

RAO

BULLETIN

15 September 2013

PDF Edition

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Car Insurance Update 01 ► Is Price Optimization Raising You Rates?

Car insurance rates have gone up 23 percent the past five years. The Consumer Federation of America (CFA) might know why. It blames a technique called price optimization, which it says illegally discriminates against some consumers. The group points to a survey from Earnix, an insurance consulting company, that shows half of large auto insurance companies use price optimization [<http://earnix.com/insurance-companies-are-increasingly-using-advanced-analytics-to-better-understand-customers-new-earnix-survey-shows/3432/>] Here's how Earnix describes it: Larger insurers lead the way in the use of price optimization, also known as scientific pricing. Price optimization is the use of mathematical algorithms to determine optimal values of rating factors to meet specific business goals while maintaining regulatory compliance. CFA translates that as: Insurers are figuring out what they can get away with charging. "Price optimization is nothing less than the rejection of actuarial standards for the sake of increased profits and at the expense of unwitting policyholders," CFA says. It alleges that the practice is discriminatory and illegal in every state.

On a page of its website specifically about price optimization [<http://earnix.com/earnix-for-insurance/price-optimization>], Earnix explains why insurers should do it. "Traditional ratemaking based on risk and cost is no longer sufficient. To realize the full potential for growth and profitability, leading insurers worldwide are using the Earnix software to optimize pricing decisions and maximize customer lifetime value," it says. As CFA explains it, price optimization means baseline premiums are established the traditional way based on risk — what we should be charged — and then further "optimized" for certain groups based on whether the software predicts those people will switch insurers if rates go up. "Thus, two policyholders with identical risks as determined by cost-based methods would pay different prices for the same policy," it says. And it's usually the poorer consumers who pay more, because research shows they do less comparison shopping. The CFA has written to state insurance commissioners to ask what they're doing about price optimization, which is something you can do too. The National Association of Insurance Commissioners website http://www.naic.org/state_web_map.htm provides contact information for every state. [Source: MoneTalksNews | Brandon Ballenger | 11 Sep 2013 ++]

Car Repair Update 01 ► How to Locate Reliable Mechanics & Shops

When your vehicle needs repairs, you don't need a crash course in auto mechanics, but you should know how to find a reliable shop and mechanic. Better Business Bureau and the [National Institute for Automotive Service Excellence](#) (ASE) recommend following a few key pointers to ensure that your automobile gets fixed without a glitch.

No matter what you drive - sports car, family sedan, pick-up, or mini-van - when you go in for repairs or service, you want the job done right. While many mechanics are legitimate, there are always those unscrupulous few. In 2012, BBB received more than 14,000 complaints against auto repair servicers. Don't just drop your vehicle off at the nearest establishment and hope for the best. BBB and ASE recommend the following tips before choosing an auto repair shop:

- **Get familiar with your car and your local auto servicers.** Read your owner's manual to become familiar with your vehicle and follow the manufacturer's suggested service schedule. Start shopping for a repair facility before you need one; you can make better decisions when you are not rushed or in a panic.
- **Ask around.** Always check out the mechanic and auto body shop's BBB Business Review at bbb.org before doing business. Ask friends and associates for recommendations; even in this high-tech era, old-fashioned word of mouth reputation is valuable.
- **Scope it out.** Once you choose a repair shop, start off with a minor job; and if you are pleased, trust them with more complicated repairs later. Look for a neat, well-organized facility, with modern equipment in the service bays and vehicles of equal value to your own in the parking lot. Professionally-run establishments will have a courteous, helpful staff. The service writer should be willing to answer all of your questions.
- **Before authorizing repairs, get a written estimate for parts and labor.** Tell the shop to get your permission before making additional repairs. Ensure you receive notification by having the service manager write a request on the bottom of the repair order. Give phone numbers where you can be reached and, before you leave, be sure to understand all shop policies regarding labor rates, guarantees and acceptable methods of payment.
- **Get everything in writing.** When you pick up your vehicle, get an explanation of all work completed and get all guarantees in writing. Ask that any major new parts that have been installed be pointed out to you. Your repair bill should be itemized so that if a problem occurs later, you can prove the item is covered by the guarantee. Ask if the shop customarily handles your vehicle make and model. Some facilities specialize.
- **If you think your car could be a Lemon, contact BBB AUTO LINE.** If your car is experiencing an issue that you think could be a result of a failed motor vehicle warranty, check out BBB AUTO LINE at <http://www.bbb.org/us/auto-line-lemon-law> . This is a dispute resolution program that can help you resolve your lemon law complaint without having to get a lawyer. Check the site also to see if your car is included and for the next steps in filing a complaint which can also be done on the site.

[Source: BBB Smart tips Aug 2013 ++]

Seniors Rental Housing ► HUD Resources

The Department of Housing and Urban Development (HUD) has a number of resources to help seniors find affordable rentals, including:

- **Low-Rent Apartment Search** — Shows low-rent apartments for senior citizens and people with disabilities, as well as for families and individuals. For details go to <http://www.hud.gov/apps/section8/index.cfm>.
- **Multifamily Units by State** — HUD does not provide details like eligibility, waiting list information, or types of accessible features for these properties, but the list may help you identify potential rentals for seniors and people with disabilities. For details go to http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/hto/inventorysurvey
- **Public Housing Program** — Commonly called "Section 8," public housing comes in all sizes and types and is managed by local housing agencies that are funded by the federal government. Limited to low-

income families and individuals. If you are offered a house or apartment and accept it, you will have to sign a lease with the HA. You may have to give the HA a security deposit. You and the HA representative should go over the lease together. This will give you a better understanding of your responsibilities as a tenant and the HA's responsibilities as a landlord. For details go to

http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog.

- **Public Housing Choice Vouchers** — Using vouchers, you can find a private rental. The government pays the landlord directly to subsidize the rent. Limited to low-income families and individuals. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA. Go to http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet

If you have questions or need help finding a rental, talk to a HUD-approved housing counselor. Counsrloe contact info is listed by stat at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. [Source: VA Secy Vet Group Liason Officer Kevin Secor 7 Sep 2013 ++]

National 9/11 Museum ► Inside Look

In New York. Construction is racing ahead inside the National 9/11 museum as the 12th anniversary of the Sept. 11, 2001 attacks draws near. Several more large artifacts have been installed in the cavernous space below the World Trade Center memorial plaza. Each artifact shows a haunting aspect of the Sept. 11 attacks on the World Trade Center Towers. The "cross" of intersecting steel beams from the rubble that became a symbol for remembering those lost in the attacks. The slurry wall. The last column taken from the site. An original stairway to World Trade Center Plaza. One of the fire trucks damaged in the towers' collapse. All will be displayed when the museum opens in the spring of 2014. There has been no word on how much it will cost to get in. The museum will need to provide revenue to run both the museum and the memorial. There has been talk of a charge of between \$20 and \$25. When completed the museum will transport people through time from events leading to the 9/11 attacks all the way to the current events of today. And even when its doors open, the museum will always remain a work in progress. At http://www.stripes.com/news/us/inside-look-at-the-9-11-museum-in-nyc-1.239936?utm_medium=email&utm_source=Stars+and+Stripes+Emails&utm_campaign=Daily+Headlines# can be viewed a gallery of images from an early tour of the museum.

Admission is free to the 9/11 Memorial however, visitor passes are required. Reservations made online or by phone carry a \$2 nonrefundable service fee per pass. Passes for same-day visits are also available on a first-come, first-served basis. These passes are not subject to a service fee, and must be obtained in person at the 9/11 Memorial Preview Site at 20 Vesey St. In order to accommodate visitors while the Memorial is surrounded by ongoing construction on other World Trade Center projects a reservation system has been instituted. The easiest and quickest way to obtain passes is to make a reservation online at <http://visit.911memorial.org/WebStore/shop/ViewItem.aspx?CG=WSCG&C=TKTCAT>. Note that the website reflects actual inventory. If the date and/or time you are looking for is currently unavailable, check back because additional passes are released regularly. [Source: Associated Press article 8 Sep 2013 ++]



A visitor to the National September 11 Memorial and Museum takes in the sight as he walks past the museum, Friday, Sept. 6, 2013 in New York. Construction is racing ahead inside the museum as the 12th anniversary of the Sept. 11, 2001 attacks draws near. Several more large artifacts have been installed in the cavernous space below the World Trade Center memorial plaza.

USS Gerald R. Ford (CVN-78) ► GAO Scathing Report on Progress

The Navy's next-generation aircraft carrier is mired in a pattern of inadequate testing, developmental delays and cost overruns that may hinder its effectiveness when it joins the fleet, the Government Accountability Office says in a scathing report. The USS Gerald R. Ford, which is still under construction, is now expected to cost \$12.8 billion — a \$1.3 billion increase since 2011, according to the report, released 5 SEP. The higher cost comes as the Navy searches for ways to make a congressionally mandated \$14 billion cut in the upcoming fiscal year as a result of the automatic federal budget cuts known as sequestration. An earlier GAO draft report recommended that the Navy delay the ship's planned commissioning, following delivery in 2016. It withdrew the recommendation because of the Navy's arguments on how a non-commissioned ship would fit into the service's chain of command. However, the GAO still found faults. "Key ship systems face reliability shortfalls that the Navy does not expect to resolve until many years after [Ford] commissioning, which will limit the ship's mission effectiveness during initial deployments and likely increase costs to the government," the report stated.



USS Gerald R. Ford, CVN-78, artists depictions

The Navy's timetable calls for the ship to enter maintenance soon after commissioning, followed by years of testing during its initial operations. The carrier would be fully capable by February 2019, according to the report. The GAO noted delays ranging from 2 ½ to 4 ½ years in testing three of the ship's most important new advances: its dual band radar, arresting gear and the Electromagnetic Aircraft Launch System that will catapult jets off the carrier. "[The Navy] has elected to not adjust the [Ford] construction schedule to compensate for these delays. As a result, the Navy and its shipbuilder are constructing [Ford] with less knowledge about the ship's critical technologies than it deemed appropriate at contract award in 2008," the report stated. Noting the testing delays, the GAO recommended that the Navy delay the contract award for the next planned Ford-class carrier, the USS John F. Kennedy. The Navy rejected that recommendation, stating that such a delay would drive up costs.

The Pentagon is currently slated to spend \$43 billion to produce three Ford-class carriers, according to the report. The service also defended the development of the Ford's critical systems in a response attached to the GAO report. "The cost, schedule and technical risks associated with delayed land based testing have been overstated in the GAO draft report," the Navy responded. The service did agree to some GAO recommendations on updating the ship's master plan and adjusting its test schedule. The Senate Armed Services Committee asked GAO to compile the report following concerns from members over the ship's cost overruns. The carrier is now expected to cost 22 percent more than expected in the Navy's 2008 budget request, according to the GAO report. The report is available at http://www.stripes.com/polopoly_fs/1.239567.1378457399!/menu/standard/file/Ford.pdf. [Source: Stars & Steeps | Erik Slavin | 6 Sep 2013 ++]

Boulder Crest Retreat ► Military and Veteran Wellness

Boulder Crest Retreat for military and veteran wellness is the first country retreat established to provide free respite, activities and programs for our nation's seriously wounded warriors and their families to reconnect and recover during their recovery and rehabilitation. Opening on September 6, 2013, the 37-acre retreat in Bluemont, Virginia will provide private accommodations and recreational and healing activities and resources to 250-500 families each year. Boulder Crest Retreat offers the following ADA-accessible amenities and services:

- Four cabins that can accommodate up to six people and are available for 2 to 14 day stays.
- A lodge where guests can gather to connect with other families and participate in programs.
- Extensive outdoor amenities that include an archery range, nature trails, playground, organic garden, bird sanctuary and fishing pond.
- Recreational activities and programs include nature walks, fishing, archery, gardening, swimming and kayaking in the Shenandoah River, hiking the Appalachian Trail, golf, tennis and tours.
- Healing activities: yoga, meditation, massage therapy, journaling, art and music therapy, canine and equine assistance therapy.

Frequently Asked Questions

Who can stay at the Retreat? Boulder Crest Retreat is a rural sanctuary for wounded military warriors and their families to enjoy non-clinical, recreational therapeutic activities aimed at assisting with their physical, mental, financial and spiritual recovery. Boulder Crest Retreat recognizes both visible and invisible injuries, such as PTSD and TBI. We serve wounded military personnel, their caretakers and family, as well as gold star family members.

Is there a fee to stay at Boulder Crest Retreat? No, there are no costs associated with your overnight stay at Boulder Crest Retreat. However, if you choose to take part in any off-site recreational activities, you may be subject to regular fees through those providers.

How do I reserve? Booking and confirming a stay at Boulder Crest Retreat consists of 3 easy steps:

- The first step is to book a reservation request at <http://book.bouldercrestretreat.org>. After submitting your reservation request.
- Your second step will be to fill out a Retreat Application, where you will provide more detailed information and any necessary supporting documents.
- Your third step will be to wait for final confirmation!

Accommodations? Check in is between 4PM and 6PM. Check out is at 11AM. If you are unable to arrive between the window, please contact the office to make special arrangements. Guests may book a stay at Boulder Crest anywhere between two (2) nights and fourteen (14) nights. Boulder Crest Retreat is a wireless campus, with internet available in the cabins, Lodge, and throughout the property. You will have access to a full kitchen stocked with cooking utensils, however, you are responsible for bringing your own food. There will be a few necessities such as salt, pepper, ketchup, etc. Each cabin sleeps 6 comfortably. The master bedroom has a king size bed, the secondary bedroom has a queen bed, and the children's bedroom has a twin bunk bed. If you have more than 6 in your party, there is plenty of room for sleeping bags or cots in the cabins.

Is the Retreat pet friendly? Animals can be an effective source of therapy and an important part of the healing process. While there will be opportunities to take part in equine therapy and canine therapy in the area, we ask that only service animals are brought to the Retreat.

What on-site activities are offered at the Retreat? While there is much to do in the immediate area, Boulder Crest Retreat is home to a nature trail, stocked fishing pond, archery range and children's playground. In addition, there may be scheduled therapies and activities taking place in the Lodge, depending on your dates of stay. These activities are all free of charge and fully ADA accessible. If guests are interested in other activities, please refer to our Activities Guide at <http://book.bouldercrestretreat.org/faqs-and-activity-guide/activity-guide.htm> or contact the office at:

How do I get there? Guests will be responsible for their own transportation. Our address is 18370 Bluemont Village Lane, Bluemont, VA 20135. Bluemont Village Lane is just off Snickersville TPKE, located directly to the right of Epling Landscaping.

Contact. BCRF, 33735 Snickersville Turnpike Suite 201 or P.O. Box 117, Bluemont, VA 20135 Tel: (540) 554-2727/2681F, E-mail: info@bouldercrestretreat.org

[Source: Boulder Crest Retreat Website at <http://bouldercrestretreat.org> Sep 2013 ++]

Disabled Vet Property Tax Exemption ► State Listing

Following is a list by state of property tax exclusions for disabled vets. Click on the state name for further details:

State	Minimum Disability Requirement
Alabama	A disabled veteran in Alabama may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service and has a net annual income of

	\$12,000 or less.
Alaska	A disabled veteran in Alaska may receive a property tax exemption of up to the first \$150,000 of the assessed value of his/her primary residence if the veteran is 50 percent or more disabled as a result of service.
Arizona	A disabled veteran in Arizona may receive a property tax exemption of \$3,000 on his/her primary residence if the total assessed value does not exceed \$10,000.
Arkansas	A disabled veteran in Arkansas may receive a full property tax exemption on his/her primary residence if the veteran is blind in one or both eyes, lost the use of one or more limbs or is 100 percent disabled as a result of service.
California	A disabled veteran in California may receive a property tax exemption of up to the first \$100,000 of the assessed value of his/her primary residence if the veteran is blind in both eyes, lost the use of two or more limbs or is 100 percent disabled as a result of service.
Colorado	A disabled veteran in Colorado may receive a property tax exemption of 50 percent of the first \$200,000 of the actual value of his/her primary residence if the veteran is 100 percent disabled.
Connecticut	A disabled veteran in Connecticut may receive a property tax exemption on his/her primary residence of \$1,500 if 10-25 percent disabled and \$3,000 if 75-100 percent disabled. In addition, a veteran that is blind in both eyes or lost the use of two or more limbs as a result of service is eligible for a \$10,000 exemption. Veterans that lost the use of one limb receive a \$5,000 exemption.
Delaware	There are currently no state-mandated property tax exemptions for disabled veterans in Delaware.
Florida	A disabled veteran in Florida may receive a property tax exemption of \$5,000 on his/her primary residence if 10 percent or more disabled and a full exemption if 100 percent disabled as a result of service.
Georgia	A disabled veteran in Georgia may receive a property tax exemption of \$60,000 or more on his/her primary residence, depending on a fluctuating index rate set by the U.S. Secretary of Veterans Affairs.
Hawaii	A disabled veteran in Hawaii may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service.
Idaho	A disabled veteran in Idaho may receive a property tax exemption on his/her primary residence if the veteran is 10 percent or more disabled as a result of service. The exemption amount is determined based on income.
Illinois	A disabled veteran in Illinois may receive a property tax exemption of up to \$70,000 of the assessed value of his/her primary residence. Eligibility is determined by the Illinois Department of Veterans Affairs.
Indiana	A disabled veteran in Indiana may receive a property tax exemption of up to \$37,440 on his/her primary residence if the veteran is 100 percent disabled or is 62 years old or older with at least a 10 percent disability as a result of service.
Iowa	A veteran in Iowa may receive a property tax exemption of \$1,850 on his/her primary residence if the veteran served on active duty during a period of war or for a minimum of 18 months during peacetime.
Kansas	A disabled veteran in Kansas may receive a property tax exemption on his/her primary residence if the veteran is 50 percent or more disabled as a result of service. The exemption amount is determined based on income.
Kentucky	A disabled veteran in Kentucky may receive a property tax exemption of up to \$36,000 on his/her

	primary residence if the veteran is 100 percent disabled as a result of service.
Louisiana	A disabled veteran in Louisiana may receive a property tax exemption of up to the first \$150,000 of the assessed value of his/her primary residence if the veteran is 100 percent disabled as a result of service.
Maine	A disabled veteran in Maine may receive a property tax exemption of up to \$7,000 on his/her primary residence if the veteran is 62 years or older or is 100 percent disabled.
Maryland	A disabled veteran in Maryland may receive a property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service. The exemption amount is determined by the Maryland Department of Veterans Affairs.
Massachusetts	A disabled veteran in Massachusetts may receive a property tax exemption on his/her primary residence of \$400 if 10 percent disabled, \$750 the veteran lost the use of one hand, one foot or one eye, \$1,250 if the veteran lost the use of both hands, both feet or a combination of the two, or if the veteran is blind in both eyes as a result of service. A veteran may receive a \$1,000 exemption if 100 percent disabled as a result of service.
Michigan	A disabled veteran in Michigan may receive a full property tax exemption on his/her primary residence. Eligibility is determined by the Michigan Department of Veterans Affairs.
Minnesota	A disabled veteran in Minnesota may receive a property tax exemption of up to \$300,000 on his/her primary residence if the veteran is 100 percent disabled as result of service. Veterans with a disability rating of 70 percent or more may receive an exemption of up to \$150,000.
Mississippi	A disabled veteran in Mississippi may receive a property tax exemption on his/her primary residence if the assessed value is \$7,500 or less and the veteran is 100 percent disabled as a result of service.
Missouri	There are currently no state-mandated property tax exemptions for disabled veterans in Missouri.
Montana	A disabled veteran in Montana may receive a property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service. The exemption amount varies based on income and marital status, as determined by the Montana Department of Revenue.
Nebraska	A disabled veteran in Nebraska may receive a property tax exemption on his/her primary residence if the veteran has lost the use of two or more limbs or has suffered severe eyesight loss as a result of service. Exemptions are approved by the respective country's assessor on a case-by-case basis.
Nevada	A disabled veteran in Nevada may receive a property tax exemption of up to \$20,000 of the assessed value of his/her primary residence if the veteran is 60 percent or more disabled as a result of service.
New Hampshire	A disabled veteran in New Hampshire may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled, has lost two or more limbs or is blind in both eyes as a result of service.
New Jersey	A disabled veteran in New Jersey may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service.
New Mexico	A disabled veteran in New Mexico may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service.
New York	A disabled veteran in New York may receive a property tax exemption on his/her primary residence. The exemption amount varies based on type of service and disability, as determined by the New York State Division of Veterans Affairs.
North Carolina	A disabled veteran in North Carolina may receive a property tax exemption of up to the first \$45,000 of the appraised value of his/her primary residence if the veteran is 100 percent disabled as a result of service.

North Dakota	A disabled veteran in North Dakota may receive a property tax exemption of up to the first \$150,000 on his/her primary residence if the veteran is 50 percent or more disabled as a result of service.
Ohio	A disabled veteran in Ohio may receive a property tax exemption of \$25,000 on his/her primary residence if the veteran is 100 percent disabled as a result of service.
Oklahoma	A disabled veteran in Oklahoma may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service.
Oregon	A disabled veteran in Oregon may receive a property tax exemption on his/her primary residence if the veteran is 40 percent or more disabled as a result of service. The exemption amount varies annually according to income.
Pennsylvania	A disabled veteran in Pennsylvania may receive a property tax exemption on his/her primary residence if the veteran is 100 percent or more disabled as a result of service. The exemption amount varies.
Rhode Island	There are currently no state-mandated property tax exemptions for disabled veterans in Rhode Island.
South Carolina	A disabled veteran in South Carolina may receive a property tax exemption of up to the first \$50,000 of his/her primary residence if the veteran is 100 percent disabled as a result of service.
South Dakota	A disabled veteran in South Dakota may receive a property tax exemption of up to \$100,000 of his/her primary residence if the veteran is 100 percent disabled as a result of service.
Tennessee	A disabled veteran in Tennessee may receive a property tax exemption of up to the first \$175,000 of his/her primary residence if the veteran is 100 percent disabled, has lost the use of two or more limbs or is blind in both eyes as a result of service.
Texas	A disabled veteran in Texas may receive a property tax exemption of up to \$12,000 on his/her primary residence, depending on the severity of the disability incurred as a result of service..
Utah	A disabled veteran in Utah may receive a property tax exemption on his/her primary residence if the veteran is 10 percent or more disabled as a result of service. A veteran that is 100 percent disabled may receive an exemption of \$244,064. A veteran that is 50 percent disabled may receive an exemption of \$122,032, while a veteran that is 10 percent disabled may receive an exemption of \$24,406.
Vermont	A disabled veteran in Vermont may receive a property tax exemption of at least \$10,000 on his/her primary residence if the veteran is 50 percent or more disabled as a result of service. The exemption amount varies by city.
Virginia	A disabled veteran in Virginia may receive a full property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service.
Washington	A disabled veteran in Washington may receive a property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service. The exemption amount is based on income, as determined by the Washington State Department of Veterans Affairs.
West Virginia	There are currently no state-mandated property tax exemptions for disabled veterans in West Virginia. Exemptions may be available through the local county assessor's office.
Wisconsin	A disabled veteran in Wisconsin may receive a property tax exemption on his/her primary residence if the veteran is 100 percent disabled as a result of service. The exemption amount varies.
Wyoming	A disabled veteran in Wyoming may receive a property tax exemption of \$3,000 of the assessed value of his/her primary residence if the veteran was disabled as a result of service.

[Source: http://www.veteransunited.com/futurehomeowners/veteran-property-tax-exemptions-by-state/?utm_source=fb&utm_medium=status&utm_term=valid&utm_campaign=tax Sep 2013 ++]

APO/FPO/DPO Holiday Mail 2013 ► Deadlines Announced

The Navy has released the deadlines for mailing cards, letters, and packages for arrival before Christmas Day. Customers should contact their local or civilian or military post office for details about size and weight restrictions. Here is the list:

APO/FPO/DPO AE zips 090-098 (except 093); AA zips 340; AP zips 962-966

- * Express Mail: Dec. 17
- * First-Class Mail (letters/cards and priority mail): Dec. 10
- * Parcel Airlift Mail: Dec. 3
- * Space Available Mail: Nov. 26
- * Parcel Post: Nov. 12

APO/FPO/DPO AE ZIP 093

- * Express mail Military Service: N/A
- * First-Class Mail (letters/cards and priority mail): Dec. 3
- * Parcel Airlift Mail: Dec. 3
- * Space Available Mail: Nov. 26
- * Parcel Post: Nov. 12

For mail addressed from all shore FPOs (except 093)

- * Express Mail Military Service: Dec. 17
- * First-Class Mail (letters/cards and priority mail): Dec. 10
- * Parcel Airlift Mail: Dec. 3
- * Space Available Mail: Nov. 26

[Source: Armed Forces News 6 Sep 2013 ++]

Still Tasty Update 02 ► Refrigerated Shelf Life

Knowing how long basic foods remain edible can reduce both the waste of food and your money. The Natural Resources Defense Council says the average American throws away between \$28 to \$43 in the form of about 20 pounds of food each month. ... About two-thirds of household waste is due to food spoilage from not being used in time, whereas the other one-third is caused by people cooking or serving too much. Fortunately, many staple food items last much longer than you would expect. Sick of grilled cheese for lunch? Those individually wrapped slices of American cheese will keep in the fridge for a month or two. But while frozen foods are said to keep indefinitely, that does not mean they'll remain at top quality and be palatable. If you have a question about a particular item's shelf life in your freezer or fridge, StillTasty at <http://www.stilltasty.com> offers a handy "Keep It or Toss It?" feature. Just type in your query or check their listings of pretty much any food or drink imaginable and the magic timing will pop up. The site also explains how to properly store foods to get the best results.



