I went through," the 84-year-old Korean War veteran explained recently. But for Wilbur and Ermal Bryant, who left Springfield 45 years ago to raise a family in the Clark County countryside, their marriage was tested by the war in Korea. On June 30, they'll celebrate their 63rd wedding anniversary.



Ermal & Wilbur Bryant, 82 & 84

Five days before they exchanged vows in 1950, North Korean communists had streamed across the 38th parallel in a surprise invasion of South Korea. The war was on. It was even more of a surprise when a draft notice arrived for newlywed Wilbur Bryant the week before Christmas, 1950. The couple had been married barely six months. It was their first Christmas together. “He kept that hid from me until the day after Christmas,” Ermal Bryant, now 82, recalled. “He said he didn’t want to ruin my Christmas.” He was working a good job — the job he’d eventually retire from — stamping out truck doors and hoods at the local International Harvester plant. She was a clerk at Olan Mills. “We were so young and so in love,” Ermal Bryant said, “and, doggone, he was jerked away. It was horrible.”

Assigned to the Army’s First Cavalry Division with an M1 rifle, Wilbur Bryant arrived in Korea in the summer of 1951 and was given a machine gun. “It was hot when I got there,” he said. Come winter, though, it was a different story. One day, it was 14-below zero. “And that was warm that day,” he remarked. What Wilbur Bryant did during his time in Korea is a textbook example of someone making the most of a bad situation. He was scared, yes, “but more mad that I was there,” he said. It would then appear that he had no other option than to take it out on the opposing Chinese, who had intervened in the fall of 1950 on North Korea’s behalf. On Oct. 11, 1951, while attacking a hill near Mago-ri in North Korea, Pfc. Wilbur Bryant assumed command of his squad and led them on an assault after their squad leader was wounded. Despite being wounded himself by shrapnel from a grenade, Bryant then refused treatment in order to help evacuate injured men. He would be awarded a Bronze Star for heroism, and, for his wounds, a Purple Heart.

Just two weeks later, near a place called Chong-dong, the local private first class exposed himself to enemy rounds in order to provide covering fire for his fellow soldiers. Out of ammo and once again banged up by an enemy grenade, Bryant then made a grenade attack on several enemy bunkers. That act of gallantry resulted in Bryant receiving the Silver Star, the nation’s third-highest combat decoration. He would receive a second Purple Heart as well. What he really treasured were the daily letters from his new wife, Ermal — letters that eventually were destroyed so that no other person could ever lay eyes on them. “That’s what you lived for,” he said. “That’s all you had to look forward to.” He couldn’t wait to get home. So much so, in fact, that during a hospital stay to treat his wounds, he was given a choice — either he could accompany the First Cav to the safety of Japan, but have to stay overseas longer, or go back on the line and go home sooner. Out of love, he chose combat, partly with an Oklahoma National Guard unit. “That’s the reason we kept them love letters flying,” Ermal Bryant said.

In reality, the First Cav actually went home first. But, it was an offer he couldn’t refuse. Korea, as Wilbur Bryant describes it, was a hellish place by 1951. Nothing but mud and tree limbs. “As far as you could see,” he said, “it was just blown up.” Not unlike a gory, grown-up version of the childhood game King of the Hill, they’d knock Chinese forces off a hill, then the Chinese would return and take it back. “We took the same hill half a dozen times,” he said. “That’s the reason you couldn’t understand the war,” Ermal Bryant added. “I knew I wasn’t fighting for nothing,” Wilbur Bryant said, “but I don’t know how to explain it.” By the time the conflict ended in stalemate on July 27, 1953, the total American death toll stood at 36,574. The peninsula technically remains in a state of war. Now referred to as the “forgotten war,” it wasn’t even on the minds of people at the time, according to Ermal Bryant, who

consumed every scrap of news she could get. “People didn’t realize a war was going on,” she said, “and that was heartbreaking.”



Army Private Wilbur Bryant, right, receives the Silver Star and a Bronze Star in Korea from Brig. Gen. Hal L. Muldrow, commander of artillery for the Oklahoma National Guard’s 45th Infantry Division.

When they weren’t taking hills, Wilbur Bryant and his fellow soldiers hunkered down in foxholes. You didn’t hardly talk to the guy in the next hole,” said Wilbur Bryant, whose father had served in World War I, but never spoke about it. “You didn’t stick your head up, either ... I don’t know how I stood it,” he added. “I was probably in a hole 10 months out of the year.” He and Ermal went on to have two children, who in turn gave them four grandchildren and five great-grandchildren. “We have truly been blessed,” Ermal Bryant said. “Two of the best years of our lives were taken away, but we survived it.” Still, nothing riles up the 82-year-old Mrs. Bryant quite like seeing North Korea make threats all over again. “I see that guy from North Korea on TV,” she said, “I’d just like to smack his face real good.” [Source: Ohio’s Springfield News-Sun | Andrew McGinn | 31 May 2013 ++]

POW/MIA Update 46: A second investigation has found that Pentagon efforts to account for fallen troops missing overseas are inefficient and in need of overhaul, according to congressional sources. The Government Accountability Office is expected to release the results of its investigation into the Joint POW-MIA Accounting Command in coming weeks, noting that the program is no closer to reaching mandated goals for recovering more lost servicemembers than it was three years ago. The GAO report comes on the heels of an Associated Press 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. The former head of JPAC disagreed with the findings and squashed the report, according to AP reports. Congressional sources who have viewed drafts of the GAO report said the effort is plagued with inefficiencies, duplicative efforts and unfulfilled goals.

Three years ago lawmakers mandated JPAC to reach an annual goal of recovering at least 200 fallen troops from overseas battlefields by 2015, but it has 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. The GAO will recommend that there be a single chain of command to smooth the process and avoid overlap. James Miller, the undersecretary of defense for policy, signed off on the GAO report this week, but Pentagon officials have yet to publicly comment on its recommendations. The Pentagon needed an extension to respond to the GAO findings, which was granted on the condition that Defense Secretary Chuck Hagel was briefed on the issue.

Defense Department press secretary George Little said earlier this week that Pentagon officials will be taking a “second look” at the controversial 2012 internal report to determine the report’s veracity. “We’re going to review the concerns raised in the report to see how JPAC is or isn’t functioning well,” Little said. “And if steps need to be taken to remedy what’s happening inside JPAC, then we’ll take action. This is an important mission.” Miller will head up that review. The GAO’s inspector general is expected to meet with Hagel in coming days, with JPAC at the top list for their discussion. Officials from the House Armed Services Committee said they would consider hearings on the issue in coming months. Rep. Joe Wilson, (R-SC), chairman of the subcommittee overseeing POW/MIA issues, said in a statement that he is “deeply concerned for the thousands of families left with uncertainty.” “Based on recent reports, it is clear that more work needs to be done,” he said. “I look forward to receiving the GAO report and reviewing their suggestions to make sure this matter is resolved as quickly as possible.” [Source: Stars % Stripes | Leo Shane III and Megan McCloskey | 10 Jul 2013 ++]



A member of a JPAC recovery team observes wreckage from a B-24 Liberator during excavation operations in Madang Province in Papua New Guinea in this 2008 photo.