While most of us smell and visibly inspect foods suspected of being past their prime, experts say the absence of mold or foul odors is not a clear indication that an item remains edible. “You cannot see, smell or taste many harmful bacteria, so although the food may look ‘safe’ to eat, it is not. When in doubt, throw it out,” Weill Cornell Medical College says. In general, leftovers should be eaten within three or four days. The Mayo Clinic says that after a few days, the risk of contracting food poisoning increases. If you don’t think you’ll be able to eat leftovers within four days, freeze them immediately, the clinic suggests. With that in mind, let’s take a look at the shelf life of some basic food groups in the refrigerator and in the freezer:

Breads

- Tortillas, sold refrigerated – one to two months in the fridge; three months in the freezer.
- White bread — five to seven days in the pantry (not the fridge); three months in the freezer.
- Unbaked homemade cookie dough — one or two days; four to six months.

Dairy

- Butter – one to three months in the fridge; six to nine months in the freezer.
- Hard cheeses — four weeks if opened; six months.
- Soft cheeses — one week; six months.
- Milk — seven days; one month.
- Yogurt — two to three weeks; one to two months.

Meats

- Raw ground beef – one to two days in the fridge; three to four months in the freezer.
- Steaks — three to five days; six to 12 months.
- Lean fish — one to two days; six months.
- Fatty fish – one to two days; two to three months.
- Whole chicken or turkey – one to two days; one year. If it’s cut into pieces before freezing, the parts should be used within nine months.

Fruits and vegetables - The National Center for Home Food Preservation says most fruits and vegetables can last from eight months to a year if packaged correctly and frozen at or below 0 degrees.

- Bananas – five to seven days in the fridge after they’re ripe; two to three months in the freezer.
- Lemons – one to two months; three to four months.
- Broccoli – two weeks; eight to 12 months.
- Carrots – four to five weeks; eight to 12 months.

Miscellaneous

- Leftover pizza — three to four days in the fridge; two months in the freezer.
- Tuna salad — three to five days in the fridge. Tuna salad does not fare well in the freezer, FoodSafety says.
- Opened bottle of Champagne — three to five days in the fridge. Freezer time is not applicable.

[Source: MoneyTalksNews | Angela Brandt | 1 Jun 2013 ++]

Clamshell Plastic Packaging ► How to Open

Have you suffered from “wrap rage,” the term coined to describe consumers’ frustration while opening hard clamshell plastic packaging that encloses so many things? Way back in 2008, CNET described efforts to replace clamshell packaging with something easier to open and better for the environment. Online retail giant Amazon introduced “frustration-free” packaging that year. But clamshell packaging is still around. The Consumer Product Safety Commission attributes 2,800 trips to the emergency room to plastic packaging between 2003 and 2012. Most injuries involved a knife. What can you do? Money Talks News founder Stacy Johnson has some tips for opening those packages without cutting hands or lopping off fingertips at <http://www.moneytalksnews.com/2013/06/05/how-to-open-plastic-packaging-without-injuring-yourself/>. Check it out, then read on for more details.

1. **Smarter packing.** First off, you may be able to avoid the frustration altogether. More companies have committed to making their packaging easier to open while still strong enough for transport and to deter theft. According to the New York Times a couple of years ago, clamshell is increasingly being replaced by cardboard coated with clear laminate and a plastic bubble, called a blister pack, over the product. The switch to less plastic seems driven more by the cost of oil, which is used to make plastic, than by efforts to placate consumers or the folks at Consumer Reports, who used to announce the Oyster Award for hardest-to-open packaging.

2. **Unwrapping tips.** Of course, you probably can’t avoid difficult packaging all the time. At some point you’re going to need some new tech or a new toy for your kids. Here’s what to do to have an open package in just a few minutes with the contents and the instructions intact:

- Check for pull tabs. Some companies include easy pull tabs to remove plastic packaging.
- If the tabs snap off or your package is tab-free, grab a rotary can opener and a small kitchen knife. Then:
 - a) Place the package on its side with the edge facing up.
 - b) Insert the bottom edge of the package inside the can opener like you’d normally do to open a can.
 - c) Turn the can opener until you reach the other end of the package.
 - d) Insert the kitchen knife inside the now open part of the clamshell with the blade facing away from you. Slowly run the knife along the remaining three edges.

3. **Safety.** Consumer Reports has some tips on how to avoid injuring yourself:

- If you must use a knife or another type of sharp object, cut away from your body.
- If you must use scissors, use ones with blunt tips.
- Wear protective gloves.
- Avoid opening tough-to-open packages in a crowded area.
- Don’t hold the product between your legs to keep it stable.

4. **Special tools.** If the idea of opening packaging yourself still seems daunting or risky you might try tin snips which are cheap and since they’re designed to cut metal, effortlessly cut through plastic. A few products on the market are designed to make the task easier. For example, the Zip-it opener promises to slide along the package and

looks similar to a can opener, but works with the press of a button. And the Open It! tool looks like miniature garden shears.



Zip-it Package Opener \$21.95

5. **Avoid holiday meltdown.** Finally, if you've ever found yourself spending Christmas morning with a crying child who just can't wait for you to break open that clamshell package and untwist those 14 twist ties, consider this alternative: Open the package before Christmas, save any package materials in case you have to return it later, put the toy in a box, and then wrap it. Your kid won't care if the item isn't in its original packaging. He/she just wants access to it as quickly as possible.

[Source: MoneyTalksNews | Craig Donofrio | 5 Jun 2013 ++]

Veteran Service Organizations Update 02 ► IRS Targeting VSOs

In the face of reports that The American Legion and other veterans service organizations (VSOs) are being targeted by the Internal Revenue Service, delegates to the Legion's national convention in Houston recently passed three resolutions that include calling for Congress to look into the IRS' field investigations into Legion posts chartered under 501(c)(19) – or nonprofit – status. Auditors with the IRS reportedly are starting to fine Legion posts around the country for not keeping records of veterans' DD-214s, the separation document given by the military to prove honorable service, or other valid documentation. The DD-214 reveals Social Security numbers, dates of birth and, in some cases, places of birth and medical information. The American Legion and IRS do not need this information; the information may be "blacked out" and a copy filed by the post. The Legion and the IRS only need your name, dates of service and character of service. Documents with this information need to be kept securely. Legion members still serving in the U.S. Armed Forces won't receive a DD-214 until they are discharged.

Without documentation group could face a \$1,000 fine each day they aren't in compliance, and they could lose their nonprofit status. Legion Post 447 in Round Rock, Texas, was fined \$12,000 for lack of compliance before finding documents to satisfy inspectors; the IRS said it can't comment on individual taxpayers or organizations. As a result, national convention delegates passed three resolutions regarding the IRS:

- Resolution 62 seeks an amendment to Section 501(c)(19) of Title 26 U.S. Code to either remove the minimum percent of veterans in the post or to provide clarifying language that the minimum percentage be based upon the aggregate enrollments based on the entire national organization of the VSO, rather than on a local community-based post.
- Resolution 63 calls for Congress to rectify the problems with Chapter 4.76.26.1 of the IRS Exempt Organizations Examination Guidelines regarding wartime service periods.
- Resolution 64 calls for Congress to rectify problems with Chapter 4.76.26.2.2(2)b. of the Jan. 27, 2011, IRS Exempt Organizations Examination Guidelines so it shall provide for at least 75 percent of the members of which are past or present members of the U.S. Armed Forces and substantially all of the other members of which are individuals who are cadets or are spouses, widows, widowers, ancestors, or lineal

descendants of past or present members of the U.S. Armed Forces, and that all of its members are either members of a veterans post or organization who are related to a member of such post or organization.

Legion posts must maintain a list of members and the category of membership (veteran, degree of relation or nonveteran or non-relative). If a post receives deductible contributions, it must also maintain a list of members, their dates of service, whether they are war veterans and, if not, whether they are spouses, widows, or widowers of war veterans, veterans or cadets. Legion posts and departments have been in compliance and have kept appropriate records, and in good faith, with these directives as set forth by the IRS, and **the Legions feels it is being wrongly targeted by the IRS, and is being held to arbitrary and capricious requirements that are inconsistent with IRS's own publications.** Lawmakers agree. Since the reports surfaced, Sen. Jerry Moran (R-KS) and Rep. Jeff Miller – chairman of the House Committee on Veterans Affairs – both have written letters requesting that the IRS respond to complaints its inspectors are asking posts to provide discharge papers or service records during reviews of their tax-exempt status. "Even after they return home from war, veterans in America continue to fight battles," Moran said in a letter to Acting IRS Commissioner Danny Werfel. "Many struggle to find a job, face difficulties accessing quality health care services, or wait senselessly long periods of time for their benefits claims to be processed by the federal government. The last thing veterans should have to worry about is their privacy within veteran service organizations, or the ability of those organizations to endure seemingly arbitrary IRS audits and the severe financial penalties that could ensue. This news is deeply concerning to me and the thousands of veterans I represent in Kansas."

Miller also wrote a letter to Werfel. "Congress has already provided for the tax exempt status of many veterans' organizations in recognition of both the selfless service of their members and the important role VSOs play in honoring, remembering and assisting some of the most vulnerable and worthy among us – wounded warriors, disabled veterans, military families, and the widows, orphans, survivors, and dependents of the fallen," Miller said in a statement. "Allegations that VSOs are now being unfairly targeted by the very government they sought to protect and defend are nothing short of unacceptable to me." [Source: American Legion Newsletter 4 Sep 2013 ++]

Editor Note: Since all Veteran related organizations and suborganizations claiming non-profit status are subject to IRS audit, it would behoove them to review the IRS examining process and examination guidelines for veteran organizations to ensure they have the proper member documentation on hand. These guidelines can be found at http://www.irs.gov/irm/part4/irm_04-076-026.html

Depression Update 03 ► Glass of Wine a Day Study

In the same way that a little wine may be good for the heart, it might also help avoid depression, a Spanish study suggests. So while drinking a lot of wine or other alcohol may be a sign of depression or other mental health problems, alcohol in moderation may benefit mental health, the study authors contend. "One drink a day, preferentially wine, may help prevent depression," said lead researcher Dr. Miguel Martinez-Gonzalez, chair of the department of preventive medicine and public health at the University of Navarra, in Pamplona. But several mental health experts not involved with the study had reservations about the findings. And the research only found an association between moderate drinking and emotional well-being; it didn't prove cause-and-effect.

Martinez-Gonzalez said he thinks the apparent benefit of wine in preventing depression may work the same way that moderate drinking helps prevent heart disease. "Depression and heart disease seem to share some common mechanisms because they share many similar protective factors and risk factors," he said. However, he added that depression prevention is not a reason to start drinking. "If you are not a drinker, please don't start drinking," he said.

"If you drink alcohol, please keep it in the range of one or less drinks a day and consider drinking wine instead of other alcoholic beverages." The report was published Aug. 30 in the online journal *BMC Medicine*.



Tony Tang, an adjunct psychology professor at Northwestern University, in Evanston, Ill., said the new research "is consistent with other studies suggesting modest health benefits of very modest drinking." But, Tang said other factors may be at work in the potential connection between wine and depression. He noted that compared to nondrinkers, those in the Spanish study who drank a moderate amount of wine were more likely to be married men who were also physically active. Being single or divorced, living alone and being sedentary "are well-established risk factors of depression. Thus, perhaps the correlation between modest drinking and depression is a coincidence caused by these other known factors," he said. "An adequate social life is the most important factor we know that protects people from depression," Tang said. "Perhaps not drinking is a sign of serious social isolation in Spain while drinking a glass of wine a day is simply a sign of having a normal social life."

For the study, researchers followed more than 5,500 light-to-moderate drinkers for up to seven years. All the participants were part of a large Spanish study on nutrition and cardiovascular health, and were between 55 and 80 years old. None of the individuals had suffered from depression or had alcohol-related problems at the start of the study. Over seven years, with medical exams, interviews with dietitians and questionnaires, the researchers kept tabs on participants' mental health and lifestyle. Wine was the most popular drink and participants who drank two to seven glasses a week were the least likely to suffer from depression, compared to nondrinkers. These findings remained significant even after the researchers took factors such as smoking, diet and marriage into account.

Eva Redei, a distinguished professor in the department of psychiatry and behavioral sciences at the Feinberg School of Medicine at Northwestern University, in Chicago, also expressed doubts about the direct effect of wine on depression. "Considering the increase of major depression in the age group examined in this study, the finding of protective effects of moderate alcohol consumption is intriguing," she said. However, it raises more questions than answers. "Is moderate wine consumption related to increased socialization, decreased cardiovascular events, or as it seems, increased activity? These questions are not answered by this study, but the findings are definitely worth noticing," Redei said. "Is it possible that 'in vino veritas' [in wine there's truth] reflects a bigger truth?" she asked. [Source: Health Day News article 30 Aug 2013 ++]

Homeless Vets [43] ► Numbers on the Decline

Despite a deep recession and a slow, fitful jobs recovery, one key indicator of the nation's economic well-being has quietly improved nearly every year since 2005: homelessness. The number has dropped 17% in that span: An estimated 129,000 fewer Americans were homeless in 2012 than in 2005, even after a mortgage crisis kicked thousands out of their homes. Since 2009 alone, the number of homeless military veterans has dropped 17%, according to the U.S. Department of Housing and Urban Development (HUD). The Department of Veterans Affairs (VA) says it is on track to ending homelessness for veterans by 2015. Advocates for the homeless give much of the credit to a bigger federal investment in housing, part of it from the Obama administration's stimulus program in 2009 and 2010. Beginning in the late 1990s, government agencies and aid groups changed their approach to

profiling the homeless, says Nan Roman of the National Alliance to End Homelessness, a Washington, D.C.-based non-profit that has tracked the statistics.

Researcher Dennis Culhane of the University of Pennsylvania had found that about 80% need only temporary help to fend off eviction, often because of unpaid rent or utility bills. Only about 20% are chronically homeless. As part of the stimulus, Congress set aside funding for housing, medical and mental health services and preventive measures such as helping renters at risk of homelessness repay rent. Vince Kane, director of the VA's National Center on Homelessness Among Veterans, says the agency this fall will triple to \$300 million what it spends on homeless vets to meet the 2015 goal, which he calls a "daunting" task. "We're definitely getting more aggressive," he says. "We know we have to quicken the pace." Part of the VA's success, he says, is because of the agency's push to get veterans into permanent housing without first insisting they complete treatment for mental health or addiction, a common model just a few years ago. Now, he says, VA finds housing and treatment simultaneously, shaving months off veterans' time on the streets. "We can move people quickly from streets into housing with the whole health care system wrapped around them," he says. "It's made all the difference in the world."

Mandated federal spending cuts could reverse the USA's downward trend because it could affect public housing, Roman says. Research issued this year by the Joint Center for Housing Studies at Harvard University found that the number of "extremely low-income renters" rose 2.5 million to 12.1 million from 2007 to 2011, even as the number of affordable housing units dropped to 6.8 million. And aging Baby Boomers could swell the ranks of the homeless — the Harvard study found that nearly one in three people in federally assisted housing are 62 or older. Meanwhile, the supply of subsidized rental housing is steadily shrinking: 10,000 public housing units are lost each year, mostly through a lack of public funding for repairs. "The housing picture is just grim," Roman says. [Source: Tucson Citizen | Greg Toppo | 1 Sep 2013 ++]

DoD Benefit Cuts Update 22 ► Grandfather Retirement Changes

The Obama administration reiterated on 12 SEP that any proposed changes to the military's retirement system must grandfather in current service members and current retirees. The president sent 12 SEP letters to Congress and Alphonso Maldon, Jr., chairman of the Military Compensation and Retirement Modernization Commission, to help guide that panel's work to reform a costly -- and some would argue, outdated -- compensation and retirement system for service members and military retirees. Total military compensation now eats up about one-third of the Defense Department's budget. Current members of the military and retirees could choose to switch to any new retirement system created but would not be obligated to do so, according to the guidance, which Congress directed the president to provide to the panel. Congress also mandated the grandfather clause related to retired pay.

Congress, with Obama's support, created the commission in the fiscal 2013 National Defense Authorization Act to recommend how the Pentagon can rein in skyrocketing personnel costs without breaking faith with millions of active-duty military members, reservists, and retirees on pay and benefits. Defense also has to be careful not to alienate potential recruits to an all-volunteer force by making military compensation less attractive. One of the guiding principles for the panel is to sustain the size and quality of the all-volunteer force. Other guidelines include ensuring military compensation is comparable to pay in the American economy and competitive with the private sector, sufficiently flexible to adjust to economic conditions in the country, and fiscally responsible but also generous enough to motivate and retain the most experienced and qualified service members. In addition to pay and retirement benefits, the panel will study the impact of proposed changes to health care, disability, housing and education benefits, among other Defense programs. "Our nation requires a strong military for our security and for the defense of American values and principles abroad," the guidance stated. "While we have successfully

transitioned from a conscripted force to an all-volunteer force, sustaining this force requires responsive and prudent management, especially given the fiscal challenges we face as a nation.”

There are three major components to military compensation: pay, health care and retirement benefits. In that sense, it’s similar to many pay and benefits packages elsewhere in government and in the private sector. But that’s where the similarities end. Take pay, for example. The military has more than 70 types of pay and allowances for service members. A typical active-duty service member receives basic pay, housing and food allowances; an annual pay increase; and some tax breaks. Service members also are eligible for combat pay or other kinds of incentive pay based on their specific jobs and any special skills, such as proficiency in a foreign language. Defense annually spends about \$107 billion on salaries and allowances, which does not include health care costs or retirement benefits. Those expenses tack on another \$75 billion or so each year. Health care and retirement benefits together cost the Pentagon less in actual dollars today than pay, but much more in political capital and good will among troops, retirees and their families. Unsurprisingly, many lawmakers are loath to tinker with the current system.

The military has a 20-year cliff-vesting retirement system, which some believe should be replaced with one providing some benefits to all service members regardless of their tenure. Personnel who serve less than 20 years -- about 83 percent -- do not receive a retirement benefit, which some believe is unfair given their multiple deployments during the wars in Iraq and Afghanistan. Those who do spend a career in the military can hit the 20-year mark relatively early, retire from service in their 40s or 50s, draw a pension and work elsewhere for a while. About 17 percent serve 20 years or more in the military. The law directs Defense Secretary Chuck Hagel to give the department’s recommendations to reform the military pay and benefits system to the panel no later than 1 NOV 2013. The nine-person commission is supposed to submit its recommendations to President Obama no later than 1 MAY 2014. Obama must then send his final proposals to Congress for consideration. [Source: GovExec.com | Kellie Lunney | 12 SEP 2013 ++]



Sequestration Update 40: ► SECNAV Going Hollow Warning

This week Secretary of the Navy Ray Mabus warned that another year of sequestration cuts will put the fleet and Marine Corps within a year of going “hollow.” This could lead to commands being deployed without the manpower and equipment for missions they’ll be tasked to conduct. “In another 12 to 18 months, we will have sailors and Marines deploy without all the training they need,” Mabus said in a 11 SEP speech before students and faculty at the National Defense University in Washington. He said, “We are rapidly reaching the point where no amount of hard work or innovation or anything else will allow us to get this training back,” Mabus said, casting the service’s possible \$14 billion shortfall for the upcoming fiscal year in the starkest possible terms. He also said that the size and indiscriminate nature of the sequester cuts could slow the Navy’s response in a crisis, such as that unfolding after Syria’s reported use of chemical weapons. A force of destroyers, amphibious ships and two carrier strike groups were in the region, ready to respond immediately. Because of the sequester cuts, a similar response ‘maybe

limited or unavailable in the future,' Mabus said, noting that it will also reduce steaming days, flying hours and other vital training that the fleet depends on to prepare for deployment.”

Adding more bad news the Chief of Naval Operations Admiral Jonathan Greenert outlined new details on possible cutbacks ahead in 2014 under sequestration. These include:

- Cancel 34 ship availabilities, or roughly half of those scheduled, and 190 aircraft overhauls for the upcoming fiscal year.
- Jettison 25 airplanes and drop flying hours for squadrons not preparing for an upcoming deployment; further reductions to training.
- Possibly lay off civilians, if a voluntary retirement program doesn't entice enough workers to leave.
- Potentially halt funding for the construction of a littoral combat ship, an afloat forward-staging base, a destroyer, a Virginia-class attack submarine and procurement money for another, and a carrier overhaul.
- Drop the fleet size from today's 285 ships to 257 by 2020, if annual sequestration cuts continue to that year.

[Source: NAUS weekly Update 13 Sep 2013 ++]



VA Appeals Backlog ► Currently 256,061 Decisions on Appeal

As the Obama administration touts its recent progress in reducing the enormous backlog of veterans' disability claims, a second backlog is rarely mentioned. More than a quarter-million veterans are appealing disability-claim decisions they say are wrong, and in some cases they can wait four years or more for a ruling, figures from the Department of Veterans Affairs show. The 256,061 veterans appealing decisions represent an approximately 50 percent increase since President Obama took office. And more are coming. The Board of Veterans' Appeals, which makes the final administrative decisions on appeals, expects its number of pending cases to double over the next four years. The appeals backlog has grown partly because VA has directed resources away from appeals and toward the high-profile disability backlog, according to interviews with VA workers and veterans' advocates. "VA is robbing Peter to pay Paul," said Glenn Bergmann, a former appellate litigator in VA's Office of the General Counsel who now frequently represents veterans on disability-claim appeals.

VA Secretary Eric K. Shinseki acknowledged in an interview last week that appeals do not get the same emphasis as new claims but said that will change as the backlog shrinks. "Yes, there is a need to focus on appeals," Shinseki said. "This is an elephant. You have to take bites one at a time." In recent months, amid criticism from Congress and the media, the department took dramatic steps to attack the claims backlog. It mandated overtime for new claims and directed that disability cases older than one year be moved to the front of the line. Gerald Manar, deputy national veterans service director for the Veterans of Foreign Wars, said VA officials at regional offices often make a "calculated decision" to pull workers off appeals and redirect them to new claims. "Over the last three years or so, every time VA has made a push, they pull almost all of the employees out of appeals and into front-end work," said Manar, a former VA benefits manager.

Beth McCoy, assistant deputy undersecretary for the Veterans Benefits Administration, said VA headquarters has directed regional offices not to take workers off appeals. "It's tempting to take those appeals resources," she said. "But that wasn't our intent, and we continue to reinforce that." A veteran who takes an appeal through all available administrative steps faces an average wait of 1,598 days (over 4 years), according to VA figures for 2012. If the veteran pursues the case outside VA to the U.S. Court of Appeals for Veterans Claims, it takes an additional 321 days on average, according to court documents. The duration in part reflects the fact that the process is meant to favor the veteran, who is allowed at any time to submit new evidence and thus extend a case indefinitely. But VA officials acknowledge that the appeals system must be transformed. Though VA is converting the claims process into an electronic, paperless system, the great majority of appeals remain paper-bound. As appeals are digitized, more of VA's 14,355 claims processors will focus on appeals and the process will speed up, McCoy said. "We're not satisfied with how long it's taking on the rating side or the appeals side," she said.

To prepare for the influx of appeals, the Board of Veterans Appeals has hired 100 new lawyers in recent months and has begun a push to handle more cases by video teleconference, a step that can cut 100 days off the process, said Laura Eskenazi, vice chairman of the board. VA assigns veterans who file claims a disability rating, a percentage measure that governs compensation for disease or injury incurred or aggravated during active military service. About 10 percent of claimants challenge the rating. Once a veteran files a notice of disagreement - the first step in an appeal - it takes 270 days on average for the VA regional office to respond with a formal statement assessing the case and sometimes reversing some or all of the initial decision, according to VA figures for 2012. If the VA stands by its initial decision the next step is to file a substantive appeal. VA's regional offices take an average 692 days for the next step, certification of the appeal, a process that can involve gathering further evidence and that sometimes includes input from service organizations assisting the veterans, McCoy said. Next, the vet is given a hearing before the Board of Veterans' Appeals. The board hears cases sent by all 56 regional offices. "All of a sudden you merge down to one lane," said Rich Dumancas, deputy director of claims for the American Legion. "It's hard for the board to keep up with all the cases."

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VA Loans Update 04 ► What Happens When Yours is Sold

All mortgage loans come with their own set of rules, guidelines and quirks. Mortgage lenders approve loan applications using these universal guidelines and once a loan is approved the loan can be sold in what is called the "secondary" market and VA loans are no different. This secondary market is an important cog in the world of VA lending and helps free up cash for VA lenders to make even more VA loans. How does this work?

Cash Flow. Why do lenders sell loans, anyway? Why don't they just keep them? Those are good questions and the basic answer refers to cash flow. Let's look at an analogy together. Say you're the rich uncle and have \$100,000 in the bank and it's well known in the family that you're happy to lend it out to relatives when they need it, as long as they pay you back. One day, your nephew calls and says he needs to borrow \$50,000 to start a business. He provides

you with his business plan and you agree to issue the loan. He's going to pay you back with interest over the next 60 months. You get another call a week later from your brother-in-law who wants to borrow some \$50,000 and will pay you back at a rate of 8.00 percent over four years. You can't find a solid 8.00 percent return in any market and your brother-in-law has always paid you back on time so you loan him the money. The next week your sister calls and wants to borrow \$10,000 to help with medical bills. You'd love to but guess what? Your vault's empty. You had \$100,000 in the bank, loaned it out and yes, you're going to collect some interest payments but you have no more money to lend. VA lenders follow a similar philosophy. VA lenders can issue a VA loan then decide whether or not to keep it for the interest payments or sell it to another VA lender. Once a loan is sold, the original VA lender replenishes its coffers and proceeds to issue another VA loan.

Making a Commodity. When lenders buy and sell VA loans in the secondary market, they know beforehand what they're buying. A mortgage loan under a specific loan amount that conforms to VA lending guidelines. A VA loan in this fashion is essentially a commodity; one VA loan is like the next VA loan in terms of credit, income and loan amount requirements. Because these loans are all underwritten to the very same set of standards, lenders know in advance what they're buying without having to individually evaluate each VA loan to be sold. Lenders do audit their purchased loans but underwriting a VA loan with universal VA guidelines streamlines the buying and selling process.

Your Loan is Sold. Are you surprised? You really shouldn't be. When you signed your original loan documents, one of the pieces of paper you signed was an acknowledgement that the lender is or is not engaged in selling VA home loans and if they do sell, the approximate percentage of their pipeline is ultimately sold. Yet what happens if your loan is sold? The first notification that your loan will be sold is with a "goodbye" letter, a letter from your current lender telling you that your loan is sold and identifies the new lender. You will then receive a similar "hello" letter from your new lender, providing you with their contact information, your account number and general customer service information. However, not one thing changes in terms of your loan. Your rate doesn't change, your due dates don't change nor your monthly payments or any other facet of your original loan. Even if your loan is sold 10 times, nothing can change the terms of the original note. In effect, if your loan is sold, nothing really happens. You simply make your check to a new lender.

[Source: Military.com | Money Matters | 25 Jul 2013 ++]

VA Lawsuit: HIV Misdiagnosis ► VAMC Lexington KY

Bobby Russell received HIV treatments for almost eight years before receiving a shocking diagnosis: He never actually had the virus that causes AIDS. Now the 43-year-old Lexington man is suing the doctors and others at the University of Kentucky Medical Center, the UK-affiliated Bluegrass Care Clinic, and the Fayette County Health Department for medical malpractice. Russell, 43, claims the defendants were negligent in misdiagnosing him and negligent in failing to order the appropriate tests for HIV. "I feel like I was sentenced to a crime I wasn't guilty of," Russell said in an interview. "I have intentionally put distance between my family and my friends because I thought I was dying, and I didn't want my family to see me dying. I didn't want my nieces and nephews see me deteriorating. I thought I was dying..." "Emotionally, mentally, it destroyed me. It just destroyed me," Russell said. "In 2009, when things got really bad for me, suicide was a strong option for me." But Russell said he never attempted suicide. He seeks a trial by jury and an award for compensatory damages and "all other relief" a jury deems appropriate.

The lawsuit filed in Fayette Circuit Court in August says Russell spent eight years believing he had HIV after he was incorrectly diagnosed in 2004. The diagnosis came after a visit to the UK Medical Center emergency room,

where Russell was treated for profuse bleeding from the colon. (An earlier routine test at the health department had come back negative for HIV.) Russell learned he never had the virus after a new test was done at Bluegrass Care Clinic in August 2012. In between, Russell focused on treatment and “an extensive medication regimen” because “he was afraid he was going to die,” the lawsuit says. Jonathan C. Dailey, the Washington D.C. lawyer who represents Russell, said no one ever conducted a full spectrum of tests for HIV. “The fact is that the standard-of-care-protocol methodologies for HIV testing were never done,” Dailey said. “By failing to follow the standard protocol, and telling him that he was HIV positive, telling him that he could only have relations with HIV-positives, then that damage has been done. You can’t take that back. That’s the critical part of this case.”

UK spokesman Jay Blanton wrote in an email that, “as a policy, we do not comment on pending litigation.” (Bluegrass Care Clinic, an infectious disease and HIV/AIDS clinic, is affiliated with UK’s medical school.) Greg Hiles, a spokesman for the Fayette County Health Department, had no comment but said the matter has been turned over to legal counsel. Russell said after he was diagnosed with HIV, he took the drug cocktail HAART (or highly active antiretroviral therapy) that routinely keeps many HIV and AIDS patients alive today. Through the years, tests would provide negative or “undetectable” results, but Russell said “I really never gave it any more thought because I’d already gotten to the point of accepting a diagnosis and treatment.” That changed when Russell, a military veteran, sought benefits from the Veterans Administration. “The Veterans Administration had always said, ‘You give us a confirmatory test and we’ll start these benefits for you,’” Russell said. “But nobody had a confirmatory test result to provide me to give to the Veterans Administration.”

The suit says that on Dec. 7, 2012, an infectious disease specialist at Bluegrass Care Clinic told Russell that it appeared no one had ever completed a confirmatory test. In similar cases, defendants and insurance companies often insist that a plaintiff like Russell ought not to be in court complaining because he is still alive. Dailey has a counter-argument. “I would ask a jury to look at what they (medical providers) exposed Mr. Russell to, look at the hell they put him in, and look at the emotional devastation that it caused him for over eight years, and then consider what they think the appropriate measure of damages is, even though, yes, he is still alive,” Dailey said. “We’re talking about stigma, we’re talking about living with disease on a daily basis,” said John Tackett, Russell’s Lexington attorney. The lawsuit does not seek punitive damages. But if victorious, Dailey said he hopes the suit will “change the protocol so there aren’t more victims in the future.” Russell said he has had sexual relationships with three HIV-positive partners since he was diagnosed, but he has been in a committed relationship with an HIV-positive partner for the last two years.

Dailey was the attorney for Terry Hedgepeth, a man who sued a Washington D.C. clinic in 2005 because it had mistakenly told him five years earlier that he was HIV-positive. That case was settled in 2012 about a year after the D.C. Court of Appeals unanimously ruled that medical patients who are given incorrect information from their doctors about a life-threatening illness can seek recourse through the courts for emotional distress. Russell’s suit doesn’t specifically seek damages for emotional distress, but Dailey said that is included in seeking relief for compensatory damages. Russell lives on his Social Security checks, but he said the suit is not about money. “This has been the most traumatic event for me. The worst. The worst,” Russell said. “I’m not so sure the next person can be as strong as I have to be able to stand up and fight for what they believe in. If it saves one person, it’s worth it.” [Source: Lexington (Ky.) Herald-Leader | Greg Kocher | 2 Sep 2013 ++]

VA Caregiver Program Update 22 ► Billions Needed for Expansion

The Department of Veterans Affairs said 4 SEP it supports expanding a caregivers benefit for grievously wounded veterans but only if Congress comes up with the billions needed to pay for the expansion. Congress created the

program in 2010, giving caregivers of seriously wounded veterans a stipend, health care and at least 30 days of respite care each year. But it was limited to veterans who served after the Sept. 11, 2001 terrorist attacks. Lawmakers told the VA to study the feasibility of expansion after some veterans groups raised questions about fairness. The study, distributed to lawmakers 4 SEP, said an expansion would cost up to \$3.8 billion in the coming year. The VA voiced concerns about what the extra costs could mean to the overall quality of health care delivered to veterans.

"VA believes the expansion of benefits to caregivers of eligible veterans of all eras would make the program more equitable," the agency said in a statement. "Unfortunately, core health care services to veterans would be negatively impacted without the additional resources necessary to fund the expansion." Caregivers of seriously wounded veterans — those who need help with daily activities such as feeding, bathing and dressing — are eligible for some help from the VA regardless of the war the veteran fought in, but not the financial stipend, now averaging about \$2,000 a month. The amount of respite care available is also more generous for those caring for veterans of the Iraq and Afghanistan wars. Under the enhanced benefit, caregivers also can get their health care through the VA.

The Senate Committee on Veterans' Affairs passed a bill that would expand the caregiver benefit to all generations of soldiers. The bill also went a step further, increasing the types of injuries and illnesses that would qualify for extra help. Any veteran with a "serious-service connected disability" who needed help with basic activities of daily living would qualify. But concerns about costs will be difficult to overcome, especially in the fiscal climate on Capitol Hill. Currently, about 11,000 caregivers are enrolled in the program. The Congressional Budget Office estimated that an additional 70,000 caregivers would participate by 2016 if the bill, sponsored by Sen. Bernie Sanders (I-VT) becomes law. So far, the VA has escaped much of the cost-cutting that has hit other government departments. It was exempt from the mandatory budget cuts under sequestration, and agency employees were able to avoid furloughs. In fact, some were required to work overtime to speed processing of disability claims. [Source: AP | Kevin Freking | 4 Sep 2013 ++]

VA Bonuses Update 10 ► Rare Outside-The-Beltway Accountability Hearing

Lawmakers will hold a field hearing in Pittsburgh 9 SEP to ask why local Veterans Affairs administrators received hefty bonuses in the wake of the preventable deaths of five patients. But what they really want to know is whether there is any accountability within the VA bureaucracy. The rare outside-the-beltway hearing follows a series of reports condemning how the department has handled merit pay and benefit assistance oversight. It also comes after months of pressure from veterans groups and members of Congress for the VA to take tougher action against poorly performing employees. The criticism that VA employees are rarely held accountable for failings cuts across numerous problems faced by the department in recent years, including the shrinking but still massive disability backlog.

On 29 AUG Republicans on the House Veterans Affairs Committee launched the Trials in Transparency website <http://veterans.house.gov/transparency> to call out midlevel administrators by name for receiving sizable bonuses despite significant questions about their effectiveness. They include a VA construction chief who received \$55,000 in extra pay despite numerous delays and cost overruns with major projects; a disability benefits executive who got \$60,000 in bonuses despite the mounting claims backlog; and a St. Louis facility director who received \$25,000 in award pay despite "persistent patient-safety issues" including HIV exposure of several patients. Chairman Jeff Miller (R-FL) said the goal is to expose "VA's long and well-documented history of rewarding failure" and force a culture change within the organization. "VA executives who fail in their jobs shouldn't receive bonuses or glowing performance reviews," he said. "They should be disciplined or fired."

In a statement, VA officials said that some performance awards – including individuals in the health administration medical networks – have been suspended pending further review. "All employees are expected to help VA achieve its mission of providing veterans the highest quality care possible," the statement said. "When an incident occurs, VHA leadership conducts a prompt review to understand what happened, hold those responsible accountable and prevent similar incidents in the future. "If employee misconduct or failure to meet performance standards is found to have been a factor, VA will take appropriate corrective action immediately." Top officials at AMVETS and Concerned Veterans of America this week penned an editorial charging that underperforming VA workers "face no serious consequences" for failure. "Welcome to the twisted world of federal executive branch employment, where it's nearly impossible to be fired for poor performance," the piece said. Department officials have insisted the vast majority of VA employees are hard-working and dedicated individuals who have veterans' best interests at heart. Thus far, they haven't responded to committee requests to justify the bonuses.

In August, the Government Accountability Office portrayed the VA's merit pay systems as dysfunctional, with no real connection between work accomplished and bonuses awarded. The review results — requested by congressional Democrats — dismayed lawmakers. "It is clear to me that too often those who do not perform above and beyond are reaping rewards they do not deserve," said veterans committee ranking member Mike Michaud, D-Maine. The Pittsburgh hearing follows months of pressure on VA executives for their role in an outbreak of Legionnaires' disease at a local veterans health center. Five patients died and up to 20 others were sickened in 2011 and 2012. Despite that, the regional director and other area executives received glowing work reviews and tens of thousands in bonuses for exemplary job performance. VA has defended those payouts, saying the bonuses were not tied to a single event or benchmark.

J. David Cox, national president of the American Federation of Government Employees, said the bad publicity surrounding VA management mistakes casts all department employees in a bad light, even the rank-and-file workers. "If you're a veteran stuck waiting on a claim to be processed, you're not selective in who you blame, even if it's really a management problem," he said. In May, the House committee passed legislation to ban all VA executive bonuses for five years. The proposal has received support from veterans groups but stalled in the face of VA opposition. The same month, VA suspended bonuses for all Veterans Benefits Administration senior executives, reinvesting that money into efforts to end the backlog. Committee members have promised to revive that idea in coming weeks, along with their accountability questions. [Source: Stars & Stripes | Leo Shane | 5 Sep 2013 ++]

VA Bonuses Update 11 ► Issues Raised Serious, But Not Systemic

Before a crowd of grieving family members in Pittsburgh, Veterans Affairs officials defended their patient safety and executive bonus programs 9 SEP, dismissing assertions that the department doesn't hold poor managers accountable for failure. "VA has a long-established record of providing safe health care," said Robert Petzel, under secretary for health at the Department of Veterans Affairs. "The patient care issues the Committee has raised are serious, but not systemic." However, lawmakers and family of injured veterans at the outside-the-beltway hearing questioned whether that is true. Monday's hearing included a detailed look at "preventable deaths" at six different VA health care facilities, including at least five deaths from Legionnaires' disease at the VA Pittsburgh Health Care system. Witnesses tearfully recounted family members' deaths due unsanitary practices, surgical mistakes and poor supervision of VA employees. They also bristled at reports that numerous executives from those facilities later received bonuses — some totaling tens of thousands of dollars — for meeting performance metrics.



Dr. Robert Petzel, left, the Under Secretary of Veterans Affairs for Health, talks with Sydney Schoellman, the daughter of a veteran who died at a Dallas VA hospital, after a Congressional committee hearing on Sept. 9, 2013, in Pittsburgh

VA officials say a Legionnaire's disease outbreak at Pittsburgh's VA hospitals prompted a national review of efforts to control the disease. Pretzel said the problems at the Pittsburgh hospitals changed how the agency approaches Legionella. U.S. Rep. Jeff Miller (R-FL), the Florida Republican who chairs the committee, said that even though VA Inspector General reports have linked some deaths to mismanagement, some executives have been given bonuses. Michael Moreland, a regional VA director and former CEO of the VA Pittsburgh system, was awarded a \$63,000 bonus in 2012 before the Legionella problems were publicized. Miller and members of the Pennsylvania congressional delegation pressed Petzel over how senior managers could have earned bonuses when serious maintenance problems contributed to the Legionella deaths. Sydney Schoellman of Dallas, a relative of a VA patient affected by the outbreak, said after the hearing that now "someone who can do something" has heard about the problems in the VA system. But Schoellman said she still feels that "the way the bonus system is set up, it's kind of a buddy system," and that needs to change. Rep. Mike Doyle a Forest Hills Democrat, said the deaths at the Pittsburgh hospitals "breaks our heart" but added that the vast majority of VA staff do a good job and care about their work.

Members of the House Veterans Affairs Committee and a recent Government Accountability Office report have labeled the bonus system as broken, and lawmakers are pushing to ban all VA executive bonuses for five years. Petzel called the patient deaths tragic and upsetting, and said department officials are conducting appropriate administrative and criminal investigations. But he also insisted that the cases are all isolated incidents reflective of a massive health care system, not a incompetent or uncaring bureaucracy. "While no health care system can be made entirely free from inherent risks, when adverse incidents do occur, VA studies them to fully understand what has happened," he said. Petzel said "substantial disciplinary actions" have already taken place in Pittsburgh, Atlanta and several other regional VA systems. The department is also reviewing its bonus award procedures. Lawmakers said they expect more. "We will simply not tolerate substandard care for our veterans under any circumstance," said committee chairman Rep. Jeff Miller (R-FL). "When we hear about it, we will investigate it." [Source: Stars and Stripes | Leo Shane | 9 Sep 2013 ++]

VA Bonuses Update 12 ► SEA Says Performance Bonus Ban Counterproductive

Proposals to ban performance bonuses for senior executives at the Veterans Affairs Department are unwarranted and damaging to VA's mission, according to a professional association representing top federal managers. The Senior

Executives Association (SEA) wrote a letter to Reps. Jeff Miller (R-FL) and Mike Michaud (D=ME), the chairman and ranking member of the House Veterans' Affairs Committee, to condemn a recent push to limit or altogether block performance awards to Senior Executive Service and equivalent grade employees at VA. "There seems to be a misperception that federal career senior executives are collecting Wall Street salaries and bonuses while accomplishing little of value," SEA President Carol Bonosaro wrote in the letter. "Nothing could be farther from the truth." Miller has introduced a bill -- the Putting Veterans Funding First Act -- that would place a five-year moratorium on all bonuses for senior executives at the VA, saving the federal government \$18 million.

VA has come under increased pressure after a Government Accountability Office audit found inadequate oversight led to suspended and unlicensed doctors receiving significant bonuses. Miller held a hearing Monday to further examine VA's bonus program. Bonosaro emphasized the bonuses are part of SES employees' pay structure, and are awarded only after a rigorous review of executives' achievements against both individual and organizational performance goals. "In those very infrequent instances when a career executive abuses his or her position or fails to meet established performance requirements, their agency can and should take appropriate corrective and/or disciplinary action," Bonosaro wrote. "However, all indications suggest that the federal career executive corps is an extremely hard-working, dedicated and effective group of senior managers who work to maintain the public trust." She added threats to ban bonuses are "counter-productive and run the risk of detracting from mission accomplishment and driving high performing VA executives to retire or seek more rewarding positions in other parts of the government or the private sector." [Source: GovExecc.com | Eric Katz | 10 Sep 2013 ++]

VA VITAL Program ► Transition From Soldier to Student

A national survey of 362,000 first-year students and seniors attending 564 US colleges and universities by NSSE (2010) found student Veterans:

- Perceived lower levels of campus support than non-Veterans
- Interacted less with faculty members
- Spent twice as many hours per week working
- Six times as many hours on dependent care
- Often received the least amount of help and support

Veterans Integration To Academic Leadership (VITAL) is VA's approach to reaching out to student Veterans to facilitate their transition from Soldier to student and help eliminate the adverse findings of NSSE's survey. It is one part of a larger system of care available to Veterans, allowing them to access and utilize services and resources to meet their mental health and educational needs. As a student veteran Outreach program it is part of VA's coordinated efforts to connect student Veterans to their local VA medical centers, where they can get the care and counseling they need while still in school. VITAL is committed to addressing the various needs of all veterans. The initiative is a partnership between VA and local colleges and universities to help vets navigate their needs and concerns and maximize their unique set of strengths, skills and life experiences as they develop and translate their interests and talents into the academic setting. The program focuses on four areas: reducing or eliminating any stigmas, the transition from being a servicemember to being a veteran, academic leadership and empowerment. Outreach activities consist of:

- Training university faculty on military culture
- Coordinating with Student Veterans of America and other student veteran organizations.
- Assisting campuses with the creation of support programs.
- Providing onsite mental-health counseling.

- Case management and enrollment into VA programs.
- Educating veterans on benefits available to them.

Currently there are 21 grant-funded sites nationally for the VITAL initiative. Veterans seeking support through the program should contact their local VA Healthcare Center, VA Center, or Students Veterans of America (SVA) on campus office. To learn more about what lead to the development of this program and its objectives go to http://www.sprc.org/sites/sprc.org/files/event_materials/Campus%20Plenary%20Military_Veterans%20on%20Campus_Chitaphong.pdf. [Source: www.va.gov Aug 2013 ++]

VA Burial Benefit Update 25 ► <http://www.marktheirgraves.org> Campaign

If Ira Cook had died today, chances are there'd be no problem getting a headstone for him from the Memorial Affairs Division of the Department of Veterans Affairs, which provides that service for all U.S. veterans. But Cook, a black Union Army soldier who served during the Civil War in the regiment depicted in the movie "Glory," died in Cleveland in 1874 at age 42. No headstone marks his grave at Woodland Cemetery in Cleveland. Just an empty patch of grass. And unless Cook's next-of-kin can be found -- or a person authorized (in writing) by Cook or a family member to apply for a VA headstone -- he won't be getting that grave marker. Until last year the VA provided headstones for unmarked veterans' graves based on documentation provided by historians, genealogists or anyone who could authenticate a veteran's identity and service. A change to that policy, solely limiting headstone requests to a veteran's next-of-kin or authorized family representatives, has prompted a campaign (www.marktheirgraves.org) to have the restriction repealed.

The Ohio Historical Society, which has assisted groups and individuals in documenting veterans' service records and unmarked graves dating back to the Revolutionary War, is part of that effort. Earlier this year Burt Logan, executive director and CEO, wrote to the VA to object to the new policy. "We cannot emphasize enough that the remaining unmarked graves of our military veterans, especially those who served in the Civil War, are predominantly those who were African-Americans, ethnic minorities and the poor -- hence the lack of headstones and recognition," Logan wrote. He noted that finding living descendants of these long-gone veterans to apply for a VA headstone "is most often nearly impossible." One reason, he added, is because, "Countless numbers of them (veterans) died in their teens or well before having the opportunity to begin a family of their own." Todd Kleismit, Historical Society director of community and government relations, also commented on the difficulty of finding the next-of-kin of Civil War vets. "The reason they're in an unmarked grave is because they didn't die with a huge network of family and friends," he said. "They passed away rather anonymously."

A response from the VA to the Ohio Historical Society suggested "there are multiple internet resources available to locate living relatives of Civil War soldiers." That observation floored Bill Stark, a volunteer archivist with the Cleveland Grays and member of the Woodland Cemetery Foundation. Stark has documented and obtained 197 VA headstones for veterans' graves in area cemeteries. Some were for unmarked graves, others were replacement markers. "The problem is that those web sites are designed to go backward to find who the ancestors are, not forward to find out who the next of kin are," said Stark, who is also graves registration officer for Garfield Camp 142 of the Sons of Union Veterans of the Civil War. Stark said he had six applications for headstones rejected by the VA in the past year due to the next-of-kin policy. (That policy does not apply to replacements for stones that are worn, illegible or damaged.) Although there is no known number of unmarked veteran graves, Stark said they are commonly located in older cemeteries where vets who served in the Civil War and earlier are buried. Marking those graves is important because these veterans "put themselves in harm's way to serve, and this country owes them this

last tribute,” Stark said. He noted that 16 of the 63 names listed on a monument at Woodland Cemetery honoring the U.S. Colored Troops of the Civil War are buried in unmarked graves.

Michelle A. Day, president of the Woodland Cemetery Foundation, said the cemetery has unmarked graves of veterans from the War of 1812 through World War II. Among the more than 2,100 veterans buried at the cemetery, “hundreds don’t have headstones,” according to Day. She said finding a veteran’s biographic and military service details for a marker can sometimes take years, and the VA’s new policy will make that task even harder. “It’s baffling why they did it,” Day said. VA spokeswoman Jo Schuda said the policy was created to discourage someone from marking a veteran’s grave “in a way that the descendants may not want” or even know about. Day said that in her experience families appreciate a headstone for a previously unmarked grave. “I have never come across somebody who did not want one,” she said. Schuda noted that the VA is currently reviewing that policy due to concerns regarding the limitations on headstone applicants.