POW/MIA Update 47: "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 . 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 (703) 699-1420. 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 8 JUL that the remains of a U.S. serviceman, missing in action from the Vietnam War, has been identified and will be returned to his family for burial with full military honors. Air Force Maj. **Larry J. Hanley**, 26, of Walla Walla, Wash., will be buried on July 13, in his hometown. On Nov. 4, 1969, Hanley, an F-105D Thunderchief pilot, was attacking an enemy anti-aircraft position, when his aircraft crashed in Khammouan Province, Laos. Neither Hanley's wingman, in a separate aircraft, nor the forward air controller directing the attack, witnessed the impact, and the location of the crash site was unknown. As a result of this incident Hanley was declared missing in action. In 1979, a military review board reevaluated Hanley's case, and amended Hanley's status to killed in action. In 1994 and 1998, joint U.S./Lao People's Democratic Republic (L.P.D.R.) teams investigated the case in Khammouan Province but were unable to correlate a crash site with the loss of Hanley's aircraft. On Feb. 24, 2012, the Joint Prisoner of War Accounting Command (JPAC) received human remains from the Defense Intelligence Agency's (DIA) Stony Beach division. The remains were obtained from an indigenous source, who found the remains at a crash site in Khammouan Province. To identify the remains, scientists from JPAC and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic tools, such as dental comparisons and mitochondrial DNA, which matched Hanley's mother and sister.

Korea

- None

World War II

- None

Note: POW/MIA Day Posters Now Available: Order your 2013 POW/MIA Recognition Day posters from the Defense POW/MIA Office before they run out. Each full-color poster measures 11x16-inches, and shipping is free. Limit is 20 posters per order. Place your order online at http://www.dtic.mil/dpmo/pow_day.

[Source: http://www.dtic.mil/dpmo/news/news_releases/ Jul 2013 ++]

Spanish American War Images 18:



Rough Riders filling belts with cartridges (1898)

Saving Money: A March 2012 analysis of census data conducted for USA Today, revealed about one in 15 unmarried American heterosexual adults were in live-in relationships. In fact, nearly half of U.S. adults in their 30s and 40s have lived together in a romantic relationship outside of marriage. However, many unmarried couples haven't considered the financial ramifications of living together. That's a mistake because they're not afforded all of the same protections and advantages that married couples have. Every young couple that breaks up has faced the issue of "this is yours, that's mine" – from books and music to pets and furniture. But living together as you get older (and hopefully wealthier) can pose additional challenges. It's essential to remember, whether gay or straight: When it comes to money, the law doesn't recognize relationships not documented with paper. Following are some items unmarried couples should consider:

How to buy half a house — With mortgage rates near historic lows and home prices rising, unmarried couples may decide to not only move in together, but buy their own place. This could be a great move, but be aware of potential problems.: The house belongs to the person whose name appears on the legally recorded deed. It doesn't matter what verbal agreements were made or who paid the mortgage. So make sure both parties are named on the deed.

The two basic ways of taking title with other people are joint tenancy with right of survivorship and tenancy in common. The difference is that with right of survivorship, your interest in the property automatically transfers to the other owner when you die. With tenancy in common, it doesn't. Also keep this in mind: If you both apply for the mortgage, you're both responsible for paying it — even after you break up. Also, if both parties are on the deed as owners, but only one is on the mortgage, the one responsible for the mortgage remains responsible, even if that person has moved out and moved on. Another common scenario: John already owns a house, then Jane moves in and, because she makes more than John, proceeds to make the monthly mortgage payments. Is Jane then entitled to any of the equity she's creating by paying down John's mortgage? No. Absent a legal document to the contrary, it's John's house and his equity. So, if you're thinking of buying a house together — or taking on the responsibilities of someone who already owns a home — go into the transaction with your eyes open. The steps are simple: Think it through, Talk it out, Draw it up, Have a lawyer look it over, then have it notarized or recorded.

Where there's a will, there's a way - It's bad enough when married couples don't have a will, especially when it's so easy to do. But even without a will, the law won't leave a surviving spouse high and dry, because of another piece of paper — a marriage certificate. If there's no paper, as far as the law is concerned, you're strangers even if you've shared a bed for 20 years. If you're married and die without a will, your estate will eventually go to your spouse because, according to the law, your spouse is your next of kin. If you're unmarried and die without a will, your estate will still go to your next of kin — not to your partner. If you don't relish the idea of a parent, a sibling or some distant uncle inheriting everything, get a will. Something else to consider: If you're rich — say, with assets exceeding \$5 million — you could have estate tax issues wealthy married people don't. So talking to an estate attorney is a good idea.

A taxing health care plan — Many big companies and government agencies extend health insurance coverage to unmarried couples. While it may not matter to your employer if you're hitched, however, it does to the IRS. When you're married, the IRS doesn't tax your health benefits, nor does it tax the benefits your spouse receives under your plan. But if you're providing your domestic partner with health care benefits, the portion applying to them could be taxable to you. In other words, if John covers Jane as a domestic partner under his employer-sponsored health plan, John could be taxed by Uncle Sam for any benefit extended to Jane. Why? Because Federal tax law specifically excludes employee benefits received by spouses from taxation, but Uncle Sam doesn't recognize domestic partners. Thus, if John's and Jane's employers both pay for their health coverage, they're better off keeping them separate. If John has coverage and Jane doesn't, they have to make a calculation: Do John's extra taxes exceed what it would cost Jane to get a private health insurance policy? The correct path will depend on John's tax bracket and Jane's cost of health insurance. But there's something else to consider. Suppose Jane develops a health condition? If she's on John's group policy through his workplace, she'll continue to be insured. But if they split up and John cancels her coverage, she could be denied individual insurance on her own because she has a pre-existing condition. (Luckily that won't be the case in 2014 when health care reform prohibits denial of insurance because of health history.)

In case of medical emergency — If one partner has a medical emergency, absent paper to the contrary, the other has no legal right to information or to make decisions about care. The solution to this problem is an advance health care directive, which allows each of you to legally make decisions if the other is incapacitated. It also allows hospitals to share information usually reserved for spouses. Like a will, these directives aren't hard to get. Your hospital or county health department can give you the form, or you can download one online.

Marriage without paper — There is one situation where heterosexual couples living together can enjoy the rights of marriage without getting hitched the traditional way: They can claim a common law marriage — which is recognized by law in 15 states. But if you think a common law marriage is created simply by living together, you're wrong. According to Nolo.com, these couples must:

- Live together for a significant period of time (not defined in any state).

- Hold themselves out as a married couple — i.e., share a last name, refer to each other as husband and wife, and file a joint tax return.
- Intend to be married.