In May, Ohio Congressman Steve Stivers, a Columbus Republican, introduced an “Honor Those Who Served Act” that would ease those limitations. Under Stivers’ proposal, if a veteran’s next-of-kin cannot be found, the headstone applications could be filed by a state veterans service agency, military researchers, local historians, genealogists or others who can prove a veteran’s identity. To Day, daughter of a Navy veteran, the value of marking these graves extends beyond overdue recognition. The graves are visual reminders for future generations of our nation’s past, she said. “These veterans had a lot to do with our history, and how people learn about our history and the wars we fought in,” she added. “You can’t do that with an unmarked grave.” [Source: The Plain Dealer/Sun News | Brian Albrecht | 11 Sep 2013 ++]

VA VetSuccess On Campus Update 01: ► Transition to College Program

The Department of Veteran Affairs is developing innovative ways to help Veterans make the transition to college life. Through their VetSuccess On Campus (VSOC) program, they are strengthening partnerships with institutions of higher learning and creating opportunities to help Veterans achieve success by providing outreach and transition services to the general Veteran population during their transition from military to college life. The VSOC program provides:

- A VA Vocational Rehabilitation Counselor assigned to each VSOC school to provide vocational testing and career, academic, and readjustment counseling services
- A VA Vet Center Outreach Coordinator, co-located on many campuses, to provide peer-to-peer counseling and referral services

VetSuccess counselors ensure that Veterans receive the support and assistance needed to pursue their educational and employment goals. Because the VetSuccess counselors are easily accessible on campuses, they help resolve any problems that could potentially interfere with a Veteran's educational program, to include assisting with disability requirements. If needed, they can also provide referrals for health services through VA Medical Centers, Community-Based Outpatient Clinics, or Vet Centers. VSOC began as a pilot in 2009 at the University of South Florida, and is currently located at 32 campuses across the country. Plans are currently underway to increase VSOC to additional campuses during FY 2013.

At http://www.vetsuccess.gov/assets/VetSuccess_on_Campus.pdf can be found a complete list of VSOC locations and counselor contact information. Interactive resources from within the VA and other resources for Servicemembers, Veterans, and their family members to support their successful transition to college life can be found by going to http://vetsuccess.gov/vetsuccess_on_campus and either clicking on your state or entering your zip

code. To learn more about VSOC go to http://vetsuccess.gov/assets/VetSuccess_On_Campus_Information.doc.
[Source: www.va.gov Aug 2013 ++]

VA Patient Centered Care Update 01 ► Will Provide More timely Access

Veterans should see more timely access to mental health providers and other civilian medical specialists under a new Patient Centered Community Care (PC3) initiative, which the Department of Veterans Affairs will phase in across the country over the next six months. The initiative is centered on two five-year contracts worth a combined \$9.3 billion and awarded Tuesday to separate health management companies tasked with consolidating and standardizing quality of providers that veterans are referred to when the VA can't deliver in-house care in a timely way. Health Net Federal Services LLC of Arlington, Va., and TriWest Healthcare Alliance Corp. of Phoenix, Ariz., will establish vast non-VA provider networks across all six VA medical regions, taking three apiece.

- Health Net, the current TRICARE support contractor for military beneficiaries in that system's North Region, will be responsible for VA regions that span the New England states, the Northern Midwest states and all Eastern seaboard states down through Florida and Alabama. Health Net's combined regional contracts are valued at \$5 billion.
- TriWest, which supported a provider network across the TRICARE West Region until last April, landed VA contracts worth \$4.4 billion to provide networks of mental health and specialty care in Western states, including Alaska, Hawaii, and all South Central states from Texas to Mississippi.

State borders don't neatly define VA's six regions, so Health Net will have responsibility for 38 states or parts of states as well as Puerto Rico. TriWest will provide non-VA provider networks for 28 states or parts of states as well as U.S. territories in the Pacific. Today, when VA facilities lack capacity to provide care in house, patients are referred to private sector care under different purchased care mechanisms including local contracts, sharing agreements and medical care authorizations. This is viewed as inefficient. Future referrals will be consolidated under PC3 contracts so veterans see more coordinated and timely access to comprehensive networks of providers, all of them screened to meet uniform VA quality standards. The contractors will provide inpatient and outpatient specialty care and mental health care services when local VA medical centers cannot, either because VA specialists aren't available except after long waits for appointments or because veterans live far from the nearest VA facilities. The new networks must screen providers to meet or exceed VA standards for credentialing, licensing and specialty care requirements. They must establish customer service and complaint procedures, and they must see patients within a specified period and be geographically convenient. Also, medical files generated by network specialists must be shared with VA promptly to ensure that all VA care is closely monitored and coordinated.

The Veterans Health Administration has conducted a pilot program of non-VA provider networks since 2009 called Project Hero. It involves only four of 56 VISNs (Veteran Integrated Service Networks). Through 2012, it reportedly saved VHA \$27 million by more effectively purchasing care from private sector specialists using pre-negotiated rates. The PC3 contracts will take six months to implement starting next month. Networks are to be operating across the country by April 2014. Rep. Jeff Miller (R-FL has pushed for TRICARE-like provider networks for VA patients since he became chairman of the House Veterans Affairs Committee in 2011, noting how far veterans in his own district have to travel to get VA care, which so many quality providers available locally. Some veteran service organizations have worried that a big shift to private sector care, over time, will dilute VA medical expertise and also impact continuity of care being delivered to veterans having multiple medical conditions. VHA

officials said they heard these concerns during meetings with stakeholders last year and they helped to shape final design of the contracts.

Joseph Violante, legislative director of Disabled American Veterans, said his organization wants VA to ensure all enrolled veterans get “quality medical care when they need it and in the appropriate setting.” That will require VA closely managing any care provided including, as circumstances warrant, care delivered in the private sector, he said. “DAV would be concerned if VA merely sent veterans out into the private sector without overseeing and managing the medical care to ensure veterans’ needs are being met,” said Violante. David J. McIntyre, Jr., chief executive officer and president of TriWest, recalled in a phone interview how the military came to rely more heavily on TRICARE support contractors during the Iraq and Afghanistan wars when so many providers in the direct care system had to be deployed. The new non-VA provider networks will give VA the same sort of flexibility to respond to gaps in timely care including mental health treatments for veterans with post-traumatic stress, McIntyre said.

“The first step for the VA is much like it was for DoD when they started doing TRICARE. That is to buy care on an efficient and effective basis across a broad geographic space [and] from one entity that can provide what they need,” said McIntyre. It will take a while for VA to figure out its demand for civilian health care and what volume of care should be bought through these networks for maximum quality and efficiency, he added. “But this gives them the ability, like DoD has, to turn on the spigot pretty quickly if they need to,” said McIntyre. “I hold to the same philosophy I have held for 18 years” operating provider networks for military beneficiaries, McIntyre said. “That is, the government should determine where government resources, taxpayer dollars, optimally are used. And if there’s enough demand, the government should provide that service directly.” But there will be times when it is cheaper, and for patients more convenient, for VA to buy care from the civilian networks, said McIntyre. VA does buy care “in the marketplace right now. They just don’t do it on a consolidated basis. And that’s what this is going to give them,” he said. “We’re there to supplement the direct care system, not to replace it.” [Source: Stars & Stripes | Tom Philpott | 5 Sep 2013 ++]

VA & Affordable Care Act ► Minimum Essential Coverage

The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage to all Americans, lower costs, and improve quality and care coordination. Under the health care law, people will have:

- health coverage that meets a minimum standard (called “minimum essential coverage”) by January 1, 2014;
- qualify for an exemption; or
- make a payment when filing their taxes if they have affordable options but remain uninsured.

In 2014, Health Insurance Marketplaces will be a new way to find health coverage. On the Marketplaces, some people may be eligible for lower costs on health premiums and out-of-pocket costs based on their income. At a glance:

- VA wants all Veterans to get health care that improves their health and well-being.
- If you are enrolled in VA health care, you don’t need to take additional steps to meet the health care law coverage standards.
- The health care law does not change VA health benefits or Veterans’ out-of-pocket costs.
- If you are not enrolled in VA health care, you can apply at any time.

You do not have to make a payment if you have coverage that meets a minimum standard (called “minimum essential coverage”). If you have access to affordable coverage but remain uninsured starting in 2014, you may have to make payment when filing your taxes. This payment will either be a flat fee or a percentage of your taxable household income, depending on which amount is higher. Exemptions from the payment will be granted under certain circumstances. For more information on these exemptions, visit www.healthcare.gov. This payment will be phased-in according to the schedule below:

- \$95 or 1% of your taxable income in 2014
- \$325 or 2% of your taxable income in 2015
- \$695 or 2.5% of your taxable income in 2016

If you are enrolled in any of VA’s programs below, you have coverage under the standards of the health care law:

- Veteran’s health care program
- Civilian Health and Medical program (CHAMPVA)
- Spina bifida health care program

More information on VA health care and the Affordable Coverage Act can be found by going to this website: <http://www.va.gov/health/aca/FAQ.asp>. [Source: TREA News For the Enlisted 9 Sep 2013 ++]

VA MyHome ► Re-Learning Basic Life Skills Simulator

The folks at the VA Medical Center in Pittsburgh have figured out a unique way to help wounded Veterans transition successfully from their hospital bed to their own bed at home — something that’s not so easy when you’re visually impaired, in a wheelchair or using a walker to get around. “We call it ‘MyHome,’ said Laurel Koval, an occupational therapist at the medical center. “It’s where we enable Veterans to feel more confident in performing daily tasks and thus more ready to go home.” Koval said MyHome, located within the Pittsburgh VA’s H.J. Heinz Campus in O’Hara, Pa., contains a living room, dining room, bathroom, bedroom, kitchen, staircase, a laundry area and a pantry stocked with food. “We even have a garage with a car parked it,” she said. “Our physical and occupational therapists can teach you how to get in and out of your car safely, fasten your seatbelt or how to unload your groceries from the trunk.” You can also learn how to do your laundry, prepare a meal, make your bed, take a shower or even answer the front door — safely.



Laurel Koval, an occupational therapist at the Pittsburgh VA, gives Veteran Gloria Stephenson clothes washing tips in MyHome’s laundry room

“They take a lot of pride in keeping the place neat and clean,” Koval said. “It surprised me. They’ll complete a therapy task — like doing the dishes — but before going on to the next task in some other part of the house they’ll actually spend some time cleaning the kitchen sink and the counter, just like they might do in their own home. They want the place to look good. One day I actually saw a patient polishing the silverware...” Rehabilitation Director Derek Coughenour said a big benefit of MyHome is that it can reduce the number of hospital re-admissions. “In most cases, patients get discharged from the hospital and go home,” Coughenour said. “But sometime they’ll have an accident and find themselves right back in the hospital. These setbacks are very frustrating and, in many cases, avoidable with proper training. As a result of real-life practice in MyHome, Veterans are better equipped with the tools they need to succeed in their home.”

Rehabilitation Supervisor Jason Fay said MyHome has succeeded in almost completely removing the clinical aspect of rehabilitation and replacing it with a comforting ‘I’m at home’ feeling that gives patients a powerful psychological boost. “When you’re re-learning basic life skills in a home-like setting, it makes you want to get back in your own home that much faster,” he said “It’s a big motivator. A newspaper gets delivered here every morning. We also have different types of floor surfaces in here: linoleum, tile, carpet...a little bit of everything. When you’re in a wheelchair or using a walker, these different surfaces can be challenging, especially when you’re going from one surface to another. When you teach people how to negotiate little things like this,” he added, “it makes a big difference in their ability to be self sufficient. It’s all about practice, practice, practice. Continuous practice is a confidence builder.” David Cord, VA Pittsburgh’s deputy director, said he believes MyHome may be the very first full-scale simulation home situated within a VA Community Living Center. “We’re the first, but certainly not the last,” he said. “This is a major innovation in how we deliver health care for Veterans, and I expect other VA medical centers will be adopting the MyHome concept. It’s just one more way VA is delivering the right care to our Veterans at the right place, and at the right time. [Source: <http://www.va.gov/health/NewsFeatures/2013/August/Patients-Re-Learn-Basic-Living-Skills-at-VAs-MyHome.asp> Sep 2013 ++]

VA Aid & Attendance Update 12 ► Accredited Lawyers Under Scrutiny

The growing number of private attorneys and financial advisors who are accredited by the U.S. Department of Veterans Affairs to help former armed forces members and their families file for certain federal benefits are under scrutiny by U.S. Sen. Bill Nelson (D-FL) among others. Statistics prepared by the VA and examined by the Pensacola News Journal show that the number of such lawyers and financial advisors has soared in recent years and that Florida is among the states that are highest in their numbers. The VA’s accreditation program, which essentially sanctions individuals to help prepare the complex paperwork necessary to file for the enhanced pension known as Aid and Attendance, is approving some individuals without performing adequate background checks or ensuring they have the knowledge to competently assist people with claims. “This has to be fixed right away,” Nelson said in a written statement.

The VA’s accreditation program has existed for decades but the number of attorneys and others who have been awarded credentials to file for benefits has greatly increased of late. The accreditation program dates back to the 1940s, but about 67 percent of the roughly 12,000 attorneys nationwide who are involved with it have passed the 25-question multiple-choice exam since 2010. Some critics of VA accreditation assert that the increase is due to individuals who are finding ways to profit from clients seeking benefits. The Florida Department of Veterans Affairs advises against using private attorneys or financial advisors to obtain VA benefits because they often seek to sell investments such as annuities to their clients as part of a personal finance restructuring to qualify for the pensions. That’s because Aid and Attendance has a maximum asset threshold of \$80,000. Don Stout, a claims advisor at the

FDVA regional office in St. Petersburg told the News Journal in a phone interview that veterans who believe they are eligible for pension benefits should seek help from his agency, the VA or local county officials who have experience in filing the necessary paperwork.

A recent federal General Accounting Office report found that, among other things, some individuals accredited by VA have a criminal history and others have personal financial backgrounds that include bankruptcies or liens. Nelson said that he and other federal lawmakers have written a letter to VA Secretary Eric Shinseki urging the agency to take more steps to protect veterans by improving the accreditation program. According to VA figures examined by the News Journal, Florida's 702 attorneys accredited by the VA rank third nationally, behind only California and New York. There are VA-accredited attorneys practicing statewide from Pensacola to Miami, according to VA records. The VA's figures show that Florida leads all states with 51 accredited "claims agents," individuals who aren't attorneys but are accredited by the agency. Many of them specialize in financial advice while selling annuities. [Source: Pensacola News Journal | Rob Johnson | 3 Sep 2013 ++]

VA Aid & Attendance Update 13 ► Pension Poacher Seminars/Workshops

The company that owns the University Pines Independent Living retirement facility in Pensacola recently banned seemingly helpful workshops on obtaining veterans benefits that attorneys and financial advisers were long allowed to provide there. "The reason we stopped doing these seminars is we can't tell the good guys from the bad guys. They all smell the same," said Gregg McIntosh, director of veteran aid services for Holiday Retirement, the Oregon-based chain that owns University Pines. Several retirement homes in Pensacola and across the nation are circling the wagons to protect their resident veterans from individuals who are peddling insurance policies and various investment instruments under the guise of helping to obtain military pension benefits, a practice known to congressional watchdogs and the Federal Trade Commission as "pension poaching." It isn't illegal. And for all the caution flags being raised about it, neither Congress nor regulators have taken preventive action.



University Pines and other assisted living facilities in Pensacola and across the nation are screening financial advisers who want access to their resident military veterans and their savings under the guise of applying for enhanced Veterans Administration pensions

While the workshops and seminars are usually free and federal law prohibits charging money to help file applications for U.S. Department of Veterans Affairs pensions, the ostensibly public-spirited benefits counselors whose conduct is under scrutiny often charge sizable fees by persuading elderly veterans that they need other financial help. "Specifically, these unscrupulous brokers try to persuade veterans to transfer their assets to a trust or to invest in insurance products so they can qualify for Aid and Attendance benefits," a Federal Trade Commission report issued last February said. Holiday Retirement prohibited the A&A workshops in its retirement homes last year after the parent company itself got burned by taking the advice of some financial advisers who claimed to be

experts in obtaining the benefits. Holiday had allowed several veterans — the company declined to specify how many — of modest means to move into rented apartments at some of its assisted living facilities on the assurances of investment advisers that the prospective residents were entitled to Aid and Attendance. But in many cases the applicants didn't qualify for the benefit, McIntosh said. "We took the chance on the possible loss of rent," he said. "It got out of hand because of these bad actors."

McIntosh said the retirement home chain didn't evict any veterans because they failed to qualify for A&A, electing instead to let them stay even though they couldn't pay the full amount of their rent. The managers of some retirement homes have long refused to let investment-peddling A&A advisers pursue clients in their buildings. "I'm not saying there aren't legitimate people out there doing this. I'm just saying we aren't letting them in," said Nancy Platten, executive director of Pacifica Senior Living in Pensacola. She said all financial advisers who ask to hold workshops on veterans benefits at her retirement home are "prospecting." Offers of supposedly free assistance to obtain the A&A pension can be attractive because applying for the benefit — which is generally reserved for wartime veterans who need assistance in daily living chores such as bathing — requires significant paperwork, navigating through the Veterans Affairs bureaucracy and delays that can stretch out for more than a year. If successful, eligible veterans can receive up to \$1,733 per month, or \$1,113 for their surviving spouses.

One incentive for veterans to engage financial advisers who have experience with Aid and Attendance is that some have personal assets exceeding the VA's \$80,000 threshold of personal wealth that can disqualify them for the benefit. Thus many financial advisers offer to sell them annuities, which are similar to insurance policies, or to transfer assets to relatives so the VA won't count the funds when assessing their financial need. To discourage those who pitch such services, U.S. Rep. Jeff Miller, R-Chumuckla, filed a bill in May proposing creation of a three-year "look-back" period to determine eligibility. That bill would restrict "hiding" assets to take advantage of the system and discourage those who profit from it. "So-called financial advisers who engage in the practice of pension poaching are the lowest of the low," Miller said. "Not only are they cheating some of our most vulnerable veterans, they're undermining the stability of the VA pension program in the process." The purveyors of supposedly free help in obtaining such pensions often take on official-sounding names that are called "fronts" by critics of the practice. Sometimes they are attorneys or financial advisers who are affiliated with organizations such as the American Association of Wartime Veterans, based in Michigan.

An attorney who represents himself as being associated with that group was barred from access to the Homestead Village assisted living facility in Pensacola in 2011, said Cathy Rogers, a manager there. She said the facility barred him after he approached a manager there with brochures and a business card for his financial services company. "I was concerned about someone coming in here who had the word 'financial' after their name," Rogers said, adding, "I'm a watchdog. I watch." But officials at both the VA and the Florida Department of Veterans Affairs say their agencies can help with applications for Aid and Attendance better than outsiders. "We give extensive training to our people and to specialists who work for county governments around Florida," said Tarter, director of benefits and assistance for the FDVA. "Their help is free. And if the applicant has all their paperwork, like discharge forms and doctors' statements, you can file a claim electronically that can be knocked out in 90 to 120 days." What's more, Tarter's agency and the VA also train and sanction benefit-savvy volunteers at nonprofit organizations such as the Military Order of the Purple Heart and Veterans of Foreign Wars to assist with Aid and Attendance applications. Tarter said the best path to VA benefits for most of those eligible is through the VA itself or her agency. "We'll do it for them. And we won't try to sell them anything," she said.

Yet complicating the matter of identifying reliable help on Aid and Attendance is the VA itself. That's because the agency publishes a national list of "accredited" attorneys and "claims agents," who have been trained in securing the benefits. Accreditation by the VA doesn't permit the attorneys or claims agents, whose livelihood is usually selling insurance and securities, to charge for preparing Aid and Attendance paperwork. The lawyers are often specialists in preparing various trust accounts. The VA's accreditation essentially sanctions the right to charge fees

for other personal finance services. The VA-accredited attorneys and financial advisers receive only lukewarm support from the Federal Trade Commission. In the agency's warning about pension poaching last February, it stated accreditation "doesn't mean the VA endorses the person's products, advice or ethics."

Indeed, Glenn Osborne, executive director for operations at the Center for Elder Veterans Rights in Nashville, Tenn. — a law firm that consults with elderly and disabled veterans, including some who reside at University Pines in Pensacola — said the VA accrediting system has the unintended effect of endorsing "the very people who have something mercenary to gain by helping veterans file their applications for benefits and then charging them separately for other financial services such as annuities and trusts." Osborne hastens to say that his employer is owned and operated by a VA-accredited attorney in compliance with federal regulations. He added that the VA allows attorneys to charge for what the agency terms a "prefiling consultation," which occurs before an individual becomes a claimant for Aid and Attendance. The consultation consists of reviewing records, research, counseling, answering specific questions and any other assistance required short of actually filing a benefit claim. Osborne added that his firm charges a fee of \$700 for such consultations "when and if the evidence obtained positively indicates a potential eligibility" for the benefit being sought. In such cases his firm performs all legal work pertaining to the claims "for the rest of the veteran's life," he said. The fee is justified, Osborne said, because it provides personalized service that is more "responsive and proactive" than is usually available from sources that don't charge for A&A assistance. [Source: Pensacola News-Journal | Rob Johnson | 7 Sep 2013 ++]

VA Fraud, Waste & Abuse Update 79 ► Reported 1 thru 14 Sep 2013

- **Burlington VT** -- A man who stole the identity of a U.S. Army veteran to avoid registering as a sex offender was sentenced 5 SEP to 11 years in prison for a scheme that prosecutors said unraveled when he used the bogus identification to get medical care that was billed to the Department of Veterans Affairs. **David P. Oswald**, 47, who had been convicted in 2005 of sexually assaulting a child in Washington state, lived in Vermont from 2006-2012 as Bobby Lee Triplett, a veteran from North Carolina, according to federal prosecutors. Triplett's car was stolen in Washington state with his military ID in it, authorities said. Prosecutors said Oswald subsequently obtained the identification and moved to Vermont, where he got a non-driver's license photo identification card as Triplett and used it with other documents to get a passport. Oswald also obtained a voter registration card, bought guns, joined the Vermont State Guard and got medical care as a veteran when he suffered a heart attack in 2011, authorities said. Oswald obtained approximately \$50,000 in cardiac care at Fletcher Allen Health Care in Burlington, which was billed to the VA, prosecutors said. At the time, Triplett was serving in the Middle East on his fourth deployment. After returning in 2012, he reported to the VA that he had never been to Vermont, which sparked the investigation, prosecutors said. Oswald was arrested in September of 2012 in the Jonesville area of Richmond. Authorities found a loaded semi-automatic pistol in his car, as well as child pornography and other firearms in a camper where he had been staying, prosecutors said. Oswald also must pay \$50,000 in restitution to the VA and Fletcher Allen Health Care. [Source: Associated Press article 5 Sep 2013 ++]
- **Lexington KY** — A Lincoln County woman has been indicted by a federal grand jury for allegedly embezzling more than \$60,000 from the U.S. Department of Veterans Affairs. According to the indictment, issued last week in U.S. District Court in Lexington, **Janice J. Curry**, 52, of Stanford was charged with one count of theft of public money for allegedly embezzling, stealing or purloining about \$61,353 from Veterans Affairs. The alleged thefts occurred "without interruption" between May 2005 and May of this year "at Lincoln County and elsewhere in the Eastern District of Kentucky." Kyle Edelen, spokesman for the U.S. Attorney's office in Lexington, said this morning he could not comment further on the case due

Department of Justice media policies. According to court records, Curry has been summoned to make her first appearance in the case on Oct.1. If convicted, Curry faces a maximum penalty of 10 years in prison and fines up to \$250,000, plus reimbursement. [Source: Advocate-Messenger | Todd Kleffman | 10 Sep 2013 ++]

VAMC Roseburg OR ► Overnight Stay Surgeries Suspended UFN

The Roseburg Veterans Affairs Medical Center (VAMC) has suspended surgeries that require overnight stays pending an investigation into the death of a veteran who died after a hernia operation. VA medical inspectors are looking into the 25 JUN death of retired Army Sgt. Ray Velez, 61, of Junction City. Velez went into cardiac arrest and died in an ambulance en route to Sacred Heart at River Bend in Springfield. Velez fell ill after the surgery and was being driven to Springfield because the intensive care unit at Mercy Medical Center in Roseburg was allegedly full. However Mercy spokeswoman Kathleen Nickel said beds were available in the hospital's ICU on 25 JUN. Nickel also said even if the ICU had been full, patients can be brought to the emergency room where physicians could determine whether they can be transported or should be treated immediately. U.S. Rep. Peter DeFazio, said he doubted Mercy would have turned Velez away if staff there were made aware of the seriousness of his condition.

After a lengthy review of the Roseburg VAMC by the consulting firm Booz Allen Hamilton, the VA in 2011 retained the hospital's current services but disappointed veterans by declining to reopen the facilities' ICU which was closed in 2009. Two years ago Oregon Sens. Ron Wyden and Jeff Merkley urged the VA to restore the ICU. One of the arguments the VA made for shutting it down was that patients with life-threatening emergencies could be transferred to the across town Mercy Medical Center. The case has raised questions whether the hospital is equipped to handle life-threatening emergencies. The Douglas County Veterans Forum has been pressing the Roseburg VA to restore its ICU. Dan Ritchie, executive assistant to Roseburg VA Director Carol Bogedain, said 20 AUG the medical center will continue to perform "ambulatory surgeries," in which patients go home the same day. Other surgeries were suspended 14 AUG.

VA officials are calling the suspension of more complicated surgeries temporary. Ritchie said the hospital doesn't know how long the investigation will take. "It could be a month. It could be years. I don't have a handle on that because it's so specific there's not a standard," Ritchie said. Ritchie said the VA will help veterans schedule surgeries at VA hospitals in Portland or Seattle or at non-VA hospitals. Forum President Jim Little said he has confidence the VA will report the results of its investigation to veterans. "It may or may not be that an ICU would have saved (Velez's). He said the forum will continue to push for the ICU's restoration, and that he hopes the suspension of complex operations will not become permanent. [Source: The News-Review | Carisa Cegavske | 21 & 22 Aug 2013 ++]

VAMC West Los Angeles Update 08 ► Judgment Deferred for 180 Days

Federal Judge S. James Otero issued a summary judgment on 29 AUG against the Department of Veterans Affairs (VA), declaring illegal 11 of 13 VA agreements involving non-VA related businesses and nonprofit organizations using VA land. Veterans in Southern California noted some years ago that the Veterans Home in West Los Angeles was filling unused buildings with private and commercial enterprises and allowing a local community nonprofit to replace a dilapidated chain link fence with a very appealing perimeter ironwork and pillar wall system on Wilshire Boulevard and San Vicente Boulevard, which leads to Brentwood. The VA also leased 16 acres of the Veterans

Home site for at least 20 years to this same nonprofit, which developed a public park (i.e. Los Angeles National Veterans Park) on land restricted for veterans' medical services and supportive housing. After some 15 years, nonveteran entities now occupy nearly one-third of the California Veterans Home Campus. Thirteen sites were noted in the lawsuit, 11 of which were declared illegal agreements. The other two agreements were recently terminated.



Los Angeles Veterans Home

The Los Angeles Veterans Home was authorized by an act of Congress in 1887 and a perpetual land use restriction agreement was mandated in the deeds by Congress in 1888 on Veterans Home sites. The deed restriction agreement requires the Veterans Home Campus to be used for the medical care and supportive housing of veterans. The VA was making agreements for the use of Veterans Home property to various parties to improve its operating income. The judge noted that the VA failed to follow a requirement that income could only be made by a sharing agreement with other entities for veterans' medical services on the Veterans Home Campus. The court deferred the enforcement of the judgment with respect to the 11 affected agreements pending the resolution of any appeal, or, if no party appeals, for 180 days from Aug. 30.

Vietnam veteran Robert Rosebrock was delighted after five years of protesting with a group of veterans on Wilshire Boulevard every Sunday to publicly expose the problems at the Los Angeles VA. "Judge Otero ordered a summary judgment against the VA for entering into so-called sharing agreements with third parties for non-veteran use. His order was brief and explicit—these agreements are unauthorized by law, and therefore void. The notion that the VA should lease this property to help fund medical services for our veterans is as preposterous as leasing the front lawn of the White House to help pay secret service police to protect our commander-in-chief, or to lease the grounds and facilities of our military bases to help finance our troops to defend our nation," said Rosebrock.



One of those affected is the UCLA sports program, which has operated the Jackie Robinson Stadium, a baseball field, on the VA Home Campus. Dan Guererro, the UCLA athletic director, posted a statement 30 AUG on the Bruins website <http://www.uclabruins.com>. In part it says, “For the past 50 years, UCLA has operated Jackie Robinson Stadium on the property and, although UCLA is not a party to the lawsuit, we have been monitoring this case.” Guererro said he needs to find an alternative for the Bruins baseball team in the very near future. One LA Times reader, with the online signature Rosen11, left this comment [<http://www.latimes.com/local/lanow/la-me-ln-va-campus-20130829,0,228763.story>] regarding the LA Times article on Guererro’s statement: “UCLA baseball has made it clear it does not want veterans ‘intermingling’ with its baseball fans by making veterans sit in the ‘nosebleed’ seats during the regular season. Further, no seats are allocated to veterans for playoff games—which is sickening.” “Additionally, veterans are no[t] allowed to go to the softball/soccer field—created for them!—because of these private leases with outside entities.” [Source: Epoch Times | Robin Kemker | 3 Sep 2013 ++]



Jackie Robinson Stadium

Vet Toxic Exposure | Lejeune Update 41 ► VA Proposed Health Care Rules

The Department of Veterans Affairs filed proposed rules with the Federal Register on 11 SEP that would be used to implement part of the Honoring America’s Veterans and Caring for Camp Lejeune Families Act, which became law a year ago. Public comments on the proposed rule are being solicited until 11 OCT. The law mandates that the VA provide health care to certain veterans and their families who were at Camp Lejeune, N.C., in the last half of the 20th century because of illnesses arising from consumption of contaminated water there. The proposed rules only cover care for veterans; rules for family members will be filed at a later date. Among the proposed rules are:

- Defining the affected area as “any area within the borders of the U.S. Marine Corps Base Camp Lejeune.” The statute and legislative history had not demarcated the extent of the affected area, and this definition would include all base housing, training sites and any other facilities servicemembers had access to.
- Defining eligible veterans as any who served at Camp Lejeune on active duty for at least 30 days – consecutive or nonconsecutive – between Jan. 1, 1957, and Dec. 31, 1987.
- Waiving copayments if health care is for one of 15 illnesses or conditions associated with the contaminated water.

- Retroactively reimbursing veterans for copayments made for qualifying illnesses and conditions. Reimbursement would be retroactive only to Aug. 6, 2012, the day the law was passed.

[Source: Stars & Stripes | Wyatt Olsen | 12 Sep 2013 ++]

GI Bill Update 158 ► New 2013-14 MGIB Rates

Each year in October, the Montgomery GI Bill (MGIB) payment rates increase to meet the growing cost of education. In October, 2013, the Montgomery GI Bill full-time payment rate will increase to \$1,648 for the 2014 fiscal year. Eligible veterans and servicemembers could receive more than \$59,000 in total benefits over 36 months. Following are the MGIB payment rates effective from Oct. 1, 2013 through Sept. 30, 2014:

Monthly MGIB Rate for Institutional Training	
Training Time	Monthly Rate
Full time	\$1,684
$\frac{3}{4}$ time	\$1,236
$\frac{1}{2}$ time	\$824
less than $\frac{1}{2}$ time more than $\frac{1}{4}$ time	\$824
$\frac{1}{4}$ time or less	\$412

Individuals pursuing a program of education consisting exclusively of flight training will be paid 60% of the approved charges.

Monthly MGIB Rate for Apprenticeship and On-The-Job Training (Effective October 1, 2013)	
Training Period	Monthly rate
First six months of training	\$1,338.75
Second six months of training	\$962.78
Remaining pursuit of training	\$588.70

The following rates apply to those completing an enlistment of less than three years.

Institutional Training	
Training Time	Monthly rate
Full time	\$1,339
$\frac{3}{4}$ time	\$1,004.25

Institutional Training	
Training Time	Monthly rate
½ time	\$635
Less than ½ time more than ¼ time	\$669.50**
¼ time or less	\$334.75**
Apprenticeship and On-The-Job Training for those with less than 3 years service (Effective October 1, 2013)	
Training Period	Monthly rate
First six months of training	\$1,004.25
Second six months of training	\$736.45
Remaining pursuit of training	\$468.65

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

-- Individuals pursuing a program of education consisting exclusively of flight training will be paid 60% of the approved charges.

-- See the VA GI Bill site www.gibill.va.gov/resources/benefits_resources/rates/CH30/ch30rates100111.htm MGIB - Rates for persons with remaining entitlement under Chapter 34 of Title 38, U.S.C. Chapter 30 Category II <http://www.military.com/education/gi-bill/gi-bill-eligibility-details.html> rates effective Oct. 1, 2012.

-- Refer to <http://www.military.com/education/gi-bill/selected-reserve-gi-bill-payment-rates.html> for Selective Reserve rates

[Source: Military.com Sep 2013 ++]

PTSD Update 148 ► Violent Behavior: What You Need to Know

In support of PTSD Awareness Month in June, Capt. Janet Hawkins was invited to speak at the 2013 Family Advocacy Training Course in Quantico, Va., on the relationship between posttraumatic stress disorder (PTSD) and interpersonal violence. Hawkins is a violence prevention subject matter expert at the Deployment Health Clinical Center. She specializes in posttraumatic stress disorder and interpersonal violence prevention in military populations. She shared findings from the July 2012 Institute of Medicine report, "[Treatment for Posttraumatic Stress Disorder in Military and Veteran Populations: Initial Assessment](#)," which examined PTSD treatment programs and services at the Defense Department and Department of Veterans Affairs, and served as a basis for discussing the relationship between the clinical disorder and interpersonal violence. More than 40 Marine Corps leaders attended the annual violence prevention training, including installation sergeant majors, behavioral health managers and family advocacy managers. From the meeting it was clear that the relationship between PTSD and interpersonal violence is not well understood. Here are some insights to that relationship.

PTSD Factors

The Institute of Medicine report found that of the 2.6 million service members deployed to Iraq and Afghanistan since 2001, an estimated 13 to 20 percent may have PTSD. PTSD is triggered by exposure to one or more traumatic events, including combat situations and sexual violence, and is characterized by the following symptom clusters :

- **Intrusion:** Re-experiencing the event through intrusive memories, nightmares, or flashbacks; physiologic reactivity or distress in reaction to trauma-related stimuli
- **Avoidance:** Avoiding trauma-related thoughts, feelings, or external reminders such as situations, people, places, objects or conversations.
- **Alterations in cognitions and mood:** Inability to remember important aspects of the event; negative beliefs and expectations about oneself and others; reduced interest in activities; feelings of detachment; trauma-related anger, guilt, or shame; or persistent inability to experience positive emotions.
- **Alterations in arousal and reactivity:** Hypervigilance; irritability or aggression; difficulty falling or staying asleep; exaggerated startle response; reckless or destructive behavior; or problems with concentration

While most veterans with PTSD don't engage in interpersonal violence, current research shows that some combat veterans with the disorder are at greater risk of violent acts than those without it. One recent study found that persistent anger predicted aggression and severe violence against family members, and frequency of flashbacks predicted aggression and severe violence against strangers. Additionally, specific risk factors related to military deployments associated with interpersonal violence among Iraq and Afghanistan combat veterans are being studied. More research is needed to better understand the unique and complex roles that other conditions such as alcohol misuse/abuse and traumatic brain injury play in family violence among combat veterans with PTSD.

How PTSD and Interpersonal Violence Relate

Individuals coping with the disorder can face challenges in maintaining healthy relationships, particularly with family members. So, it's critical that providers counsel these individuals on the relationship between PTSD and interpersonal violence. Spouses and other family members not aware of or knowledgeable about the disorder may also be unaware of how symptoms can contribute to or escalate family conflict. Some symptoms, such as hypervigilance, depressed mood, detachment and avoidance can interfere with establishing and maintaining intimacy, harmony and commitment in relationships. Characteristic behaviors of interpersonal violence include:

- Physical/sexual assault.
- Coercion and threats.
- Emotional abuse.
- Use of isolation.
- Rage.

It's important to note that a PTSD diagnosis doesn't excuse an act of interpersonal violence. Rather, individuals with mental health concerns may require additional assessment to determine if interpersonal violence intervention is needed. Service members with PTSD may need additional social support and help reducing sources of chronic stress, such as financial difficulties. Such factors are associated with better mental health outcomes and overall family functioning.

Resources

Various resources exist within the Defense Department and Department of Veterans Affairs to help service members and veterans cope with psychological health concerns and family violence issues. Some key patient resources for providers to be aware of include:

- "[Strength at Home](#)" is a promising, fairly new intervention designed to prevent conflict and violence in military couples. The program emphasizes strengthening relationships for veterans, service members and their families who are struggling with anger and readjustment after a deployment.
- The [DCoE Outreach Center](#) provides 24/7 assistance by phone at 866-966-1020, live online chat or email at resources@dcoeoutreach.org.
- [Military OneSource](#) (800-342-9647) provides support to all branches of the military and offers direct access to medical professionals through face-to-face, online, email and phone sessions.

- Afterdeployment.org offers online, confidential assessments on common post-deployment issues such as post-traumatic stress, sleep disorders, depression, anger, resilience and work adjustment for military members and their families.
- [Military Pathways](http://MilitaryPathways.org) is an online voluntary, anonymous mental health and alcohol education screening program for military members and their families.
- The [Real Warriors Campaign](http://RealWarriorsCampaign.org) website shares information about tools and resources available for psychological health care and support via informative articles, stories of real service members, message boards and more.

Find more information and resources at the National Center for PTSD website <http://www.ptsd.va.gov>. The site includes a section for [military members](http://www.ptsd.va.gov/militarymembers) who have experienced trauma, or family members and friends who know someone who has. It also includes information for [health care professionals](http://www.ptsd.va.gov/healthcareprofessionals). You can also download the presentation, audio podcast and resources from the June DCoE webinar http://www.dcoe.health.mil/Training/Monthly_Webinars/2013_Webinars.aspx, which discussed the increased risk of violence in military veterans. [Source: VA Secy Vet Group Liason Officer | Kevin Secor | 3 Sep 2013 ++]

PTSD Update 149 ► Guardsman Reflects on 9/11 Attack

Each year when the nation collectively remembers the attacks of 9/11, Army National Guard Chief Warrant Officer 4 Clifford Bauman tries everything possible to forget. But the memories of being in the attack on the Pentagon are too vivid to forget. He remembers how on the first anniversary of the event how he was scanning the Washington Post, aimlessly jumping through the headlines. Almost by accident, he found himself staring at three words he couldn't ignore: One Year Later. "Just look away," he thought. "Turn the page. You don't need to read about this." Even as he tried to pull his gaze from the story, his mind took him back in time to a place and time he never wanted to see again -- SEPTEMBER 12, 2001 -- THE PENTAGON, WASHINGTON, D.C.

"There was stuff floating everywhere," Bauman said, as he described his journey through knee-deep water into the Pentagon's E-corridor. "We made our way back around between C and B-corridor and saw where the nose of the aircraft detached and shot through the building." Immediately, the team stepped outside, set up equipment designed to locate active cell phones and went to work searching for signals. "Once we started pinging I reentered the building, crawling," he said. "We were there all day and into the night, looking for people - eighteen hours and no survivors -- not one." Looking back at what he did -- what he forced himself to do - Bauman said there was only one word to describe everything he experienced. "Horrific," he said. "Seeing your fellow Soldiers, Airmen, Sailors and Marines lying dead in an area where you would think it was impossible was hard to deal with." Even though Bauman had steeled himself to seeing the remains of fallen service members and comrades, he continued to work through the night, and the painful reality began to fester inside him like a cancerous wound.

"When I went home, I really didn't talk about it," he said. "I took my uniform off and threw it in the wash. I took my boots, gloves and hat off and stuck them in a box - they're still in that box to this day." For Bauman, the shutdown was automatic. He would discuss general details, but never mention the bodies. He would never talk about the sights, sounds and smells from the flooded hallways and burned-out corridors that stayed buried deep inside his soul like a cancer, slowing eating away at him. "I didn't talk about it," he said, quietly. A year after he put those memories away, Bauman felt them bubble to the surface as he read the stories and personal accounts printed in the Washington Post. One particular article caught his eye: a letter, written by a son whose mother had died at the Pentagon. "I had found her body when I was searching through the wreckage," he said, swallowing a lump in his throat. From that moment, Bauman's life entered a downward spiral into darkness. "I felt guilty," he said. "I wasn't

able to find anyone alive. When I would go to sleep at night I would have vivid dreams about what I saw -- what I crawled through."

Nights were the worst, as Bauman was relentlessly tormented by his own memory. During the day, tired and exhausted from restless and intermittent sleep, Bauman tried to find solace at the bottom of a bottle. "As you start going down that road, things change inside you," he said. "People started noticing there was something different about me, even though I didn't see it within myself." The more differently people began to treat Bauman, the more stressed he became. That stress permeated every aspect of his life -- including relationships with his family. "My family knew something was wrong," he said, "but I couldn't explain to them what was wrong. I couldn't express it." This vicious cycle was propagated when those close to him tried desperately to reach out to Bauman, which only caused him to withdraw further from his family, friends and coworkers.

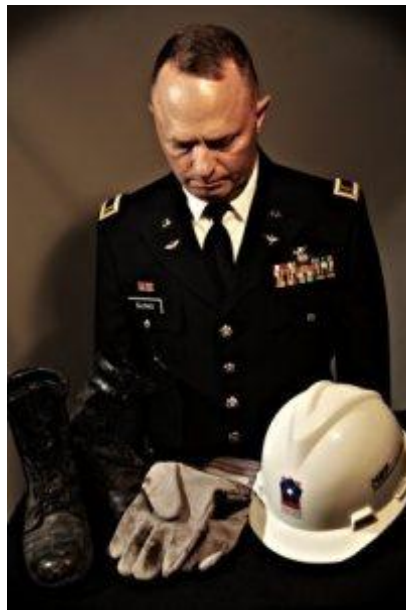
As time dragged on, Bauman withdrew more and more. He internalized his feelings and memories, lying to counselors and hiding the post-traumatic stress disorder, or PTSD, he would later be diagnosed with. Weeks turned to months as Bauman said the stress and guilt he felt became "poison" in his veins. "I didn't have an outlet for the stress I was feeling because I wasn't talking to my psychologist about how I truly felt," he said. "I just wanted to get the counseling over with because I was fearful for my military career." With his days spent worrying over his future in the Army, and his nights spent in torment, Bauman decided he needed to get away for the Christmas season and returned home to Kansas City, Mo. Unfortunately, home was where he felt the entire weight of the world crash down upon him. "To this day I have no idea what triggered it," Bauman said. "I was alone at my brother's house when an overwhelming sense of guilt came over me. Everything I had been dealing with just built up all at once, and I didn't want to deal with it anymore." Life, Bauman said, had become too much for him to handle. Slowly, almost robotically, he penned a note on a napkin. "I didn't want to live with the guilt of not finding anybody alive," he said. "I told everybody I loved them, then took 20 sleeping pills and laid on the couch." Darkness enveloped Bauman as he prepared to close his eyes for the last time.

However, instead of emptiness and oblivion, Bauman began to see light enter his world again. Slowly and weakly, Bauman opened his eyes and found himself lying in a hospital bed a mile from where he tried to take his own life. As errant thoughts and unanswered questions ran through his mind, Bauman kept returning to one inescapable fact -- he had woken up alive. "My brother was there," Bauman said. "He was a nurse who worked at the hospital about a mile from his house. After my brother tried to call and couldn't reach me, he started getting worried." Bauman's brother left work and raced home. "He found me, unconscious," Bauman said. "He threw me in a car and rushed me to the hospital." As Bauman lay in his bed, taking in everything he had done to himself, he began to feel differently. "I started feeling like a big weight had been lifted off me," he said. "At that point I realized what I was doing wasn't the right way to do things. I no longer cared about my career; I only cared about fixing what was wrong with me." Three days after Bauman tried to take his own life, he was released from his mandated stay at the state mental facility. The psychiatrist at the facility, having helped Bauman open up and share more of his pain, communicated with the counselor in Virginia on the best road forward.

"I was honest at that point," Bauman said. "I went back into therapy and talked in detail about what I felt and why I felt that way." At first, sharing his pain did not come naturally to Bauman. "It was hard for me," he said. "My generation didn't talk about our problems -- that's how we were raised. Men just didn't do it." Despite the difficulty, Bauman pushed forward, and almost immediately felt his world begin to change. He began opening up with his therapist, which led to a proper diagnosis and treatment of his PTSD. As his story flowed out, he began to feel that overwhelming pain and stress melt away. "My life changed from night to day," he said. "It's still a process, though. It never really goes away, but you learn how to control the triggers that lead you down negative paths." Now, 12 years after Sept. 11, 2001, Bauman stands a changed man. He has since advanced in rank to chief warrant officer 4 and is assigned as a warrant officer training specialist at U.S. Army Initial Military Training Center of Excellence at

Fort Eustis, Va. A staunch supporter of the Army Comprehensive Soldier and Family Fitness, or CSF2, program, he always looks for ways to help service members in need.

"I went through the CSF2 program in 2010," he said. "At the end of the course I told my story to the class. It was the first time I spoke publicly about it." Bauman said he told his story because he truly felt the techniques taught at CSF2 could be used to save someone from committing suicide. "I'm a firm believer," he began. "Had I been taught those techniques, it might have kept me from going down the path I did." After Bauman told his story, he said Soldiers who had gone through the class with him were shocked. "I had six Soldiers come up to me," he said. "Two of them told me about their suicidal thoughts and attempts." Their confessions floored Bauman. "Their courage showed me, at that point," he said, "that no matter how hard or how painful it was for me, I had to tell Soldiers my story to convey the message that PTSD doesn't have to end your career." Today, he proudly wears his uniform, and celebrates the two promotions he earned since that fateful day at the Pentagon.



CWO4 Clifford Bauman examining the gloves, boots and hard hat he wore Sept. 11, 2001 trying to save lives at the Pentagon.

Neatly pressed and perfectly arranged, Bauman's uniform also boasts a small, unassuming ribbon that represents the highest non-combat award available -- the Soldier's Medal. Bauman earned this distinction when he saved three men from drowning in Virginia's Chesapeake Bay, Oct. 3, 2009. He freely admits that none of it would have been possible had he not made the decision to take control of his life. "It's okay to go and get help when you need it," Bauman said. "There are some things you just can't handle yourself. I understand what it means to get to that point where you think suicide is the answer. I've been there. I understand what it's like when you don't want to deal with the family anymore, to deal with the stress of trying to explain what you're going through. But suicide is not the answer." Looking down, Bauman eyed a cloth bag sitting on the floor next to him. As if he saw it for the first time he reached inside and pulled out the boots, hat and gloves he wore when he crawled through the Pentagon. For the first time in more than a decade, Bauman ran his fingers along the smooth leather of the boot and the rough fabric of the gloves. "It's hard," he said, as his hands trembled slightly. "Even after all this time, it's still hard to hold these." Bauman sighed deeply and smiled broadly. "But, I'm alright," he said, confidently. "I'm really alright." [Source: <http://www.army.mil> |Jarad A. Denton 10 Sep 2013 ++]

eBay Scams ► How to Avoid

Thinking about selling electronics or other valuables on eBay? Be sure to watch out for this scam. Using a few tricks, scammers fool sellers into shipping goods without receiving payment.

How the Scam Works:

1. You list an item on eBay. For this example, let's say it's a laptop.
2. Someone purchases it, and, in addition to the official notification email you get from eBay, you also receive a message from the buyer. In this email, the buyer claims he has an emergency and needs the laptop immediately. He may say it's his son or daughter's birthday gift. In other cases, the buyer claims to be in the military, and he's shipping out in a few days. The buyer may also ask you to send the item to an unconfirmed address, often in another country.
3. You reply and agree to send the item that day... as soon as you have confirmation of payment.
4. The next email you receive appears to be from PayPal. It looks like a message confirming the buyer's payment. But before you ship the laptop, you log into your PayPal account and check the transfer history. The buyer never sent the money, and the "PayPal" email was a fraud!

How to Spot an eBay Buyer Scam:

- **Check the buyer's profile.** It's important that a buyer's profile shows positive feedback, a history of eBay use and their location. However, this isn't a guarantee that the buyer is legitimate. Scammers often hack into eBay accounts and use them to bid. Then, they request that the item be shipped to another address.
- **Make sure the email is really from PayPal.** Read the email carefully, and check that the "sender" address is really from an "@paypal.com" domain. Also, hover over URLs in the message to make sure they link to the real PayPal website
- **Watch out for bad grammar and misspellings.** Official company emails, such as notifications from PayPal or eBay, aren't filled with typos and awkward English. Poor grammar is a sure sign the email is a fraud.
- **Log into PayPal directly.** Before you ship an item, always confirm payment by logging into PayPal and checking your account. Go to the URL directly. Don't use a link from the buyer's email.
- **Contact PayPal:** Think an email is a fraud? Forward it to spoof@paypal.com.