Keep in mind that the burden of proving you're a common law married couple will fall to you – it's not automatic. Once you've proved it, you'll then have the privileges of married couples – including the privilege of going through a legal divorce if you break up. [Source: MoneyTalksNews | Stacy Johnson | 8 May 2013 ++]

Notes of Interest:

- **WWII Training.** In the early 40's the Navy made an effort to train their pilots on the Great Lakes (Lake Michigan). In 1942 they converted the *Greater Buffalo*, a *sidewheel excursion steamer*, into the *freshwater aircraft carrier USS Sable (IX-81)*. She was used for advanced training for naval aviators in carrier takeoffs and landings. One aviator that trained on it was future president George H. W. Bush. For a photo thread go to <http://warbirdinformationexchange.org/phpBB3/viewtopic.php?f=3&t=48962>.
- **Living Vets.** The BLS CPS report says there were 21,439,000 veterans alive in May, down from 21,467,000 in April, a loss of 28,000 veterans in May.
- **Working Vets.** There were 11,203,000 veterans in the workforce in May, up 18,000 from the 11,185,000 in April. Much of the increase in veterans returning to the market place for jobs can be attributed to older veterans who have run out of retirement savings or their retirement savings are not enough to meet their basic needs. Additionally, members of the National Guard and Reserve are starting to have better success finding employment.
- **Active duty.** When looking at our population today, very few have served. Today, less than .74% of America's population is serving in the military. The .74% is protecting the 99.26% and defends our freedoms.
- **Base Vehicle Decals.** Effective July 1, all bases that fall under Navy Installations Command are no longer requiring vehicle decals. Decals have already been eliminated at Air Force and Army bases. The Marine Corps is still hashing out its plan to do so.
- **Slow Driving.** In Florida, poke-alongs in the fast lane now face fines. Traveling more than 10 miles per hour under the speed limit in the left lane when a car wants to pass can trigger a \$60 fine, which can also affect insurance rates just as speeding tickets do.
- **Births.** The cost U.S. insurance companies pay for conventional delivery was \$9,775 on average in 2012.
- **Prisons.** Currently it cost \$16 billion annually for senior incarceration. By 2030, inmates over the age of 50 are expected to make up almost a third of the total projected prison population.
- **Splinters.** Splinters really hurt. But what hurts more is trying to get them out. Put a blob of glue on the splinter, let it dry, and peel it off. The splinter will come with it.
- **Senior discounts.** Check out <http://www.wisebread.com/big-list-of-senior-discounts> for a list of current senior discounts at restaurants, grocery stores, lodging, entertainment, etc.
- **Pharmacy.** Although Costco is a 'membership' type store, you do NOT have to be a member to buy prescriptions there, as it is a federally regulated substance. You just tell them at the door that you wish to use the pharmacy, and they will let you in. You will most likely find their prices are lower than elsewhere.
- **SBP/DIC Offset.** For the eleventh time, the Survivor Benefit Plan/Dependency and Indemnity Compensation (SBP/DIC) offset failed to be included in the National Defense Authorization Act (NDAA) due to fiscal issues and the inability to secure the required funding.

[Source: Various 1-15 Jul 2013 ++]

Medicare Fraud Update 125:



- **Harbor City CA** — The owner and operator of a durable medical equipment (DME) supply company was sentenced 1 JUL to serve five years in prison in connection with a health care fraud scheme involving Latay Medical Services, a DME company based in Gardena, Calif. **Bolademi Adetola**, 47, of Harbor City, Calif., was sentenced today by U.S. District Judge George H. Wu in the Central District of California. In addition to her prison term, Adetola was sentenced to serve three years of supervised release and ordered to pay \$4,555,198 in restitution. On 1 MAR Adetola was convicted by a jury in federal court in Los Angeles of one count of conspiracy to commit health care fraud and 12 counts of health care fraud. During trial, the evidence showed that Adetola, as the former owner and operator of Latay, fraudulently billed millions of dollars to Medicare for DME that was either never provided to its Medicare beneficiaries or was not medically necessary. The trial evidence showed that between January 2005 and October 2009, Adetola paid cash kickbacks for fraudulent prescriptions for DME, such as power wheelchairs and hospital beds. The evidence at trial showed that a co-conspirator physician wrote prescriptions for power wheelchairs and other DME that the Medicare beneficiaries did not need and ultimately never used. The co-conspirator physician testified that Adetola paid him cash kickbacks for every fraudulent prescription that he wrote for the DME and that Adetola used his prescriptions to bill Medicare for the power wheelchairs and other DME. Several Medicare beneficiaries testified that they were lured to medical clinics with the promise of a free recliner sofa, only to receive power wheelchairs that they did not need and did not want. According to the testimony, the beneficiaries were unsuccessful in their attempts to reject delivery of the power wheelchairs from Adetola's supply company. In addition, the trial evidence showed that Adetola billed Medicare for DME supposedly provided and delivered to Medicare beneficiaries who were deceased at the time of service. One particular claim submitted by Adetola to Medicare showed that the Medicare beneficiary's death preceded the date the Medicare beneficiary supposedly signed for the service. As a result of this fraud scheme, Adetola submitted and caused the submission of over \$8.4 million in false and fraudulent claims to Medicare, and received over \$4.5 million on those claims.
- **Miami FL** — Four executives of a Miami-area mental health care hospital were convicted 26 JUN of participating in a nearly \$70 million Medicare fraud scheme. A federal jury found the four defendants guilty of taking part in the scam to submit fraudulent billings by Hollywood Pavilion, a mental health care hospital, from at least 2003 to this past August. The four defendants were indicted in October. **Karen Kallen-Zury**, 59, of Lighthouse Point, Fla., and **Daisy Miller**, 44, of Hollywood, Fla., were each found guilty of one count of conspiracy to commit wire fraud and healthcare fraud, five substantive counts of wire fraud and two substantive counts of healthcare fraud. **Michele Petrie**, 64, of Fort Lauderdale, Fla., was found guilty of one count of conspiracy to commit wire fraud and healthcare fraud and three other wire fraud counts. Kallen-Zury, Miller, Petrie and a fourth defendant, **Christian Coloma**, 49, of Miami Beach, Fla., were also convicted of one count of conspiracy to pay bribes related to Medicare, with Kallen-Zury

and Coloma also convicted on five substantive counts of paying bribes. "The defendants convicted today participated in a massive scheme that attempted to defraud the United States of approximately \$70 million by taking advantage of Medicare beneficiaries," Acting Assistant Attorney General Mythili Raman said. "By paying bribes to a network of patient recruiters and falsifying documents, the defendants created the illusion of providing intensive psychiatric care to qualifying patients, when in reality they provided no care of substance.