To learn more about spotting fraudulent PayPal emails, check out the resources on their website <https://www.paypal.com/us/cgi-bin/webscr?cmd=xpt/cps/general/Spoof-outside>. To find out more about scams, check out BBB Scam Stopper a <http://www.bbb.org/scam-stopper>. [Source: BBB Action Alert Aug 2013 ++]

Facebook Scam ► "JetBlue" Free Vacation Offer

Facebook scammers are at it again. They impersonated JetBlue's Facebook page, pretending to offer a free vacation to a user who "liked" and shared the post. The fake account collected 1,000 likes in a single day, demonstrating that Facebook scams are as lucrative as ever.

How the Scam Worked:



The fake JetBlue Facebook contest

dollar donated for each 'like,'" to fake celebrity accounts to fraudulent contests. The more times the images are shared or "liked," the more it boosts the spam page's "edge rank," the score a Facebook page is given to dictate how it interacts with other Facebook profiles. After the page accumulates enough fans and a high enough "edge rank," the spammers sell it. Of course, scammers can use fake Facebook pages for more "traditional" scams like phishing for personal and/or banking information. If you want to be absolutely sure, go to the company's website and click on their Facebook link.

How can you avoid these scams? Do a quick search on Facebook before you "like" a business or other organization. You can make sure you have the right account by picking the one with substantially more "likes." For example, the real JetBlue page has 800,000 "likes." Don't share, like or comment on the posts. That just perpetuates Facebook spam. Be sure to report fake profiles to Facebook following their instructions at <https://www.facebook.com/help/174210519303259/?q=fake%20profile&sid=0bOVjdJh5kpweTCVK>. To find out more about scams, check out BBB Scam Stopper at <http://www.bbb.org/scam-stopper>. [Source: BBB Scam Alert 23 Aug 2013 ++]

Fraud Target: Senior Citizens ► Reasons

Senior Citizens especially should be aware of fraud schemes for the following reasons:

- Senior citizens are most likely to have a "nest egg," to own their home, and/or to have excellent credit—all of which make them attractive to con artists.
- People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say "no" or just hang up the telephone.
- Older Americans are less likely to report a fraud because they don't know who to report it to, are too ashamed at having been scammed, or don't know they have been scammed. Elderly victims may not report

A post from "JetBlue" appears in your Facebook newsfeed. The airline is offering the chance to win a free vacation for four. To enter, all you need to do is "like" and share the message.

The Facebook page looks real. It uses JetBlue's logo, colors and cover image. And the contest could be real too; businesses often run giveaways to bolster their Facebook likes.

However, there are two clues that this is a fake: the awkward grammar ("an all paid vacation" instead of "an all expenses paid vacation") and the fact that JetBlue's real page has 800K likes.

What's the Point of Facebook Scams?

Savvy spammers set up Facebook pages that urge users to "like," share or comment on the posts. Scams run the gamut heart tugging images of sick children with captions that falsely promise "a

crimes, for example, because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.

- When an elderly victim does report the crime, they often make poor witnesses. Con artists know the effects of age on memory, and they are counting on elderly victims not being able to supply enough detailed information to investigators. In addition, the victims' realization that they have been swindled may take weeks—or more likely, months—after contact with the fraudster. This extended time frame makes it even more difficult to remember details from the events.
- Senior citizens are more interested in and susceptible to products promising increased cognitive function, virility, physical conditioning, anti-cancer properties, and so on. In a country where new cures and vaccinations for old diseases have given every American hope for a long and fruitful life, it is not so unbelievable that the con artists' products can do what they claim.

For a list of common frauds targeting seniors and tips on how to protect yourself and your family refer to the FBI's website <http://www.fbi.gov/scams-safety/fraud/seniors>. [Source: TFL Healthy Ageing Your Way 3 Sep 2013 ++]

Medal of Honor Citations ► Harold Gonsalves, WWII



Gonsalves, Harold

***Rank and organization:* Technician Fifth Grade, U.S. Army, 3d Infantry Division.**

***Place and date:* Motobu Peninsula Okinawa, 15 April 1945**

***Entered service at:* Alameda California**

***Born:* January 28, 1926, Alameda, California**

Citation:

For conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty while serving as Acting Scout Sergeant with the 4th Battalion, 15th Marines, 6th Marine Division, during action against enemy Japanese forces on Okinawa Shima in the Ryukyu Chain, 15 April 1945. Undaunted by the powerfully organized opposition encountered on Motobu Peninsula during the fierce assault waged by his battalion against the Japanese stronghold at Mount Yaetake, Pfc. Gonsalves repeatedly braved the terrific enemy bombardment to aid his forward observation team in directing well-placed artillery fire. When his commanding officer determined to move into the front lines in order to register a more effective bombardment in the enemy's defensive position, he unhesitatingly advanced uphill with the officer and another Marine despite a slashing barrage of enemy mortar and rifle fire. As they reached the front and a

Japanese grenade fell close within the group, instantly Pfc. Gonsalves dived on the deadly missile, absorbing the exploding charge in his own body and thereby protecting the others from serious and perhaps fatal wounds. Stouthearted and indomitable, Pfc. Gonsalves readily yielded his own chances of survival that his fellow marines might carry on the relentless battle against a fanatic enemy and his cool decision, prompt action and valiant spirit of self-sacrifice in the face of certain death reflect the highest credit upon himself and upon the U.S. Naval Service.

/S/ HARRY S. TRUMAN

Gonsalves enlisted in the Marine Corps Reserve on May 27, 1943 and was called to active duty on June 17, 1943. He went through recruit training at the Marine Corps Recruit Depot San Diego, California, and then, at his own request, was sent to the Marine Raiders at Camp Pendleton, California. After three weeks, he was transferred to the artillery at the same camp. He was classified as a cannoneer on 75 and 105 millimeter guns before he joined the 30th Replacement Battalion in the fall of 1943. Pfc. Gonsalves left the United States on November 8, 1943 and at the end of that month was assigned to the 2nd Pack Howitzer Battalion, which was then in Hawaii. He was promoted to private first class in March 1944 and with his battalion became part of the 22nd Marine Regiment two months later.

He participated in the assault, capture, and occupation of Engebi and Parry Islands, in the Marshall Islands. The 22nd Marines was cited by Major General Thomas E. Watson, commanding general of Tactical Group I, for their part in the Marshalls' Campaign. From Eniwetok, Gonsalves accompanied the 22nd Marines to Kwajalein, to Guadalcanal, back to Kwajalein and Eniwetok, then up to Guam in July where he took part in the liberation of that pre-war American island. After Guam, the 22nd Marines returned to Guadalcanal. In November, he was detached from the regiment and joined Battery L, 4th Battalion, 15th Marine Regiment, 6th Marine Division.

Pfc. Gonsalves landed with the 22nd Marines on Okinawa on April 1, 1945. On April 15, he was a member of an eight-man forward observer team which was engaged in directing artillery fire in support of an attack by the infantry on Japanese positions on Motobu Peninsula. When it finally became necessary for the team to advance to the actual front lines, the officer in charge took Gonsalves and one other man with him. Gonsalves was acting Scout Sergeant of the team. He and the other Marine were to lay telephone lines for communication with the artillery battalion. As the team advanced to the front, they were brought under heavy enemy rifle, grenade and mortar fire. Just as the three had reached the front lines, a Japanese grenade landed among them. It was less than a foot from the three. Without a moment's hesitation, Gonsalves flung himself on the grenade, taking the full explosion. The other two Marines were not even touched by grenade fragments and successfully completed their mission.



Gonsalves' Headstone

The Medal of Honor, with citation signed by President Harry S. Truman, was presented on June 19, 1946 to Pfc. Gonsalves' sister in the presence of his parents at ceremonies in the office of the commanding general of the Department of the Pacific, Major General Henry Louis Larsen, USMC in San Francisco, California. Pfc. Gonsalves' remains were returned to the United States for reinternment after the war. He was buried with full military honors in Golden Gate National Cemetery in San Bruno, California, on March 20, 1949. In 1986 a US Marine Corps training base located in 20,000 acres of single and double canopy jungle on the northern end of Okinawa, was named after Pfc. Gonsalves in 1986. Its name was later changed in 1998 to the Marine Corps Jungle Warfare Training Center. [Source: <http://www.history.army.mil/html/moh/wwII-g-l.html> & http://en.wikipedia.org/wiki/Harold_Gonsalves Aug 2013 ++]

Mobilized Reserve 10 Sep 2013 ► Decrease of 137

The Department of Defense announced the current number of reservists on active duty as of 10 ASEP 2013. The net collective result is 137 fewer reservists mobilized than last reported in the 1 SEP 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 35,795; Navy Reserve 4,335; Air National Guard and Air Force Reserve 7,726; Marine Corps Reserve 2,266; and the Coast Guard Reserve 539. This brings the total National Guard and Reserve personnel who have been activated to 50,561 including both units and individual augmentees. Since 911 there have been 882,226 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/documents/Mobilization-Weekly-Report-130910.pdf>. [Source: DoD News Release No. 646-13 dtd 11 SEP 2013 ++]

Vet Charity Watch Update 37 ► DAV Leadership Salaries

As President Barack Obama addressed the attendees of the Disabled American Veterans (DAV) annual convention last month at the posh Hilton Orlando resort, nearly 200,000 veterans were living on the streets of America, homeless and hungry, according to Veterans for DAV Reform <http://davreform.org>. What Obama was most likely unaware of was that the National Officers of the DAV have presidential incomes. While the President of the United States is paid \$400,000 annually, certain highly-compensated DAV employees have incomes rivaling and in some cases, that of the Commander-in-Chief. The DAV, founded in 1920 for disabled veterans of the U.S. armed forces returning from World War I, is headquartered in Cold Springs, Kentucky, with 1,248,150 members for the 2012-2013 year, which makes it the largest charity of its kind. Interestingly, the DAV's membership rolls have been dropping precipitously since 2007-2008, when 1,444,866 disabled vets were members, an almost 14% decline in five years.

Although the D-rated charity has seen its rolls diminish and its revenues plummet, even while absorbing annual donations exceeding \$100 million over the past several years in the form of contributions and grants from individuals and corporations, it pays out enormous sums to its leaders. DAV's 2012 IRS Form 990 paints a troubling picture for the charity. Arthur H. Wilson, the retired National Adjutant, saw his pay increase from \$353,519 in 2011 to \$360,004 in 2012. His 2009 income, a relatively slight \$328,252, jumped to \$345,077 in 2010. Wilson was being paid so much that just his deferred compensation for 2012 was nearly \$70,000. Other DAV bigwigs have deferred

compensation exceeding \$100,000. Curiously, Wilson's son, David, on the DAV payroll, has also seen his pay soar over those same years: 2009 – \$72,388; 2010 – \$75,516; 2011 – \$89,684; 2012 – \$96,604. CharityWatch, a nationally prominent charity rating and evaluation service dedicated to helping donors make informed giving decisions, has regularly given DAV a score of D. Additional data contained in DAV's 2012 IRS Form 990 included:

- Revenue Less Expenses Plummeted over 96%, from \$15,565,459 to \$620,644
- Total Expenses Increase almost 10%, from \$116,591,022 to \$127,226,570
- Salaries Soar almost 15%, from \$48,519,029 to \$55,719,317
- Total Revenue Drops almost 3.5%, from \$132,156,481 to 127,847,214

[Source: PR Newswire article 5 Sep 2013 ++]

Veterans for DAV Reform are DAV Life Members who have become disillusioned with the direction the DAV has taken, most visibly illustrated by the massive monetary sums being paid to DAV leadership.

Vet Charity Watch Update 38 ► HHV Fined \$2.5M in Lawsuit Settlement

A year after CNN investigated a California charity that said it was helping veterans, the California Attorney General's office on 6 SEP announced the charity would pay a \$2.5 million fine and agree to the resignation of most of its principal officers because it had spent most of its donations on fundraising and what the state called "excessive compensation" for its executives. Attorney General Kamala Harris said Help Hospitalized Veterans executives had "improperly diverted" donated funds to themselves as well as purchasing country club memberships and in one case a suburban Washington condominium for use of its officers. "I am pleased that this settlement forces these officials to resign, in addition to paying restitution," Harris said in a statement.

When CNN investigated Help Hospitalized Veterans in August 2012, it found that most of the donations sent to veterans hospitals around the country amounted to so-called "craft kits" for recovering soldiers to use while hospitalized. The kits included instructions for making paper airplanes. Tax returns from Help Hospitalized Veterans showed six-figure salary payments to several of its key officers, including Chief Executive Officer Michael Lynch. At the time, Lynch told CNN in a brief on-camera statement, "We hope these unproven allegations will not diminish the more than 40 years of service HHV has provided to our nation's most valuable treasure, our veterans. HHV looks forward to the chance to tell its story and we hope this action will not impede its ability to add its support to hospitalized veterans nationwide."

Help Hospitalized Veterans has been the subject of state and federal inquiries for several years. In 2008, a House Oversight Subcommittee hearing led by Rep. Henry Waxman (D-CA) spent a day seeking testimony from the charity's founder, Roger Chapin, as well as other Help Hospitalized Veterans executives. Chapin died last month. Waxman told CNN in 2012 that in his view, executives of the charity "ought to be put in jail" because of excessive spending. Help Hospitalized Veterans, which is based in Temecula, California, will not close, said Hugh Quinn, the charity's attorney. He said \$500,000 of the fine will be paid by the charity. The remaining \$2 million will eventually be paid from the estate of Chapin's wife, Quinn said. Lynch will retire after 35 years and will collect a pension of \$160,000 per year, Quinn said.

In a written statement, Quinn said he saw the fine and settlement as a victory for Help Hospitalized Veterans. "As long as there's a need, HHV will be there and we're looking forward to reconnecting with veterans and their families and our supporters so that our work continues," he said Since 1971, Help Hospitalized Veterans has provided – free of charge – over 28 million therapeutic arts and crafts kits to veteran and military patients worldwide. For

information on HHV products and services, or to inquire about the PHR program visit HHV.org or call 1(888) 567-VETS (8387), ext. 112. [Source: CNN U.S. | David Fitzpatrick and Drew Griffin | 6 Sep 2013 ++]

Vet Job Interview ► 5 Things Not to Do

You probably know most of the interviewing tips that can help you forge a connection with a potential employer. Now it's time to learn some of the things you must avoid in an interview to ensure the interviewer doesn't end up hating you by the end of it. These things really do happen. Just make sure they don't happen to you.



1. Jump at the chance to trash your former boss. “An interviewer will dislike you if you respond to the question, ‘What advice would you give your former boss, if asked?’” says Lee Evans, CEO and career coach at Free-Job-Search-Websites.com, adding that this is a trick question. “The interviewer will interpret your negative response as the answer you might give when asked about a manager at the interviewing company. It's also a test of your ability to respond appropriately to sticky questions. Your interviewer and prospective employer will side with your former manager, and view you as difficult to deal with.”

Instead: Keep your responses professional and watch for trick questions.

2. Tell the interviewer what you would change. Sometimes, interviewers will ask you what you might change about a prospective employer, and it can be an opportunity to bring out some ideas you might have. But keep it constructive, and wait until they ask, says Ronald Kaufman, author and executive coach. “Telling them things you would change about their company is arrogant and implies you might be a disruptive employee,” Kaufman says. “As an outsider, you don't know my needs, my budgets, my problems, and telling me what you would change is a major turn off.”

Instead: Wait to offer suggestions until the interviewer asks for them, and even then, keep them brief and constructive while stressing that you know you don't have all the information.

3. Comment on your interviewer's appearance. Whether you like the way your interviewer looks or not, keep it to yourself. Even “well, you look nice today” is inappropriate, according to Evans. Commenting on how people look when you've just met them can be a signal that you aren't concerned with social boundaries or are rude. Comments about appearance are on the “interviewer's red flag list,” Evans says.

Instead: Keep social commentary to a minimum, and stick to safe and general topics, such as the weather or traffic, before you get into the interview.

4. Denigrate the organization you're applying to. Even when you want the job, it's possible that things you say make it sound like you think you're better than what the company deserves. “If you make it appear as though the organization where you are applying is not up to speed in terms of technology or that its facility is lacking, you will alienate the interviewer,” says Cheryl Palmer, a career coach. “You need to give the interviewer reason to believe that you are the best person for the job and that you really want to work there.”

Instead: Find ways to talk about how you'll be a good fit for the company, rather than implying you're a superhero for offering to help the organization out of a jam.

5. Show up late. It's a killer, no matter why it happens. Showing up 10 minutes early is a common interview tip, but its importance cannot be overstated. "Tardiness shows one of two things: disrespect or poor planning, both of which are nonstarters for most hiring managers," says Michael "Dr. Woody" Woodward, an organizational psychologist and author of "The YOU Plan." Showing up late sets the tone for the rest of the interview, and you'll have to be at the top of your game to come back from such a setback.

Instead: Make sure you're early to your interview.

Interviewers aren't looking for reasons to say "no," but things you do can annoy them enough that you lose your chance at the company. Do what you can to make sure they don't hate you. [Source: <http://www.Monster.com> | Catherine Conlan | Aug 2013 ++]

Vet Job Hunting ► 5 Tips

When some individuals hit a wall in the job hunting process, they slow down and stagnate. It's all too easy to get caught up in the difficulty of finding a job and opt to fret rather than doing something productive. However, according to the Huffington Post there are at least five things anyone can do to help pull themselves out of a job-hunting slump. If you ever get stuck in the process, use these five tips to pull ahead.

1. Examine your personal network. Studies show that most jobs are found through personal connections. Whether through a friend or business associate such as a former coworker, these relationships aren't just a safety net, they're the pillars of your ability to find work. Many professionals will tell you that if they ever lost their job, they have a support network that would help them find a new one or point them in the right direction. If you haven't yet started your career, think about how you can develop a network of contacts. It might sound like a fiendish treasure hunt, but reaching out to people at job fairs, school, during internships, and those you met in the military are good places to start. The important thing to remember is that it's best to already have some type of relationship with these individuals – asking for "cold" help from someone who barely remembers you is not your best option.

2. Look into veteran-friendly organizations. In response to the difficulties that veterans face when transitioning to the civilian world, there are numerous organizations that help veterans find work. Sometimes they'll lead you to job fairs, and sometimes they have direct job opportunities, but either way they're there to help you. Remember that just being a veteran qualifies you for a many types of assistance.

3. Build your resume through volunteering and interning. It's impossible to overstress the importance of volunteer work and internships when you're in between jobs. They aren't just for students or recent college grads: they keep your skills sharp, show that you're passionate about your chosen field, and may open doors to further work. They're critical if you don't have enough experience in the industry of your choosing; most starting-level positions are difficult to obtain without a few years of experience. Even if you're working another job, make time to work in a capacity that's relevant to your chosen field.

4. Use your "soft" skills to get ahead. Most job postings come with a litany of professional qualifications, so it's easy to forget that some of the basic, so-called "soft" skills are important as well. Soft skills are professional attributes that should be ubiquitous among all professionals – communication, teamwork, leadership, and work ethic

are some of the bigger ones. You won't be able to get a job just by having these traits, but if they accompany a well-rounded resume you'll have an edge.

5. Tell the story of you. Don't let a seemingly inhuman process get you down; make yourself stand out in your resume and cover letter. Show off the professional you: what experiences make you uniquely qualified and what makes you an exceptional candidate. Using social media, such as blogging, can also give you a more unique identity to potential employers.

[Source: Military.com article Jul 2013 ++]

Vet Hiring Fairs ► 15 Sep thru 31 Oct 2013

The U.S. Chamber of Commerce's (USCC) Hiring Our Heroes program **employment workshops** are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring. For details of each click on the link next to the date in the below list. If it will not open refer to www.uschamber.com/hiringourheroes/events. **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

September 17, 2013 – **Baton Rouge, LA**
September 17, 2013 – **Portsmouth, NH**
September 19, 2013 – **Los Angeles, CA - Tracks to Success**
September 19, 2013 – **Lewiston, ME**
September 19, 2013 – **Richmond, VA**
September 19, 2013 – **Camp Pendleton, CA**
September 20, 2013 – **Spokane, WA**
September 25, 2013 – **Morgantown, WV**
September 26, 2013 – **Sidney, OH**
September 26, 2013 – **Cheyenne, WY**
October 1, 2013 – **Little Rock, AR**
October 1, 2013 – **Northampton, MA**
October 2, 2013 – **Ann Arbor, MI**
October 3, 2013 – **Baltimore, MD**
October 4, 2013 – **Aurora, IL**
October 4, 2013 – **Charlotte, NC**
October 8, 2013 – **Southfield, MI**
October 8, 2013 – **Augusta, ME**
October 8, 2013 – **Raleigh, NC**
October 10, 2013 – **San Francisco, CA**
October 12, 2013 – **Bayamon, Puerto Rico Military Spouse Hiring Fair**
October 15, 2013 – **Myrtle Beach, SC**
October 16, 2013 – **Latham, NY**
October 22, 2013 – **Miami, FL**

October 22, 2013 – [Hartford, CT](#)
 October 22, 2013 – [Scottsdale, AZ](#)
 October 22, 2013 – [Miami, FL](#)
 October 23, 2013 – [Sacramento, CA](#)
 October 23, 2013 – [Fort Worth, TX](#)
 October 24, 2013 – [Fort Sam Houston, TX Military Spouse Hiring Fair](#)
 October 29, 2013 – [Knoxville, TN](#)
 October 30, 2013 – [Sandy, UT](#)

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

Vet/Civilian Disconnect ► The Growing Cultural Chasm

Remarkably, some civilians still ask of veterans and military service members they don't know, questions like, "Did you kill anyone over there?" So says Laura L'Esperance, vice president of brand and communications at The Mission Continues, a nonprofit group that awards community service fellowships to post-9/11 veterans nationwide. "People don't know how to react. They say stupid things." The question, while an extreme example of an awkward civilian-military exchange, captures the yawning gulf between two of America's populations: those who have served and those who have not. The military community calls them the 1 percent and the 99 percent. The cultural chasm started growing in the latter half of the 20th century, and widened during the Vietnam War. Post-9/11 vets don't have to endure getting criticized when they return from war, like some Vietnam vets did, but the men and women who served in Iraq and Afghanistan still feel profoundly isolated from a country that reveres them, but often does not appreciate their experiences and sacrifices, or the hardships on their families.

"We've had a very small group of people involved in fighting these wars," says M. David Rudd, provost at the University of Memphis in Tennessee, and a psychologist who served in the Army for nearly five years. "It's not just deployments, it's relocations. The frequency of those, and the impact on individual service members, I'm not sure it's well understood." The military culture's insularity, structure and idiosyncrasies, coupled with the fact that many Americans don't personally know anyone serving, reinforce resentment and frustration on one side of the divide; on the other, there's ignorance and even condescension. "If we have no personal relationships with those who are fighting our war, then we think of the war as a geopolitical drama, and we think of those fighting it as heroic action figures, or perhaps as victims, but also less as real lives with real dreams at real risk," writes historian James Wright in *Those Who Have Borne the Battle* (PublicAffairs, 2012).

Government officials have worried about the growing military-civilian divide, especially in recent years. "Our work is appreciated, of that I am certain. There isn't a town or a city I visit where people do not convey to me their great pride in what we do," Adm. Mike Mullen, then-chairman of the Joint Chiefs of Staff, said during a 2011 commencement address at the U.S. Military Academy at West Point. "But I fear they do not know us. I fear they do not comprehend the full weight of the burden we carry or the price we pay when we return from battle." Joint community service and disaster relief projects offer one avenue for vets and civilians to get better acquainted. Defense and the Veterans Affairs Department are collaborating more with nongovernmental organizations because

the real gap is at the local level, says Kristina Kaufmann, executive director at Code of Support, an organization aimed at bridging the military-civilian divide. Inside the Beltway, people tend to understand service members' challenges better from both a policy and personal perspective, because so much of the military population lives and works nearby. That makes groups like The Mission Continues and Team Rubicon—another nonprofit that puts vets to work in local communities—valuable, Kaufmann says.

Team Rubicon, co-founded in 2010 by a former fellow of The Mission Continues, deploys veterans to disasters worldwide to work alongside emergency responders. Volunteers helped with relief and recovery in the aftermath of the 2013 tornadoes in Oklahoma, Hurricane Sandy along the East Coast in 2012 and the 2010 earthquake in Haiti. L'Esperance says the goal is to deliver the same type of service experience vets had during active duty to help them heal, while bringing them closer to civilian communities. The Obama administration, through the Corporation of National and Community Service, also is pushing more public-private partnerships that elevate and increase volunteerism. One of the initiatives is focused on supporting vets and military families, and tapping their unique skills to help the wider civilian community tackle challenges ranging from disasters to mentoring at-risk youth. Kaufmann, an advocate for military families whose husband served Army tours in Iraq and Afghanistan, also credits Mullen and VA Secretary Eric Shinseki with trying to create a stronger connection between the military and civilian worlds.