- **Mobile AL** — Doctors affiliated with Infirmiry Health improperly billed the federal government more than \$521.6 million for medical tests from 2003 through 2010, according to allegations made public 8 JUL. In addition to ripping off government-funded health insurance programs, the allegations accuse Infirmiry Health and its affiliated doctors of subjecting patients to unnecessary cancer risks associated with nuclear imaging tests. Infirmiry officials denied the accusations this morning. A former cardiologist with Diagnostic Physicians Group first made the allegations exactly two years ago in a special kind of federal lawsuit that allows whistleblowers to sue on behalf of the government and claim a portion of the damages if successful. The U.S. Department of Justice last week filed a notice to take over the lawsuit, and U.S. District Judge Kristi DuBose on Monday unsealed the complaint and some of the documents associated with the case. The government now has 30 days to file an amended complaint. The original plaintiff, Dr. **Christian M. Heesch**, was a cardiologist with Diagnostic Physicians Group from 2003 until the company fired him in July 2011. The company employs 71 doctors and operates six offices. His complaint alleges widespread violations of conflict-of-interest laws – and in some cases, outright fraud – by one of southwest Alabama’s largest health care providers. The suit alleges that the company and Infirmiry Health, through a subsidiary called Infirmiry Medical Clinics, violated anti-kickback laws. The so-called Stark Act prohibits doctors from making medical referrals to an entity with which the doctor has a financial relationship. In addition to ordering medically unnecessary tests, some doctors in the group went as far as to falsify records, according to the suit.
- **Jackson MI** — The United States will receive \$4 million in the settlement of a lawsuit brought under the False Claims Act against a cardiology practice and a hospital in Jackson, Michigan. The lawsuit, alleging medically inappropriate cardiology procedures, was filed by cardiologist, Dr. Julie A Kovach, against Jackson Cardiology Associates and its owner, cardiologist **Jashu Patel** MD., and against Allegiance Health, a hospital, all located in Jackson, Michigan. Dr. Patel and Jackson Cardiology Associates have now settled the case against them for \$2.2 million and Allegiance Health, where many of the catheterizations were performed, has settled for \$1.8 million. Dr. Kovach will receive a percentage of the recovery. The complaint alleges that Dr. Patel and cardiologists employed by Jackson Cardiology Associates performed medically inappropriate cardiac procedures, including invasive catheterizations at Allegiance Health. Specifically, Dr. Patel ordered catheterizations for patients based on findings from nuclear stress tests that he improperly read as positive. The government found that three-quarters of these patients had no significant heart blockages. These catheterizations involve snaking a hollow tube into the heart through an incision in the patient’s groin. Dr. Kovach also alleged that Patel and Jackson Cardiology Associates performed a variety of other office-based medically unnecessary tests. A portion of the settlement with Allegiance Health also covered medically unnecessary peripheral stents performed on an outpatient basis. Because the unnecessary procedures were paid for by Medicare or Medicaid, the United States is entitled to money damages under the False Claims Act.

[Source: Various 1-15 Jul 2013 ++]

Medicaid Fraud Update 89:

- **Franklin IN** — An owner of two of the 18 day care centers shut down in March in a fraud investigation has been charged with concealing the ownership to get Medicaid health-care benefits. **Larithia Walker**, owner of El Shaddai and Caterpillar Clubhouse day care centers, was served 25 JUN with a summons to appear in court on July 26 on charges of falsifying a statement or misrepresentation to receive benefits. Walker is accused in the summons of not reporting that she was the owner of El Shaddai and Caterpillar Clubhouse day care centers in her application for Medicaid benefits for her household. She was overpaid \$26,722.51 because she did not report \$2.3 million in gross income from the two centers, according to the summons. The Medicaid fraud investigation grew out of the separate investigation into the 18 day care centers accused of defrauding a child care assistance program, said Beth Fisher, spokesperson for the Kentucky Cabinet for Health and Family Services. The cabinet sent letters to 18 day care centers on 27 MAR notifying them their licenses were being revoked because of an investigation into whether the centers knowingly misrepresented or submitted false information on a form required by the cabinet. The cabinet also suspended child care assistant subsidies to the centers. On 23 APR , a Franklin Circuit Court judge ordered the cabinet to resume the subsidy payments upon appeal from the day care centers, which are also appealing the license revocations. The centers may remain open during the appeal. supervisor at defunct health provider Health Care Solutions Network Inc. (HCSN) , **Wondera Eason**
- **Miami FL** — A former, 51, was sentenced 8 JUL to serve 10 years in prison for her central role in a fraud scheme that resulted in more than \$63 million in fraudulent claims to Medicare and Florida Medicaid. In addition to her prison term, Eason was sentenced to serve three years of supervised release and ordered to pay \$14,985,876 in restitution. Fifteen defendants have been charged and have pleaded guilty or been convicted by a jury for their roles in the HCSN health care fraud scheme.
- **Anchorage AK** — State prosecutors have announced charges against 29 people as part of an ongoing investigation into alleged Medicaid fraud. The individuals include 28 personal care attendants and one person who supposed to be getting care but allegedly took a share of the take. Twenty-seven of the care providers were associated with Good Faith Services LLC. The investigation began when the state health department received information that Good Faith employees weren't providing care to Medicaid recipients at Chugach Manor and Chugach View apartments in Anchorage. The state alleges Alaska's Medicaid program paid more than \$362,000 for fraudulently billed services. The Department of Law, in a release, says the attendants charged have been barred from further billing to the Medicaid program pending the outcome of the charges.

[Source: Various 1-15 Jul 2013 ++]

State Veteran's Benefits: The state of **North Dakota** provides several benefits to veterans as indicated below. To obtain information on these refer to the attachment to this Bulletin titled, “**Veteran State Benefits – ND**” for an overview of the below those benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each refer to <http://www.doa.state.nc.us/vets/default.aspx>.

- Housing Benefits
- Financial Assistance Benefits

- Education Benefits
- Other State Veteran Benefits

[Source: <http://www.military.com/benefits/veteran-state-benefits/north-dakota-state-veterans-benefits.html> Jul 2013 ++]

Military History: The 1898 Spanish-American War between the United States and Spain ended Spanish colonial rule in the Americas and resulted in U.S. acquisition of territories in the western Pacific and Latin America. The war originated in the Cuban struggle for independence from Spain, which began in FEB 1895. Spain's brutally repressive measures to halt the rebellion were graphically portrayed for the U.S. public by several sensational newspapers, and American sympathy for the rebels rose. The growing popular demand for U.S. intervention became an insistent chorus after the unexplained sinking in Havana harbor of the battleship USS Maine on 15 FEB. The battleship had been sent to protect U.S. citizens and property after anti-Spanish rioting in Havana. Spain announced an armistice on 19 APR and speeded up its new program to grant Cuba limited powers of self-government, but the U.S. Congress soon afterward issued resolutions that declared Cuba's right to independence, demanded the withdrawal of Spain's armed forces from the island, and authorized the President's use of force to secure that withdrawal while renouncing any U.S. design for annexing Cuba.

Spain declared war on the United States on 24 APR, followed by a U.S. declaration of war on the 25th, which was made retroactive to 21 APR 1898. The ensuing war was pathetically one-sided, since Spain had readied neither its army nor its navy for a distant war with the formidable power of the United States. Commodore George Dewey led a U.S. naval squadron into Manila Bay in the Philippines on 1 MAY and destroyed the anchored Spanish fleet in a leisurely morning engagement that cost only seven American seamen wounded. Manila itself was occupied by U.S. troops by August.



Color lithograph depicting the Battle of Manila Bay.

Yellow journalism worsened war hysteria.

The elusive Spanish Caribbean fleet under Adm. Pascual Cervera was located by U.S. reconnaissance in Santiago harbor in Cuba. An army of regular troops and volunteers under Gen. William Shafter (and including Theodore Roosevelt and his 1st Volunteer Cavalry, the “Rough Riders”) landed on the coast east of Santiago and slowly advanced on the city in an effort to force Cervera’s fleet out of the harbor. Cervera led his squadron out of Santiago on 3 JUL and tried to escape westward along the coast. In the ensuing battle all of his ships came under heavy fire from U.S. guns and were beached in a burning or sinking condition. Santiago surrendered to Shafter on 17 JUL, thus effectively ending the war.