VA led a series of mental health forums at 152 centers nationwide this summer to engage and educate communities. In June, the White House hosted its highly touted mental health summit to highlight support for vets and their families. Kaufmann has been vocal about preventing suicides in the military and eliminating bureaucratic obstacles and attitudes affecting the health and well-being of vets and their families. She also is familiar with the civilian way of thinking: A native of New Rochelle, N.Y., and a graduate of the University of California Berkeley, Kaufmann says she knew nothing about the military before she married. At first, she says, she was “freaked out by seeing uniforms all of the time.” The military has a “we take care of our own” mentality, which has reinforced the military-civilian disconnect, according to Kaufmann. Still, the challenges facing the military community are not just the government's problem, she says. “As both a military spouse and an American in general, what are we talking about when we say ‘our own?’ ” she asks. “Aren't we part of America?”

America's all-volunteer force, now more diverse than it's ever been, still is largely white and male, according to a 2011 Defense Department demographics report. Enlisted personnel are more educated than in previous generations, and increasingly hail from rural communities outside the Northeast's urban centers. They often marry and have families at a younger age than the average American, and most are not considered rich. The 99 percent consider these 20-somethings heroes, bestowing sometimes perfunctory displays of gratitude. It's a well-meaning routine that has become somewhat inauthentic. “They are very humbled by the fact that the public responds to them,” says L'Esperance, who left a career in corporate communications on Wall Street to work at The Mission Continues. “But they don't like the stereotypes.” Some vets, for example, leave military service off their resumes, she says, because they don't want people thinking they have post-traumatic stress disorder. Many aren't interested in the hero label, she says, and “just want to be a normal person again.” [Source: GovExec.com | Kellie Lunney | 30 Aug 2013 ++]

Military History ► World War I Overview

In late June 1914, Archduke Franz Ferdinand of Austria was assassinated by a Serbian nationalist in Sarajevo, Bosnia. An escalation of threats and mobilization orders followed the incident, leading by mid-August to the outbreak of World War I, which pitted Germany, Austria-Hungary and the Ottoman Empire (the so-called Central

Powers) against Great Britain, France, Russia, Italy and Japan (the Allied Powers). The Allies were joined after 1917 by the United States. The four years of the Great War--as it was then known--saw unprecedented levels of carnage and destruction, thanks to grueling trench warfare and the introduction of modern weaponry such as machine guns, tanks and chemical weapons. By the time World War I ended in the defeat of the Central Powers in November 1918, more than 9 million soldiers had been killed and 21 million more wounded. The Treaty of Versailles, signed in 1919, determined post-war borders from Europe to the Middle East, established the League of Nations as an international peace organization and punished Germany for its aggression with reparations and the loss of territory. Tragically, the instability caused by World War I would help make possible the rise of Nazi leader Adolf Hitler and would, only two decades later, lead to a second devastating international conflict. For a broader summary of the war refer to the attachment to this Bulletin titled, "**World War 1 Overview**". [Source: <http://www.history.com/topics/world-war-i> Sep 2013 ++]

WWII Wauwilermoos Prisoners ► Long-Denied Prisoner of War Medals

The last Illinois survivor of a mostly forgotten World War II prisoner-of-war saga lives in a white farmhouse 7 miles north of town. Retired from grain farming since 1988, Alva Moss, 89, walks a narrow road, mows his lawn and plays tennis for exercise. And, he waits for recognition. Moss was a prisoner in Wauwilermoos, Switzerland, but the military perceived it differently. According to the Department of Defense, he and about 160 other airmen sent there as punishment for trying to escape captivity didn't qualify as prisoners. Worse, many viewed the airmen as cowards, a misconception fueled by erroneous military reports and by the powerful literary license in one of the most critically acclaimed novels in American literature. Nearly seven decades after their time in the camp, Moss and 11 other Wauwilermoos prisoners who are still alive are expected to receive validation. Later this month, Moss and others are expected to receive the long-denied Prisoner of War Medal thanks to the tireless effort of a West Point assistant professor and former Army pilot whose grandfather was a prisoner at Wauwilermoos.



Alva Moss

"It makes me feel good," Moss said in his living room one recent afternoon, "like somebody's recognized that we deserved this." He was one of 19 Wauwilermoos prisoners from Illinois. Although the POW Medal is the most tangible validation of his experience, Moss hopes that a recent amendment to federal law will correct history's misconception. That misconception started in 1944, when military leaders grew increasingly concerned with the

rising number of Army Air Forces bomber crews ending up in Switzerland and Sweden. An inflammatory report by the U.S. consul in Sweden caused more anxiety with its suggestion that the crews were attempting to avoid combat. Even though future investigations proved the earlier report false, the rumors spread widely and took hold. The truth was that Wauwilermoos was a miserable place, run by a Nazi sympathizer and designated specifically for captives who'd tried to escape from other prisoner-of-war camps in Switzerland. A 1944 U.S. military memo reported that conditions there were "worse than in enemy prison camps." Americans slept on wooden boards strewn with straw. Meals were "black bread" and "watered-down soup," and men lost as much as 40 pounds, according to an article Dwight Mears wrote in *The Journal of Military History*. Latrines were very unsanitary, and heating was nonexistent. Skin boils, lice and dysentery spread to nearly all the American airmen at Wauwilermoos, War Crimes Office reports state.



Wauwilermoos Prison Gate

Switzerland's neutral status prevented the men at Wauwilermoos from being considered POWs by the Department of Veterans Affairs. More damage was done to the men's reputations with the 1961 publication of the classic anti-war novel "Catch-22" by Joseph Heller. The title was taken from a fictional military regulation that contended airmen must be deemed crazy to be withdrawn from flying missions, but if they asked to be grounded for that reason, they actually were sane and could not be grounded. The book, which sold an estimated 10 million copies and shows up on lists of the best American novels of the 20th century, was made into a feature film in 1970. In the book, Heller, a WWII bombardier, writes about airmen driven to the brink of insanity by increases in the number of required bombing missions. He wrote that some men plotted to ditch their planes in neutral countries, where they would be "interned for the duration of the war under conditions of utmost ease and luxury."

Fast-forward to the late 1990s, when Mears was at the U.S. Military Academy in West Point, N.Y., deciding which branch of the Army to choose. He'd discovered that his grandfather, George Mears, a B-17 pilot who died in 1972, was a prisoner at Wauwilermoos. Curious, the younger Mears obtained more records and found out about the deplorable conditions. "The more I started peeling back the onion," he said, "I started contacting some of my grandfather's colleagues." Mears filled out the paperwork to get a Prisoner of War Medal for his grandfather and the others, but was denied. He dug deeper and found inconsistencies that amounted to a Wauwilermoos Catch-22. Essentially, the captives were denied POW status by the Veterans Administration because they were held by nonenemies during war, although the VA would consider captives POWs if they were held in adverse conditions during peacetime. "It occurred to me that my grandfather probably didn't care much about the medal, because it wasn't even created until 1985," Mears wrote in an email. "For those living, however, it was a powerful symbol of what they went through."

Apart from that insult, the men had to deal with the damaging public perception. And, so Mears persisted. "I eventually made myself pretty much the expert on the Prisoner of War Medal," he said. Mears said he was driven by the fact that "these airmen went through a very difficult experience because they tried and failed to escape to Allied lines. For their efforts they were malnourished and incarcerated under squalid conditions, and many of them incurred lifelong health effects." He appealed to senior, high-ranking staff at the Air Force, and Ann Petersen, former general counsel of the Air Force from 1989-93, responded. Petersen had experience, after helping secure medals in the early 1990s for WWII veterans interned in the Soviet Union. She got the attention of Congress and by 2010 a House committee directed the secretary of defense to review the rationale for awarding the POW Medals. Even that ran into opposition from the Department of Defense, which contended that Switzerland's neutral status made the internees ineligible. The House committee responded earlier this year by amending language in the law to broaden the circumstances under which the medals can be awarded.

The Air Force secretary is expected to give final approval of the medals by 15 SEP. "It's vindicating that the law was passed," Mears said. "I'm gratified that the Air Force is honoring the legacy of these men." The relatives of those men are deeply grateful. "Dwight's worked so hard," said Rob Carroll Jr., of Downers Grove, whose father, Robert Carroll, was a prisoner at Wauwilermoos. "I couldn't imagine the time and personal money he's spent just to get this done, just to help these guys. There's nothing in it for him." Bob Griffin, of Winnetka, whose father-in-law, Ferris Martin, was another Wauwilermoos prisoner, called Mears "a bulldog. He won't let go." Moss, too, is grateful. He said Mears contacted him about five years ago and has stayed in touch throughout the ordeal. "Without him," Moss said, "there wouldn't have been anything done." Not that Moss is convinced the medal is definite. Source: Chicago Tribune | Ted Gregory | 4 Sep 2013 ++]

WWII 70th D-Day Anniversary ► Commemoration Announced

The tourist office of Saint Mere-Eglise in France has released the initial plans for the 2014 memorials and ceremonies honoring the 70th year after the D-Day arrival of Allied forces, liberating France and re-establishing peace in Europe. The tentative Program below was last updated on 18 JUN 2013. Several ceremonies and events are not completely defined, so do not hesitate to watch regularly the updates at <http://www.sainte-mere-eglise.info/en/70%20th%20%20anniversary%20dday.html>. For any further information contact Tourist Office of Sainte Mère Eglise, 6 rue Eisenhower, 50480 Sainte Mère Eglise Tél : +33 (0)2.33.21.00.33 Fax : +33 (0)2.33.21.53.91 Web : www.sainte-mere-eglise.info:

Saturday, 31st May:

- 10a.m. - 5 p.m.: International March for Peace (around 20 km). Start from Utah Beach and arrival in Sainte Mère Eglise. Organization: Centre paroissial - Tel : 00 33 233 41 41 48 or info@saintemereeglise50.ccf.fr

Sunday, 1st of June:

- During the day: Military fair in Picauville at salle polyvalente
Organization: Picauville se souvient - Tel : 00 33 233 41 02 48 or charles.dennebouy@orange.fr

Thursday, 5th June :

- 10.45 a.m. / 11 p.m.: Fireworks on the entire coast of the D-Day Beaches: Utah Beach

Friday, 6th June:

- Official Ceremonies in Ste Mère Eglise, Ste Marie du Mont and Picauville (times to be determined)

- During the day: Military Fair in Sainte Mère Eglise at the hall market (to be confirmed, will be eventually held on Tuesday or Wednesday)

Organization: Association Timberwolves - Tel : 00 33 608 45 24 65 or ballesterbarth@aol.com

- 9 a.m.: IVY March in Sainte Marie du Mont. Follow the itinerary used by the 4th ID on June, 6th 1944.

Start in front of the Utah Beach Museum and arrival in Sainte Marie du Mont around 11.30 a.m.-12 p.m.

Information and booking: Club du Souvenir Militaire - 0033 233 71 56 54 or leholdy@orange.fr

- 8.30 p.m.: Concert for Peace in the church of Ste Mère Eglise.

- 7.30 p.m.: Frienship diner in Picaudville at salle polyvalente. Information and booking: Association Picaudville se souvient : 0033 233 41 02 48 or charles.dennebouy@orange.fr

Saturday, 7th June :

- During the day: Military Fair in Sainte Marie du Mont in open air next to the sport field. Free entrance.

Information and booking: Club du Souvenir Militaire - 00 33 233 71 56 54 or leholdy@orange.fr

- 12.00 p.m.: Picnic Normandy-Day in Sainte Mère Eglise on the church square. Share this moment where each one brings its picnic. Tables at your disposal and possibility to buy grilled meat on the square.

- 7 p.m.: Banquet of the Liberty in Ste Mère Eglise at the market hall.

Organization: AVA (Amis des Vétérans Américains).

25 €/Adult, 12€/child from 7 to 12 years old - free for children under 6 years old

(Prices until mid-May 2014, price will rise afterwards). Limited places.

Booking: Tourist Office : 00 33 233 21 00 33 or ot@ccsme.fr

- 11.00 p.m.: Fireworks in Ste Mère Eglise, on the church square.

Sunday, 8th June:

- 1 p.m.: International Military Parachute drops on the site of La Fièvre, Sainte Mère Eglise/Picaudville (3km away from the center) followed by the Official Ceremony.

Saturday, 14th June and Sunday, 15th June:

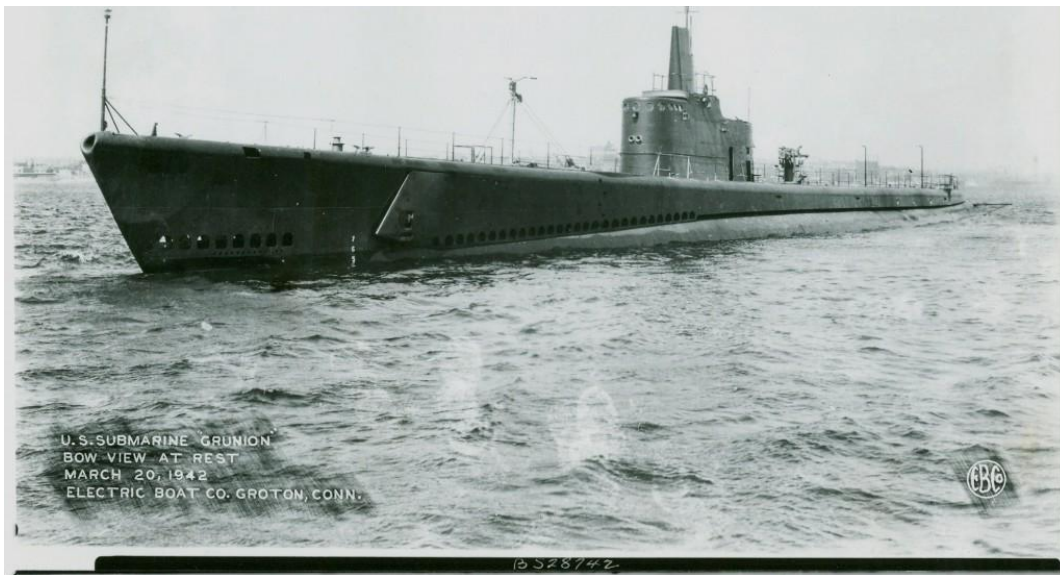
- During the day: 6th Book show " History and Memories ", More than 50 national and regional authors. At the townhall of Sainte Mère Eglise. (to be confirmed)



[Source: Mil.com Week of September 09, 2013 ++]

USS Grunion (SS-216) ► Sub Captain's Family Gets Closure

In July 1942, about two months after Japan invaded the Aleutian Islands, a U.S. submarine on patrol near Kiska attacked and disabled the armed Japanese merchant ship Kano Maru. But the USS Grunion never returned. An account by the Kano Maru's military commander states that the Grunion sank after an 80 mm shell hit near its conning tower. He continued, "We saw the swell of heavy oil. All crews shout 'BANZAI!'" But many question whether that anti-aircraft shell would have sunk the sub. A malfunctioning torpedo or other equipment problems are suspected, but why the Grunion was lost may never be known with certainty. Although there is no absolute certainty the evidence strongly suggests that the Grunion was lost as a result of horrific torpedo performance in the confrontation with the Kano Maru. One torpedo ran low, but despite the magnetic pistol it did not explode; two others bounced off the Kano Maru without exploding. The last one circled back, hitting the periscope supports on the submerged submarine without exploding.



That event, coupled with a jammed rear dive plane, triggered a sequence of events that led to loss of depth control. At about 1000 feet the sub would have imploded, then hit the bottom, breaking off about 50 feet of the bow. It then slid 2/3-mile down the side of an extinct volcano, finally coming to rest on a notch on the underwater mountain. Her name was stricken from the Naval Vessel Register on 2 November 1942. For 64 years, it lay lost with 70 men, including the captain, Lt. Cmdr. Mannert "Jim" Abele. After years of searching for information about their father, Boston Scientific co-founder John Abele and his brothers mounted two expeditions to the Bering Sea. The first, in 2006, found something at the bottom. The second, in 2007, proved it was the Grunion. In 2008, the U.S. Navy acknowledged that the find was, in fact, the Grunion. John Abele and Mary Bentz, a crewman's niece, are scheduled to talk about the search 11 SEP at the National World War II Museum.

It's a story of far-flung collaboration and wild improbabilities, Abele said. What Abele calls "the improbables" include finding a Japanese researcher through a brother's son's girlfriend's boss; locating the boat's bell in the Greenville, Miss., welcome center — where it's still displayed; and contacting the mother and sons of a Japanese captain whose submarine chaser was sunk by the Grunion before the sub attacked the Kano Maru. Abele's brothers, Bruce and Brad, were 14 and 9 when the Grunion sank. John Abele was 5, and barely remembers his dad. "He was

away a lot of the time. That's the Navy," he said. "I remember I got pennies for brushing my teeth." He said Brad Abele began research in the 1990s, talking to retired Navy men who had known their father or were in the 14-month campaign to recover Attu and Kiska islands from the Japanese.

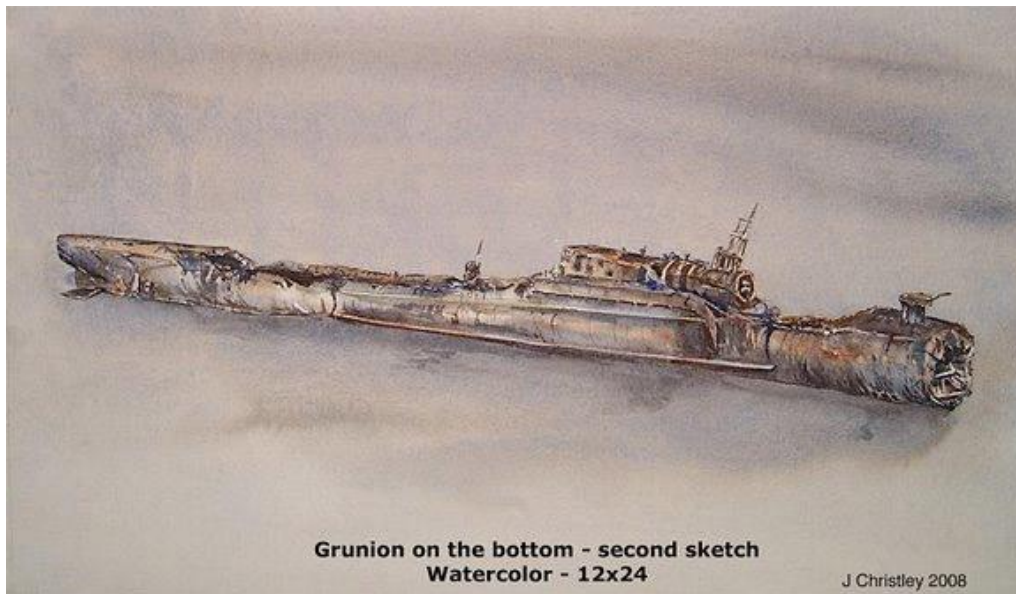


Lt. Cmdr Mannert L. Abele

Japan took the islands days before attacking Midway Island. Many historians think the maneuver was designed to divert U.S. forces from the central Pacific. The Imperial Japanese Fleet, under Adm. Isoroku Yamamoto, targeted Midway as a stepping stone to Hawaii. Japan hoped taking the strategic base at Midway and destroying the few U.S. aircraft carriers in the Pacific would force the United States out of the war, giving Japan a free hand in the Far East. But American code-breakers working for Yamamoto's counterpart, Adm. Chester Nimitz, knew where the Japanese fleet was heading. Nimitz positioned his aircraft carriers to pounce. In a duel by carrier-launched aircraft in June 1942 off Midway, Japan lost four carriers while the United States lost one, the Yorktown. Historians view the battle as a turning point in the Pacific war. The Japanese met much less resistance in occupying the Aleutians far to the north. "In retrospect, we might done better just by giving it to them," Abele said. "It's a pretty desolate area, cold and uncomfortable. But the Navy launched a campaign to recover those islands. That was the job of the Grunion."

The Abeles' search had almost as much drama as Nimitz's trap. Brad Abele wrote up what he'd learned, and Bruce's son's girlfriend gave a copy to her boss, a World War II buff. He, in turn, found an Internet posting about a confrontation between a submarine and an armed Japanese merchant ship. John Abele tracked down the document's translator, Yutaka Iwasaki, in 2002. Iwasaki's research turned up the Kano Maru's log, "misfiled in the Japanese national defense archives," Abele said. It included a map showing roughly where ship and sub met, narrowing the search area from more than a million square miles to about 200. The ship's logged path and speed narrowed the window to about 20 square miles, Abele said. A few years later, Abele heard oceanographer Robert Ballard describe finding the wreck of the liner Titanic. Abele talked with him afterward and decided that his family could find the Grunion. Ballard told him that August was the only month to search the Bering Sea. The brothers hired a crab boat and a sonar research group for an August 2006 venture. Sonar turned up a contact, but it was unclear whether it was the Grunion.

Bentz, of Bethesda, Md., read about the expedition and called Bruce Abele. Her uncle, Grunion torpedoman Carmine Anthony Parziale, had died before Bentz was born, but she grew up hearing stories about him. She offered to help find other crewmen's families. She and others worked the Internet and hit the phones, calling chambers of commerce, schools and people who lived near a family's former address. Only two families hadn't been located in August 2007, when Bruce and John took a remote-controlled underwater vehicle to the sonar contact site. Even in August, the sea was generally too choppy to risk putting the \$1 million machine over the side, John Abele said. But one evening, it calmed. "We went out that evening and worked all night," he said. It takes a while for an ROV to get 3,000 feet down. But 20 minutes after it touched bottom, they found an imploded submarine.



With Russian and Japanese subs also sunk in the islands, it took more research to confirm the boat was the Grunion. Abele said final proof came in photographs showing the wreck had stern propeller guards — devices removed from U.S. submarines in September 1942. While the Abeles were up north, Bentz sent information to newspapers in the last two men’s hometowns, Detroit and Asheville, N.C. The Asheville article brought a call. Then in Michigan, Bentz got onto a radio talk show. A woman coming home with groceries heard the name Byron Allen Traviss and called. Abele said, “We discovered the name of the last person the day we discovered the submarine.”
 [Source: Associated Press | Janet McConnaughey | 7 Sep 2013 ++]

WWII Pre-war Events ► Spanish Civil War



In Spain, loyalist soldiers teach target practice to women who are learning to defend the city of Barcelona against fascist rebel troops of general Francisco Franco during the Spanish Civil War, on June 2, 1937.

WWII Vets 49 ► William Eldridge

Growing up in Utah and Colorado, **William Eldridge** came to hate bitter cold winters. In 1940, he walked into an Army recruiting office to enlist and asked the recruiter if he could be assigned to a tropical location. The recruiter assured him that he would have “real good duty” at a place called the Philippine Islands. Little did Eldridge or the recruiter realize this tropical paradise would turn into hell – and the most horrifying experience of his life. While visiting one of his daughters, Marvel Sheasley of Manor Township, Eldridge, of Citrus Heights, Calif., recounted surviving the Bataan Death March and spending three years as a Japanese prisoner of war. Eldridge was born in Vernal, Utah, on May 24, 1922. At 14, he attended the Citizens Military Training Camp at Fort Laramie, Colo., and got a taste of military life, but was too young to enlist in the military. To help make ends meet, he joined the Civilian Conservation Corps where he spent nearly three years. At 17, he convinced his mother to sign the necessary papers so that he could enlist in the military.



William Eldridge looks over memorabilia with one of his daughters,

He looked forward to the trip to his tropical paradise. “I and most of the passengers were sick most of the trip,” he said. “At sea we were ordered below deck. We would stay below deck for the entire trip,” he said, noting: “The latrines were a real nightmare and to make matters worse people were constantly getting sea sick and throwing up. It took 20 days before we reached our first stop, Honolulu.” Finally, Eldridge arrived in the Philippines and was taken to regimental quarters, Estado Mayor, Manila. Duty for the next several months was pretty routine and there was always some time to go to Manila and enjoy leisure time. Later, his company was ordered to move to Fort McKinley where they would live in a tent city. Suddenly, they were activated to Nichols Field Air Base for duty as perimeter guards. It was there they were informed that the Japanese had attacked Pearl Harbor. The war had begun. Shortly after the attack, Eldridge and his regiment left the Manila area en-route to the Bataan Peninsula. There they learned that most U.S. planes were caught on the ground and destroyed.