By the Treaty of Paris (signed 10 DEC 1898), Spain renounced all claim to Cuba, ceded Guam and Puerto Rico to the United States, and transferred sovereignty over the Philippines to the United States for \$20 million. The Spanish-American War was an important turning point in the history of both antagonists. Spain’s defeat decisively turned the nation’s attention away from its overseas colonial adventures and inward upon its domestic needs, a process that led to both a cultural and a literary renaissance and two decades of much-needed economic development in Spain. In the Treaty of Paris the United States agreed to the repatriation of large sums of capital from the former Spanish colonies to Spain. This sudden and massive influx of capital was equivalent to 25 percent of Spain's gross domestic product, and led to the development for the first time of large, modern industries in chemicals, banking, electrical power generation, manufacturing, ship building, steel, and textiles. The victorious United States, on the other hand, emerged from the war a world power with far-flung overseas possessions and a new stake in international politics that would soon lead it to play a determining role in the affairs of Europe.

The war led to independence for Cuba within a few years. The United States imposed a colonial government on the Philippines, quashing the young Philippine Republic. This led directly to the Philippine-American War, a brutal guerilla conflict that caused the deaths of about 4,100 Americans and 12,000 to 20,000 Filipino guerilla and regular troops. Another 200,000 to 1,500,000 Filipino civilian deaths occurred. However, the conflict brought William Howard Taft to the attention of President Theodore Roosevelt, and led to Taft's ascension to the U.S. presidency in 1908. The American presence in the Philippines still existed at the beginning of World War II. Along with the Japanese attack on Pearl Harbor, the American experience in the Philippines at the start of the war (the Battle of the Philippines, the Bataan Death March, the Battle of Corregidor) became another formative episode in the American experience and rehabilitated the career of General Douglas MacArthur. [Source: <http://www.britannica.com/EBchecked/topic/558008/Spanish-American-War> Jul 2013 ++]

Military History Anniversaries: Significant 16–31 JUL events in U.S. Military History are:

- Jul 16 1779 – American Revolution: Light infantry of the Continental Army seize a fortified British Army position in a midnight bayonet attack at the Battle of Stony Point.
- Jul 16 1861 – Civil War: At the order of President Abraham Lincoln, Union troops begin a 25 mile march into Virginia for what will become The First Battle of Bull Run, the first major land battle of the war.
- Jul 16 1927 – Nicaragua: Augusto César Sandino leads a raid on U.S. Marines and Nicaraguan Guardia Nacional that had been sent to apprehend him in the village of Ocotal, but is repulsed by one of the first dive-bombing attacks in history.
- Jul 16 1945 – WW2: the leaders of the three Allied nations, Winston Churchill, Harry S. Truman and Joseph Stalin, meet in the German city of Potsdam to decide the future of a defeated Germany.
- Jul 16 1945 – WW2: The Heavy Cruiser USS Indianapolis (CA-35) leaves San Francisco with parts for the atomic bomb "Little Boy" bound for Tinian Island. This would be the last time the Indianapolis would be seen by the Mainland as she would be torpedoed by the Japanese Submarine I-58 on July 30 and sink with 880 out of 1,196 crewmen.

- Jul 16 1945 – Manhattan Project: the Atomic Age begins when the United States successfully detonates a plutonium-based test nuclear weapon at the Trinity site near Alamogordo, New Mexico
- Jul 16 1950 – Korean War: Chaplain–Medic massacre – American POWs were massacred by North Korean Army.
- Jul 16 1960 – Cold War: USS George Washington a modified Skipjack class submarine successfully test fires the first ballistic missile while submerged.
- Jul 17 1898 – Spanish–American War: U.S. troops take Santiago de Cuba.
- Jul 17 1966 – Vietnam: Ho Chi Minh orders a partial mobilization of to defend against American airstrikes.
- Jul 18 1863 – Civil War: Battle of Fort Wagner/Morris Island – the first formal African American military unit, the 54th Massachusetts Volunteer Infantry, fails in their assault on Confederate-held Battery Wagner.
- Jul 18 1942 – WW2: German Me–262, the first jet-propelled aircraft to fly in combat, makes its first flight.
- Jul 18 1971 – Vietnam: New Zealand and Australia announce they will pull their troops out of Vietnam.
- Jul 19 1942 – WW2: German U-boats are withdrawn from positions off the U.S. Atlantic coast due to American anti-submarine countermeasures.
- Jul 20 1917 – WWI: Draft lottery held; #258 is 1st drawn.
- Jul 20 1944 – WW2: Adolf Hitler is wounded in an assassination attempt by German Army officers.
- Jul 20 1950 – Korean War: The U.S. Army's Task Force Smith is pushed back by superior forces.
- Jul 21 1861 – Civil War: In the first major battle of the War, Confederate forces defeat the Union Army along Bull Run near Manassas Junction, Virginia. The battle becomes known as Manassas by the Confederates, while the Union calls it Bull Run.
- Jul 21 1944 – WW2: U.S. Army and Marine forces land on Guam in the Marianas.
- Jul 21 1954 – Vietnam: The French sign an armistice with the Viet Minh that ends the war but divides Vietnam into two countries.
- Jul 22 1775 – American Revolution: George Washington took command of the Continental Army.
- Jul 22 1814 – Five Indian tribes in Ohio make peace with the United States and declare war on Britain.
- Jul 22 1966 – Vietnam: B–52 bombers hit the DMZ between North and South Vietnam for the first time.
- Jul 22 1976 – Japan completes its last reparation to the Philippines for war crimes committed during the imperial Japan's conquest of the country in the Second World War.
- Jul 22 1987 – Gulf War: U.S. began escorting re-flagged Kuwaiti tankers in Persian Gulf.
- Jul 22 2003 – OIF: Members of 101st Airborne of the United States, aided by Special Forces, attack a compound in Iraq, killing Saddam Hussein's sons Uday and Qusay, along with Mustapha Hussein, Qusay's 14-year old son, and a bodyguard.
- Jul 23 1942 – WW2: The German offensives Operation Edelweiss and Operation Braunschweig begin.
- Jul 23 1944 – WW2: US forces invade Japanese-held Tinian.
- Jul 23 1962 – The Geneva Conference on Laos forbids the United States to invade eastern Laos.
- Jul 24 1814 – War of 1812: General Phineas Riall advances toward the Niagara River to halt Jacob Brown's American invaders.
- Jul 24 1864 – Civil War: Battle of Kernstown – Confederate General Jubal Anderson Early defeats Union troops led by General George Crook in an effort to keep them out of the Shenandoah Valley.
- Jul 24 1943 – WW2: Operation Gomorrah begins: British and Canadian aeroplanes bomb Hamburg by night, those of the Americans by day. By the end of the operation in November, 9,000 tons of explosives will have killed more than 30,000 people and destroyed 280,000 buildings.
- Jul 24 1990 – Gulf War: U.S. warships in Persian Gulf placed on alert after Iraq masses nearly 30,000 troops near its border with Kuwait.
- Jul 25 1783 – American Revolution: The war's last action, the Siege of Cuddalore, is ended by preliminary peace agreement.

- Jul 25 1814 – War of 1812: Battle of Lundy's Lane – reinforcements arrive near Niagara Falls for General Riall's British and Canadian forces and a bloody, all-night battle with Jacob Brown's Americans commences at 18.00; the Americans retreat to Fort Erie.
- Jul 25 1861 – Civil War: The United States Congress passes the Crittenden–Johnson Resolution, stating that the war is being fought to preserve the Union and not to end slavery.
- Jul 25 1898 – After over two months of sea-based bombardment, the United States invasion of Puerto Rico begins with U.S. troops led by General Nelson Miles landing at harbor
- Jul 25 1944 – WW2: Allied forces begin the breakthrough of German lines in Normandy.
- Jul 25 1946 – Cold War: Operation Crossroads: an atomic bomb is detonated underwater in the lagoon of Bikini atoll.
- Jul 25 1969 – Vietnam: U.S. President Richard Nixon declares the Nixon Doctrine, stating that the United States now expects its Asian allies to take care of their own military defense. This is the start of the "Vietnamization" of the war.
- Jul 25 1990 – Gulf War: U.S. Ambassador tells Iraq, US won't take sides in Iraq–Kuwait dispute.
- Jul 26 1861 – Civil War: George B. McClellan assumes command of the Army of the Potomac following a disastrous Union defeat at the First Battle of Bull Run.
- Jul 26 1863 – Civil War: Morgan's Raid ends – At Salineville, Ohio, Confederate cavalry leader John Hunt Morgan and 360 of his volunteers are captured by Union forces.
- Jul 26 1941 – WW2: in response to the Japanese occupation of French Indo–China, US President Franklin D. Roosevelt orders the seizure of all Japanese assets in the United States.
- Jul 26 1944 – WW2: USS Robalo (SS–273) sunk by a mine off western Palawan, Philippines. 74 killed, 4 POWs later died.
- Jul 26 1945 – WW2: The US Navy cruiser USS Indianapolis arrives at Tinian with parts of the warhead for the Hiroshima atomic bomb.
- Jul 26 1947 – Cold War: U.S. President Harry S. Truman signs the National Security Act of 1947 into United States law creating the Central Intelligence Agency, United States Department of Defense, United States Air Force, Joint Chiefs of Staff, and the United States National Security Council.
- Jul 27 1778 – American Revolution: First Battle of Ushant – British and French fleets fight to a standoff.
- Jul 27 1861 – Civil War: Confederate troops occupy Fort Fillmore, New Mexico.
- Jul 27 1942 – WW2: Allied forces successfully halt the final Axis advance into Egypt.
- Jul 27 1944 – WW2: U.S. troops complete the liberation of Guam.
- Jul 27 1953 – Korea: Fighting in the Korean War ends when the United States, the People's Republic of China, and North Korea sign an armistice agreement. Syngman Rhee, President of South Korea, refuses to sign but pledges to observe the armistice.
- Jul 27 1964 – Vietnam: President Lyndon Johnson sends an additional 5,000 advisers to South Vietnam bringing the total number of United States forces in Vietnam to 21,000.
- Jul 27 1995 – The Korean War Veterans Memorial is dedicated in Washington, D.C.
- Jul 28 1854 – USS Constellation (1854), the last all-sail warship built by the US Navy, is commissioned.
- Jul 28 1864 – Civil War: Battle of Ezra Church – Confederate troops make a third unsuccessful attempt to drive Union forces from Atlanta, Georgia.
- Jul 28 1914 – WWI: War begins when Austria–Hungary declared war on Serbia followed by Germany declaring war on France (3 AUG). On 4 AUG Germany invaded Belgium, Britain declared war on Germany, and President Woodrow Wilson declared policy of U.S. neutrality.
- Jul 28 1945 – A B–25 bomber crashes into the 79th floor of the Empire State Building in New York City, killing 14 and injuring 26.
- Jul 28 1965 – Vietnam: U.S. President Lyndon B. Johnson announces his order to increase the number of United States troops in South Vietnam from 75,000 to 125,000.

- Jul 29 1915 – U.S. Marines land at Port-au-Prince to protect American interests in Haiti.
- Jul 29 1967 – Fire aboard carrier USS Forrestal in Gulf of Tonkin kills 134. \$100 million damage.
- Jul 30 1863 – Indian Wars: Chief Pocatello of the Shoshone tribe signs the Treaty of Box Elder, agreeing to stop the harassment of emigrant trails in southern Idaho and northern Utah.
- Jul 30 1864 – Civil War: Battle of the Crater – Union forces attempt to break Confederate lines at Petersburg, Virginia by exploding a large bomb under their trenches.
- Jul 30 1919 – USS G-2 (SS-27) foundered and sunk in Long Island Sound. 3 died.
- Jul 30 1942 – FDR signs bill creating women's Navy auxiliary agency (WAVES).
- Jul 30 1944 – WW2: U.S. 30th division reaches suburbs of St-Lo Normandy.
- Jul 30 1945 – WW2: After delivering parts of the first atomic bomb the U.S. cruiser Indianapolis is torpedoed and sunk, 880 die.
- Jul 31 1777 – American Revolution: The U.S. Second Continental Congress passes a resolution that the services of Marquis de Lafayette "be accepted, and that, in consideration of his zeal, illustrious family and connections, he have the rank and commission of major-general of the United States.
- Jul 31 1813 – American Revolution: British invade Plattsburgh NY.
- Jul 31 1942 – WW2: USS Grunion (SS-216) sunk by gunfire from torpedoed Japanese transport Kashima Maru; 10 miles north Segula, near Kiska Island, Aleutians. 70 killed.
- Jul 31 1991 – Senate votes to allow women to fly combat aircraft.

[Source: Various Jul 2013 ++]

Military Trivia 78: On 16 APR, in Fort Walton Beach, Florida, the surviving Doolittle Raiders gathered publicly for the last time. They once were among the most universally admired and revered men in the United States. There were 80 of the Raiders iet jobn April 1942, when they carried out one of the most courageous and heart-stirring military operations in this nation's history. The mere mention of their unit's name, in those years, would bring tears to the eyes of grateful Americans. Now only four survive. After Japan's sneak attack on Pearl Harbor, with the United States reeling and wounded, something dramatic was needed to turn the war effort around. Even though there were no friendly airfields close enough to Japan for the United States to launch a retaliation, a daring plan was devised. Sixteen B-25s were modified so that they could take off from the deck of an aircraft carrier. This had never before been tried -- sending such big, heavy bombers from a carrier.



Lt. Col. James Doolittle leans over a bomb on the USS Hornet deck just before his "Raiders" began the bombing raid on Tokyo

The 16 five-man crews, under the command of Lt. Col. James Doolittle, who himself flew the lead plane off the USS Hornet, knew that they would not be able to return to the carrier. They would have to hit Japan and then hope to make it to China for a safe landing. But on the day of the raid, the Japanese military caught wind of the plan. The Raiders were told that they would have to take off from much farther out in the Pacific Ocean than they had counted on. They were told that because of this they would not have enough fuel to make it to safety. And those men went anyway. They bombed Tokyo, and then flew as far as they could. Four planes crash-landed; 11 more crews bailed out, and three of the Raiders died. Eight more were captured; three were executed. Another died of starvation in a Japanese prison camp. One crew made it to Russia.. The Doolittle Raid sent a message from the United States to its enemies, and to the rest of the world: We will fight. And, no matter what it takes, we will win.

Of the 80 Raiders, 62 survived the war. They were celebrated as national heroes, models of bravery. Metro-Goldwyn-Mayer produced a motion picture based on the raid; "Thirty Seconds Over Tokyo," starring Spencer Tracy and Van Johnson, was a patriotic and emotional box-office hit, and the phrase became part of the national lexicon. In the movie-theater previews for the film, MGM proclaimed that it was presenting the story "with supreme pride." Beginning in 1946, the surviving Raiders have held a reunion each April, to commemorate the mission. The reunion is in a different city each year. In 1959, the city of Tucson, Arizona, as a gesture of respect and gratitude, presented the Doolittle Raiders with a set of 80 silver goblets. Each goblet was engraved with the name of a Raider. Every year, a wooden display case bearing all 80 goblets is transported to the reunion city. Each time a Raider passes away, his goblet is turned upside down in the case at the next reunion, as his old friends bear solemn witness. Also in the wooden case is a bottle of 1896 Hennessy Very Special cognac. The year is not happenstance: 1896 was when Jimmy Doolittle was born. There has always been a plan: When there are only two surviving Raiders, they would open the bottle, at last drink from it, and toast their comrades who preceded them in death.



The cup of brandy that no one wants to drink.



Tom Griffin

As 2013 began, there were five living Raiders; then, in February, Tom Griffin passed away at age 96. The name may be familiar to those of you who regularly read this column; in 2011, I wrote about the role Mr. Griffin played at his son's wedding. What a man he was. After bailing out of his plane over a mountainous Chinese forest after the Tokyo raid, he became ill with malaria, and almost died. When he recovered, he was sent to Europe to fly more combat missions. He was shot down, captured, and spent 22 months in a German prisoner of war camp. "Spending the last 22 months of the war in a German prison camp was no fun," Griffin wryly noted. On the day the Germans planned to execute all of the prisoners of war, the camp was liberated by allied troops. "That was a glorious day,"

Griffin recalled. The selflessness of these men, the sheer guts ... there was a passage in the Cincinnati Enquirer obituary for Mr. Griffin that, on the surface, had nothing to do with the war, but that emblemizes the depth of his sense of duty and devotion: "When his wife became ill and needed to go into a nursing home, he visited her every day. He walked from his house to the nursing home, fed his wife and at the end of the day brought home her clothes. At night, he washed and ironed her clothes. Then he walked them up to her room the next morning. He did that for three years until her death in 2005."

So now, out of the original 80, only four Raiders remain: Dick Cole (Doolittle's co-pilot on the Tokyo raid), Robert Hite, Edward Saylor and David Thatcher. All are in their 90s. They have decided that there are too few of them for the public reunions to continue. The events in Fort Walton Beach marked the end. It has come full circle; Florida's nearby Eglin Field was where the Raiders trained in secrecy for the Tokyo mission. The town planned to do all it could to honor the men: a six-day celebration of their valor, including luncheons, a dinner and a parade. Do the men ever wonder if those of us for whom they helped save the country have tended to it in a way that is worthy of their sacrifice? They don't talk about that, at least not around other people. But if you find yourself near Fort Walton Beach this week, and if you should encounter any of the Raiders, you might want to offer them a word of thanks. I can tell you from firsthand observation that they appreciate hearing that they are remembered. The men have decided that after this final public reunion they will wait until a later date -- some time this year -- to get together once more, informally and in absolute privacy. That is when they will open the bottle of brandy. The years are flowing by too swiftly now; they are not going to wait until there are only two of them. They will fill the four remaining upturned goblets. And raise them in a toast to those who are gone. [Source: Omaha KETV 7 ABC | Bob Greene | 14 Apr 2013 ++]

Tax Burden for Missouri Retirees: 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 Missouri

Sales Taxes

State Sales Tax: 4.225% (prescription drugs exempt; food is taxed at 1.225%) Cities and counties as well as special taxing districts (such as fire districts) may impose a local sales and use tax that may raise the total tax by about 6.625%.

Gasoline Tax: 37.5 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 41.7 cents/gallon (Includes all taxes)

Cigarette Tax: 17 cents/pack of 20

Personal Income Taxes

Tax Rate Range: - 1.5%; High – 6%

Income Brackets: Ten. Lowest – \$1,000; Highest – \$9,000 [Tax is imposed at a rate of 1-1/2 percent on the first \$1,000 of taxable income and increases at a rate of 1/2 percent for every \$1,000 increment up to \$9,000. The tax rate is 6 percent on Missouri taxable income exceeding \$9,000.]

Personal Exemptions: Single – \$2,100; Married – \$4,200; Dependents – \$1,200; Plus \$1,000 for dependent 65 or older. Taxpayers 65 or blind — \$1,100 (\$1,400 if single or head of household)

Standard Deduction: Single – \$5,700; Married filing jointly – \$11,400. Deduction increases for those age 65 and older.

Medical/Dental Deduction: Federal amount. Individuals may subtract from their federal adjusted gross income, qualified health insurance premiums and long-term care premiums, to the extent their premiums paid were not reimbursed by their employer, or excluded from their federal adjusted gross income.

Federal Income Tax Deduction: The state allows a deduction on your individual income tax return for the amount of federal tax you paid. The deduction is for the amount actually paid as indicated on your federal tax form. For individual filers the amount cannot exceed \$5,000. For joint filers the ceiling is \$10,000.

Retirement Income Taxes: Missouri resident taxpayers are allowed a state income tax deduction for Social Security benefits received by individuals 62 years of age or older, Social Security disability benefits, and non-private retirement system benefits received by individuals 62 years of age or older, to the extent these benefits are included in federal adjusted gross income. To view the Social Security/Social Security Disability deduction chart and the public pension exemption eligibility chart refer to <http://dor.mo.gov/personal/whatsnew/index.php#ssd>.

Public Pension Exemption: Married couples with Missouri adjusted gross income less than \$100,000 and single individuals with Missouri adjusted gross income less than \$85,000, may deduct up to 65 percent of their public retirement benefits, to the extent the amounts are included in their federal adjusted gross income. The deductible percentage of their public retirement benefits will increase until 2012. A breakdown of the yearly percentage is as follows: Generally, the maximum amount of benefits that can be deducted is as follows: 80% for 2011; and 100% for 2012 and thereafter. The total public pension exemption is limited to \$33,703 for each spouse. Married couples with Missouri adjusted gross income greater than \$100,000 and single individuals with Missouri adjusted gross income greater than \$85,000, may qualify for a partial exemption. Taxpayers who also qualify for the Social Security or Social Security Disability Deduction, must reduce their public pension exemption by the amount of the social Security or social Security disability Deduction.

Retired Military Pay: The state allows 15 percent of military pension income to be exempt from Missouri state tax. This tax deduction will increase 15 percent annually until January 1, 2016, when all military pension income will be tax free.

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

Residential property is assessed at 19% of its fair market value. Personal property is assessed at rates ranging from 5% to 33.3%. The Missouri Property Tax Credit Claim (<http://dor.mo.gov/personal/ptc>) gives credit to certain senior citizens and 100 percent disabled individuals for a portion of the real estate taxes or rent they have paid for the year. The credit is for a maximum of \$750 for renters and \$1,100 for owners who occupied their home during the period being claimed. The actual credit is based on the amount of real estate taxes or rent paid and total household income.

Inheritance and Estate Taxes

Since the IRS will no longer allow a state death tax credit for deaths occurring on or after January 1, 2005, no Missouri estate tax is imposed. Therefore, no estate tax return must be filed for deaths occurring on or after January 1, 2005.

For information about moving to Missouri refer to <http://dor.mo.gov/new2mo.php>. For further information about state taxes, visit the Missouri Department of Revenue site <http://www.dor.mo.gov>. [Source: <http://www.retirementliving.com/taxes-kansas-new-mexico#Missouri> Jul 2013 ++]

Aviation Art (43):



The Last of the First by Frank Wootton

"In the 'Last of the First,' the artist depicted the first time a jet-propelled aircraft was shot down by British forces. The action took place over Nijmegen, Holland, on October 5, 1944. A combined force of Spitfires from the RAF and the RCAF did the job. In order to gain enough speed to compete with a jet aircraft, the attackers had to dive from great heights. Hedley Everard, the Canadian fighter pilot credited with this kill, dove from far above the ME 262. He had to retire his Spitfire after the encounter because the stress of such speed almost tore it apart. [Source: <http://www.greenwichworkshop.com/details/default.asp?p=540&a=67&t=1&page=1&detailtype=artist> Jul 2013 ++]



Veteran Legislation as of 13 JUL 2013: For a listing of Congressional bills of interest to the veteran community introduced in the 113th 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 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.2529 : Veteran Spouses Equal Treatment Act. A bill to amend title 38, United States Code, to amend the definition of the term "spouse" to recognize new State definitions of such term for the purpose of the laws administered by the Secretary of Veterans Affairs.

H.R.2540 : Expedited Hiring for VA Trained Psychiatrists Act of 2013. A bill to amend title 38, United States Code, to improve the authority of the Secretary of Veterans Affairs to hire psychiatrists.

H.R.2590 : 21st Century Health Care for Heroes Act. A bill to amend the Wounded Warrior Act to establish a specific timeline for the Secretary of Defense and the Secretary of Veterans Affairs to achieve integrated electronic health records, and for other purposes.

H.R.2654 : Veterans and Servicemembers Employment Rights and Housing Act of 2013. A bill to prohibit discrimination on the basis of military service, and for other purposes.

H.R.2661 : Veterans Access to Timely Medical Appointments Act. A bill to direct the Secretary of Veterans Affairs to establish a standardized scheduling policy for veterans enrolled in the health care system of the Department of Veterans Affairs, and for other purposes.

S.1255 : Veterans Travel Tax Relief Act of 2013. A bill to amend the Internal Revenue Code of 1986 to provide for a deduction for travel expenses to medical centers of the Department of Veterans Affairs in connection with examinations or treatments relating to service-connected disabilities.

S.1262 : Veterans Conservation Corps Act of 2013. A bill to require the Secretary of Veterans Affairs to establish a veterans conservation corps, and for other purposes.

S.1281 : Prohibition on Military Service Discrimination. A bill to prohibit discrimination on the basis of military service, and for other purposes.

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

Veteran Hearing/Mark-up Schedule: 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>:

- **July 17, 2013.** HVAC will hold a legislative hearing on the following bills:
 - H.R. 813
 - H.R. 806
 - Draft Discussion Bill – To amend title 38, United States Code, to direct the Secretary of Veterans Affairs to submit to Congress a Future-Years Veterans Program and a quadrennial Veterans review, to establish in the Department of Veterans Affairs a Chief Strategy Officer, and for other purposes. 10:15 A.M.; 334 Cannon
- **July 17, 2013.** HVAC, Subcommittee on Disability Assistance and Memorial Affairs will markup pending legislation. 2:30 P.M.; 334 Cannon
- **July 18, 2013.** HVAC, Subcommittee on Economic Opportunity will markup pending legislation. 10:00 A.M.; 334 Cannon
- **July 19, 2013.** HVAC, Subcommittee on Health will hold a hearing entitled “Safety for Survivors: Care and Treatment for Military Sexual Trauma.” 10:00 A.M.; 340 Cannon

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



Have You Heard? How to call the police when you're old, and don't move fast anymore:

George Phillips, an elderly man, from Walled Lake, Michigan, was going up to bed, when his wife told him that he'd left the light on in the garden shed, which she could see from the bedroom window. George opened the back door to go turn off the light, but saw that there were people in the shed stealing things.

He phoned the police, who asked "Is someone in your house?" He said "No," but some people are breaking into my garden shed and stealing from me.

Then the police dispatcher said "All patrols are busy. You should lock your doors and an officer will be along when one is available" George said, "Okay."

He hung up the phone and counted to 30. Then he phoned the police again. "Hello, I just called you a few seconds ago because there were people stealing things from my shed. Well, you don't have to worry about them now because I just shot and killed them both, the dogs are eating them right now." and he hung up.

Within five minutes, six Police Cars, a SWAT Team, a Helicopter, two Fire Trucks, a Paramedic, and an Ambulance showed up at the Phillips' residence, and caught the burglars red-handed.

One of the Policemen said to George, "I thought you said that you'd shot them!". George said, "I thought you said there was nobody available!"

Military Lingo/Jargon/Slang:

USA Academy: *Find* - To discharge a cadet candidate for deficiency in studies, conduct, or honor

USA Acronyms: *NAVY* - Never Again Volunteer Yourself

USA Equipment: *Donkey Dick* - Slang for the flexible metal hose that fits in the 5 gallon metal fuel cans.

USA Field Slang: *...doesn't take a GED* - A phrase used when instructing/training soldiers, implying that it doesn't require a lot of intelligence to understand. GED is the General Educational Development test taken in place of a high-school diploma.

USA Misc: *DA Form ID-10T* - A snipe hunt for new soldiers. New soldiers are told to get a DA Form ID-10T from an NCO. Invariably, the soldier says he/she doesn't know what that is, and is told to just write it down, and show an NCO. The new soldier usually doesn't realize he has written "IDIOT" and proceeds to show it to an NCO and asks where he can find one.

USA Rank: *First Daddy* - First Sergeant.

USA Soldiers: *Chair-borne Ranger* - 1) a paper-pusher with Jump wings; or 2) a REMF who pretends to be a grunt or a snake-eater when on leave

USA Unit Nicknames: *The Blackhorse* - 11th Armored Cavalry Regiment. In the early 1900s, the regiment was camped at the Presidio, and the residents of San Francisco nicknamed the regiment due to majority of their horses being black in color.

USAF: *Flathatting* - The act of unauthorized low-level flying or stunt flying.

USMC: *ANGLICO* – Air Naval Gunfire Liaison Company.

USN: *Mind Your P's and Q's* - Nowadays a term meaning "Be on your best behavior." In old days, Sailors Serving aboard government ships could always get credit at the waterfront taverns until pay-day. As they would only pay for those drinks which were marked up on the score-board, the tavern-keeper had to be careful that no Pints or Quarts had been omitted from the customers list.

Vets: MPs - Malaria Pills; crushed and mixed with water or club soda to make tonic water for Tanqueray and Tonics. Also reputed to help with malaria

Interesting Ideas: Heating Leftovers



When heating leftovers, space out a circle in the middle, it will heat up much more evenly.

"Democracy must be something more than two wolves and a sheep voting on what to have for dinner."

— **James Bovard**, (born 1956) Civil libertarian author and lecturer





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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. Subscribers who have not yet validated their email addree who desire to continue to receive the Bulletin can send a message to raoemo@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 raoemo@sbcglobal.net with the word "DELETE" in the subject line This Bulletin notice was sent to the 13,033 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.

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