As word of the Japanese advance came, Eldridge said he quickly made a transition from machine gunner and truck driver to foxhole digger. Artillery shells were exploding all around and he and his fellow soldiers hid in the

freshly dug foxholes and did the only thing there was to do – pray. Eldridge managed to survive days of artillery and small arms fire, and strafing and bombing runs from enemy aircraft. “During this time,” he said, “we were down to quarter rations and low on ammunition. Almost everyone was suffering from malaria and dysentery. Morale was very low and we were very weak from malnutrition. It was in April, about four months after the attack on Pearl Harbor, that the order came to destroy our weapons and surrender to the Japanese. Another soldier and I decided to run off into the jungle. A mortar round exploded near us and I took a piece of shrapnel in the shin. “We found a few cans of food and sat down to open a can of peaches. Before we took a bite a burst of machine gun fire went just over our heads. It was then that we saw a tank and about 10 Japanese soldiers heading toward us. We waited to be shot or captured. The soldiers herded us downhill, and had no compunction about moving us along with rifle butts, bayonet jabs and kicks. We were pushed into a field along with several hundred other soldiers.”

Eldridge, along with 78,000 soldiers, including about 12,000 Americans, the rest Philippine and allied military, made the infamous Bataan Death march, about 80 miles of walking a jungle trail in intense heat, again without food or water for five days. Survivors of the march ended up at a building which was the Japanese headquarters for POW Camp O'Donnel. A small-built Japanese man with thick glasses came out and addressed them in perfect English. He said he was born and raised in Riverside, Calif., and was the camp interpreter. The POWs were required to bow and salute all Japanese soldiers, even privates. Failure to do so would result in punishment. They were told that anyone attempting to escape would be shot, and if caught, would be required to dig their own grave then be decapitated. “I was in terrible shape physically,” Eldridge said. “I had malaria and severe dysentery. It was so bad I didn't sleep in the barracks but on the ground just underneath. Finally I was sent to what was called “Zero” Ward, a ward filled with men waiting to die. The Zero Ward barracks always had dead bodies around it waiting to be buried. Eldridge and a number of soldiers were later loaded on trucks and sent to POW Camp Cabanatuan.

He said the new camp was larger than O'Donnel, cleaner and better organized. Food was still scarce but there was abundant water not only for drinking but for bathing as well. One day all POWs were issued Red Cross food packages replete with canned meat and fruit, candies and tooth paste and a toothbrush. Eldridge got to brush his teeth for the first time since being taken prisoner. In July, 1943, Eldridge and a number of fellow soldiers were loaded on trucks and taken to Manila. There they were loaded on an old freighter and placed in the ship's hold. Conditions about the ship were nothing short of appalling and the soldiers nick-named it the Hell Ship. After a grueling and miserable month at sea, they arrived in Japan. They were taken by train to Camp 17, Foukoka and assigned to work in coal mines. The working conditions were primitive and unsafe. Eldridge said they worked under the direction of civilian Japanese coal miners. The only relief from the misery of the mines came at the end of the shift when they were permitted to take a five-minute bath and were then transported to a mess hall for a ration of rice and tea. He said the mines were infested with rats. They were instructed to not kill the rats as they served as an early warning device for possible methane gas accumulation.

The end of the drudgery of the coal mines was signaled on Aug. 9, 1945. He saw an American plane fly in the direction of what he later learned was Nagasaki. He saw a large puff of smoke followed by what looked like a mushroom cloud. He assumed that a number of bombs had hit an ammunition dump. The prisoners had no idea that Hiroshima was bombed days before. Two days later Eldridge said the camp was eerily quiet, the Japanese guards were gone. The prisoners raided the food area and found Red Cross parcels that the Japanese had kept for themselves. A Japanese officer appeared and warned them to not leave the camp because he feared the reaction of the Japanese civilians. More than a month later Eldridge arrived at Dibble General Hospital in Menlo Park, Calif. and was finally treated for an ongoing infection in the leg first injured by shrapnel in the Philippines. Although he was later treated at VA Hospitals for his leg and other illnesses, Eldridge said he never received a Purple Heart. “I did receive two Bronze Stars and other medals,” he said. “But I was told that since there were no witnesses to the leg wound I wasn't eligible.”

Eldridge continued serving in the Army doing recruiter duty in Indiana and Brookville and two tours in Korea from 1950 to 1953 and 1955 to 1958. After visiting his two daughters, Marvel Sheasley of Manor Township and Bernice Rishel of Vandergrift and several grandchildren and great grandchildren, he will head to for Virginia for a May 22 to 26 reunion with fellow Bataan survivors. “Last year there were only 12 of us,” he said. “I don't know how many will be there this year. That's where I'll celebrate my 91st birthday on May 24. I'll be glad to be there and I'm glad to be alive.” [Source: TRIB News | Tom Mitchell | 16 May 2013 ++]

POW/MIA Update 53 ► MIA Tucker Axum's Story

Over peach cobbler and coffee, Tucker Axum sat rapt with attention as 83-year-old Josef Rulands shared a morbid tale from nearly seven decades ago. The grim memory of a teen-aged boy returning with his family to their farm in Buscherheide, Germany, after authorities lifted an evacuation order. A recollection of finding a grave and lone wooden cross erected in the meadow, and two soldiers' helmets: one German, one American. The Rulandses assumed under the dirt mound lay the body of a German soldier. They were wrong. In August 1946, a German search committee opened the grave on the Rulandses' land. The body was clad in an American uniform. In March 1947, members of the American Search Committee reopened the grave. Three months later, the body was taken to Ardennes American Military Cemetery in Brussels, laid in a grave and listed as UNK X-5662. Rifleman Mage Axum had been classified as missing-in-action since October 1944. On Sept. 15, 1947, officials positively identified his remains based on dental charts, the man's height and shoe size.

From more than 90 pages of war records, letters, telegrams and web searches, Tucker Axum, 32, has come to know his great-uncle in death. He knows the World War II soldier suffered a broken upper jaw and was missing teeth from battle injuries sustained during a hard-fought clash against heavy German resistance in a night raid to take Buscherheide in October 1944. His hands were missing when the body was found. Tucker Axum knows the last words his great-uncle wrote to his wife, Annie Mae, and baby daughter Sharon, who waited in Palestine, Texas, for his safe return. “Just a line to let you know that I am still okay and hope you all are too,” reads part of the letter dated Sept. 2, 1944. “Honey, I had the best dream about you and the baby last night. I only hope God will some day let it come true. I am going to keep hoping and praying that he will. Honey, I want you to pray for me and every one of us. Pray for this thing to come to a close, and I feel that it will before too long. Please don't worry about me as I am OK. Take good care of yourself and baby. Kiss her for daddy. I love you all lots.” He died 46 days later.



Mage Axum and his daughter Sharon

Tracing the past. Websites dedicated to reconnecting war comrades, announcing military unit reunions and otherwise documenting personal war histories are helping people like Tucker Axum trace their ancestors' pasts. “A lot of websites are popping up full of great information,” said author and World War II historian Martin King. Some sites are managed by private people, relatives or veterans with a passion for keeping the history alive, King

said. Others are maintained by military units and historians. The American Battle Monuments Commission is a treasure house for records. “To know these people is gold,” King said. During World War II, divisions, brigades and units kept rather detailed war records that are becoming more accessible to the public and easier to track, King said. “Each [U.S.] unit, down to the platoons, for example, was expected to keep daily reports on activities,” King said. “Some divisions had record keepers, people just there for paperwork and no other purpose. ... And they were quite meticulous.” As World War II dragged on, documentation increased as more men were committed to combat, said historian and author Richard Frank. More units filed after-action reports, for example, aimed at illuminating what happened or making recommendations for future missions. These “were very candid,” making details often invaluable, Frank said. Other sources of war documents include archives, newspapers, libraries and town halls — and the National Archives in Washington, D.C. In spite of the devastating loss of 16 million to 18 million military personnel records in the great fire in 1973 at the National Personnel Records Center in St. Louis, some service records can be recreated if the servicemembers filed medical claims through the Department of Veterans Affairs, Frank suggested.

Passing down family history It’s one thing to have documents, but something totally different to hear history told by someone who lived it. Josef Rulands remembers returning to his family home in September 1944 from the Netherlands, where his family had fled. He was standing in the meadow as his father discovered the cross, the helmets, the shallow grave. It’s a memory that has remained with him, and though painful, one he was grateful to share with Tucker Axum and his wife, Heidi, when they visited Buscherheide in May, Rulands said by phone to a German translator, who emailed the translation of the conversation to Stars and Stripes. Tucker Axum’s research to revive his great-uncle’s past and the visit with the Rulandses has kept the story of Mage Axum alive, Rulands said. “Maybe one time, Tucker will tell this story to his kids and they also want to see the place, which is part of the history of family Axum.” The Rulandses were welcoming but reserved during the Axums’ visit over Memorial Day weekend. “They said the Germans didn’t talk about the war — they are ashamed of their role,” said Axum, a special agent with Naval Criminal Investigative Service who, until August, was stationed in Naples, Italy. “It was a horrible time, no one wants to relive it or think about it.”



Mage Axum's daughter, Sharon Brooks, holds a portrait of her father and the Purple Heart medal that had been posthumously awarded to him for battle during World War II.

Not knowing - No one talked about it in Sharon Axum Brooks’ home either. For 69 years, she thought her father was MIA. For 69 years, no one talked about it, though her mother knew she had been widowed. Not knowing gave Brooks hope, she said during a recent phone interview from Palestine, Texas, where she still lives. She was 13 months old when her father disappeared. She has no real memory of him, only of a sensation of a man holding her. “I just know that that man was my daddy.” She grew up wondering, “What if?” What if he sauntered into a family barbecue? Or surprised her on her birthday? The call from her cousin Tucker in late May answered all of those “what ifs.” “I was so shocked when I found out, so overwhelmed. But now I had closure, as bad as the news was.” [Source: Stars & Stripes | Sandra Jontz | 2 Sep 2013 ++]

POW/MIA Update 54 ► Italy's Lake Garda Sunken DUKW

Somewhere on the bottom of Italy's largest lake lie the remains of two dozen American soldiers who died when their amphibious vehicle sank in 1945 in the waning days of the fighting in Europe during World War II. A volunteer group's discovery of what could be the wreckage 900 feet down in Lake Garda has given aging veterans hope that, after nearly seven decades, the remains of their comrades can finally come home. "If you talk to the World War II guys, they're looking for closure and they haven't got it," said retired Army Col. Michael Plummer, president of the National Association of the 10th Mountain Division, the Army unit that battled the Germans in northern Italy until the last week of the war. Of the association's nearly 1,200 members, about a third served during World War II. "We seem to save any single soldier or find anybody in the wilds of Borneo or the mountains, and we thought it was very bad that the United States wasn't doing anything for these guys," said 89-year-old Jerry Nash, of Hudson, N.H.



An American amphibious vehicle crosses an Italian lake during World War II.

Nash was laying communication wire as the 10th Mountain pursued German forces into northern Italy's rugged alpine region, home to the 50-mile-long Lake Garda. When the enemy blew up tunnels through the mountains ringing the lake's northern end, the division's commanders sent soldiers across the lake in amphibious six-wheeled trucks, known by their military designation DUKW and known to GIs as ducks. On the night of April 30, 1945, three DUKWs left the lake's east side carrying members of the division's 605th Field Artillery. One of the vehicles, jammed with 25 soldiers and a 75 mm cannon, stalled during the journey and soon began taking on water. According to Cpl. Thomas Hough, the lone survivor, the soldiers desperately tossed their equipment and ammunition overboard in an attempt to keep the vessel from sinking. But the DUKW went down anyway, plunging the men into the frigid waters of the glacier-fed lake. Soon all had drowned but Hough, a former lifeguard from Dayton, Ohio, who was rescued by two 10th Mountain soldiers on shore who heard the cries for help. Hough died in 2005.

Brett Phaneuf, a researcher from the Chester, Conn.-based nonprofit underwater archaeology organization ProMare, led an effort 10 years ago to find the sunken DUKW. Hampered by equipment issues, Phaneuf found no sign of the vehicle. But in late 2011, a local Italian group of volunteer divers started their own search. Using sonar and a remotely operated vehicle equipped with a video camera, they announced last December the discovery of a WWII DUKW sitting upright on the lake bottom. Gruppo Volontari del Garda said it hasn't been able to positively confirm that it's the same DUKW that sank, killing the 24 soldiers, or one of the other two known to have sunk in

the same area of the lake. The group said it plans to resume efforts to locate remains and recover the DUKW, possibly later this year or early in 2014. "Seems to us only right to do everything possible in order to restore at least someone to their land," the group's spokesman, Luca Turrini, said in an email to The Associated Press.

Officials at the Joint POW-MIA Accounting Command, the Hawaii-based unit that searches for remains of Americans from foreign battlefields, said they're aware of the group's claims but don't plan to investigate unless there's firm evidence that remains have been located. "If JPAC were to be provided with additional information, we would gladly look into it more," Lee Tucker, a spokesman at JPAC's Pearl Harbor headquarters, said in an email to the AP. The family of Pvt. James Hilley would like to see his remains recovered and returned to his hometown of Calhoun Falls, S.C. When his great-nephew, Matthew Hilley, learned of the Italian group's discovery in December, he showed his aging relatives the video of the DUKW on his smartphone. It was a particularly emotional moment for 86-year-old Jewell Scott, James Hilley's sister. "She said, 'I prayed over and over and over again that we would find James before I passed away,'" Matthew Hilley said. For Nash and the division's dwindling number of World War II veterans, the determination to recover the lost soldiers' remains hasn't diminished with the passage of time. "It's the old story," he said. "You never leave any man behind." [Source: The Associated Press | CHRIS CAROLA | 9 Sep 2013 ++]

POW/MIA Update 55 ► Identified 1 thru 14 SEP 2013

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



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

Vietnam

- None

Korea

- None

World War II

- The DPMO announced 12 SEP that two U.S. servicemen, missing in action from World War II, have been identified and are being returned to their families for burial with full military honors. They are Army Air Force 2nd Lt. **Valorie L. Pollard**, 25, of Monterey, Calif. and Sgt. **Dominick J. Licari**, 31, of Frankfort, N.Y. Remains representing Pollard and Licari, will be buried as a group in a single casket, on Sept. 19, at Arlington National Cemetery near Washington, D.C. The individually identified remains of Licari were buried on Aug 6, in Frankfort, N.Y. On March 13, 1944, Pollard and Licari were crew members of an A-20G Havoc bomber that failed to return to base in a country now known as Papua New Guinea. The aircraft crashed after attacking enemy targets on the island. In 2012 the A-20G crash site in the mountains of Papua New Guinea was excavated and the remains of Licari and Pollard were recovered.

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

Spanish American War Images 17 ► 1st U.S. Volunteer Cavalry Regiment Leadership



Group portrait of Colonel Theodore Roosevelt and other high ranking officials of the 1st U.S. Volunteer Cavalry Regiment: Tampa, Florida (1898)

Saving Money ► Television Viewing

Want "Charles in Charge" of your days and your nights but don't want to spring for cable? Don't want to feel left out during the water-cooler discussion of the last castoff from "The Voice" while at the same time avoiding a hefty satellite bill? Many options are out there for you to see your favorite shows from the past and present for free or a small fee. New ones seem to be popping up each day as well. Netflix and Hulu are just the tip of the iceberg when it comes to cheap television viewing on your television, iPad or computer. Here are the possibilities:

Network websites (free) - All major networks offer full episodes of many shows. If your laptop screen isn't cutting it, you can always connect your computer directly to your TV. Among its many selections, NBC has your "Charles in Charge" fix, boasting 21 episodes of the Scott Baio classic. Other nostalgic treats available include 94 "A-Team" adventures. See CBS for the latest developments for hits such as "How I Met Your Mother" and "Big Bang Theory."
Drawback: The sites don't offer every show aired and are ad-supported, but the interruptions are generally minimal.

HDTV over the air (free) - Gone are the days of foil-adorned rabbit ears. If you bought an HDTV in about the last decade, the set should have a built-in tuner for receiving digital over-the-air broadcasts. Most major networks along with an array of public television stations are available with a small antenna, which you can purchase for anywhere between \$13 and \$100 depending on the features you want. Although the widest selection of digital TV broadcasts is found in big cities, more than 99 percent of U.S. TV households have access to at least one local digital station; 89 percent can get five or more stations, according to Crutchfield. This option offers local programming that isn't always available via satellite TV, with awesome HD picture quality.

Drawback: This option does not include cable-only channels.

Crackle (free) - This Sony-owned site has syndicated classics like "Seinfeld" and "Married with Children" and newer content such as "Rescue Me." In addition, it offers original series - "Comedians in Cars Getting Coffee," for example. Crackle also exhibits one of the snazzier layouts.

Drawback: Once again, the content is limited and scattered with commercials.

TVPC (free) - . This has just about every TV channel you can think of, both from here and abroad. Want to watch Danish news? Check. Puerto Rican telenovelas? Check," says ZeroPaid. Add to that list German sports and a Jamaican music channel, alongside Cartoon Network, HBO and History Channel shows.

Drawback: This site streams live television, so you have to time your watching accordingly. It's also another site that is saturated with advertisements.

WiziWig (free) - If live sporting events are more your bag, this is the site for you. NFL games are available as well as tennis, NASCAR, soccer and horse racing.

Drawback: Like the other live programming, you have to catch it while it's streaming.

HitBliss (free) - With this site, you can purchase shows with credit earned by watching commercials. For two minutes of subjecting yourself to ads, you can earn about enough to pay for an episode. Once you view your commercials, you can continue "Keeping Up with the Kardashians" or catch up on the newest psychosis on "Bates Motel."

Drawback: It might be because it's new, but it offers very few television shows.

Hulu (free) - It offers programming like "The Voice" and "Family Guy."

Drawback: Only available on the computer and you must sit through ads, but at least it'll give you a choice of one of two ads to view.

[This brings us to the pay options](#)

Hulu Plus (\$7.99 per month) - If you're a fan of the free Hulu site but want more shows, such as anything starring Gordon Ramsay, this may be for you. Hulu Plus offers the latest episodes alongside impressive catalogs of previous seasons. With payment, your viewing options expand to connected televisions and Blu-ray players, gaming consoles and mobile phones. New episodes are available soon after airing.

Drawback: Like regular Hulu, it still contains ads.

Netflix (\$7.99 per month) - New "Arrested Development" episodes. With a subscription, you can watch ad-free shows through your computer, TV, gaming consoles or phone. A quick download of the free iPad app will add your tablet to the list. While the list of available movies and television shows in the instant streaming library isn't as deep as the DVD selection, it's growing, says PCMag.

Drawback: Netflix does not carry episode-by-episode releases of television shows. It typically releases an entire season of something at once, often following the competition.

Amazon Prime (\$79 per year) - This gives you access to Amazon's full catalog for viewing on tablets and via gaming consoles, among other options. Programs include "Downton Abbey" and "SpongeBob SquarePants." After subscribing, you also get free shipping from Amazon.

Drawback: While the episodes are ever expanding, the offerings have been called limited.

Aereo (\$8 a month) - Live television via an antenna that can fit on the tip of your finger - that's the promise of this new technology. The live and recorded shows are then ready for viewing on any compatible TV, computer or mobile device.

Drawback: Currently only available in New York and Boston, this option is set to expand in the East and South.

[Source: MoneyTalksNews | Angela Brandt | 12 Jun 2013 ++]

Notes of Interest ► 1 thru 14 Sep 2013

- **Tooth Fairy.** How much should the tooth fairy put under your child's pillow. Use the calculator at <http://www.practicalmoneyskills.com/calculators/calculate/toothfairy.php?calcCategory=family> to see what other parents of similar demographics are leaving their kids.
- **Buy American.** The U.S. Department of Agriculture is ending an import ban on processed chicken from China, NPR says. Because it's processed, it won't require a country-of-origin label. If the USDA relaxes the rules even further, it's possible chicken could be just another American buy that's made in China.
- **Car Repair.** Lighter and newer car materials can improve fuel efficiency, but there's a trade-off: They're harder to fix. Steel parts that once could have been repaired by welding in a small new piece have to be replaced instead, because the new material can't handle the heat of welding.
- **Implants.** Most hips and knees aren't required by the FDA to be proven safe and effective before they're implanted in our bodies. And despite manufacturer claims that implants are safe and of high quality, the largest U.S. companies won't back them up with a warranty if they fail leaving you to foot the bill.
- **ROA Open to NCOs.** At the Reserve Officers Assn. national meeting, the following change to their charter was made: "Any active, retired or former commissioned officer, warrant officer, non-commission

officer or petty officer, who at any time upon entering the federal uniformed services took an oath to uphold the Constitution of the United States, and, if no longer serving, whose separation occurred under honorable circumstances, is eligible for an active membership.” If you are interested in joining, visit <http://www.roa.org>.

- **Agent Orange.** VA published a final regulation 6 SEP to presume Veterans’ early-onset peripheral neuropathy is related to their exposure to herbicides during service. This does away with the requirement that peripheral neuropathy be temporary and resolve within two years. The condition must still be 10 percent disabling within one year of exposure for VA to presume an association.
- **911.** One of the world's largest gold depositories was stored underneath the World Trade Center, owned by a group of commercial banks. Seven weeks after the September 11 attacks, \$230 million in precious metals was removed from basement vaults of 4 WTC, which included 3,800 100-Troy-ounce registered gold bars and 30,000 1,000-ounce silver bars.
- **Public Debt Limit.** The US reached its public debt limit on 19 MAY after Congress reinstated it following a brief suspension. The ceiling is now \$16.669 trillion, though only a little more than \$10 trillion of that debt is held by the public.
- **ACA.** All TRICARE health plan options meet the requirements for minimum essential coverage under the Patient Protection and Affordable Care Act (ACA). You will not need to purchase additional healthcare coverage
- **Vet Jobs.** A recent report shows that the federal government hired 89,689 new workers last year, the fewest in six years and a 37 percent decline since 2009, data show. Nearly 45 percent of the new hires were veterans, with 3 out of 4 stepping into defense and security related positions.

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

Social Security Fund Depletion Update 10 ► Without Any Changes 2033

Perhaps the biggest concern of young employees is whether or not Social Security will go broke before they have a chance to collect benefits. According to the annual report to Congress by the Social Security Board of Trustees, without any changes, Social Security will be able to pay promised benefits through 2033. After that time, FICA tax revenues will only provide enough to pay 77 percent of benefits. Considered separately, the Disability Insurance Trust Fund reserves become depleted in 2016 and the Old Age and Survivors Insurance Trust Fund reserves run out in 2035. The program is crucial to all veterans, America’s middle class and the less affluent. Over the more than 75 years of Social Security’s existence, Congress has had to make tough choices on this issue many times. The challenge ahead is clear; find a viable option to secure future Social Security benefits. [Source: NAUS Weekly Update 13 Sep 2013 ++]

TRICARE & Affordable Care Act ► Minimum Essential Coverage

The Affordable Care Act (ACA), also known as the health care reform law, requires you to maintain basic health care coverage—called minimum essential coverage. Beginning in 2014, if you don't have minimum essential coverage, you'll have to pay a fee for each month you aren't covered. The fee will increase every year: from 1% of income (or \$95 per adult, whichever is higher) in 2014 to 2.5% of income (or \$695 per adult) in 2016. The fee for children is half the adult amount. The fee is paid on the 2014 federal income tax form, which is completed in 2015.

People with very low incomes and others may be eligible for waivers. The TRICARE program is considered minimum essential coverage. If you're using any of the following health plan options, you have the coverage required by the health care reform law:

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Prime Overseas
- TRICARE Prime Remote Overseas
- TRICARE Standard and Extra
- TRICARE Standard Overseas
- TRICARE For Life
- TRICARE Reserve Select (if purchased)
- TRICARE Retired Reserve (if purchased)
- TRICARE Young Adult (if purchased)
- US Family Health Plan

Additionally, you have minimum essential coverage if you are covered by either of these transitional health plans:

- Transitional Assistance Management Program (premium-free, 180 days)
- Continued Health Care Benefit Program (if purchased, 18-36 months)

[Source: TREA News For the Enlisted 9 Sep 2013 ++]

TRICARE Region West Update 07 ► After 5 Months Problems Persist

According to the *Marine Times*, Assistant Secretary of Defense for Health Affairs Dr. Jonathan Woodson met with UnitedHealth Group CEO Stephen Hemsley this week, following his visit to Colorado Springs, Colo., to listen to the concerns of doctors, medical managers and TRICARE beneficiaries over the challenges of working with the UnitedHealthcare Military & Veterans, which assumed management of the 21-state regional contract on 1 APR. Since April beneficiaries and providers in the TRICARE West region have had trouble with referrals, delayed payments and backlogged claims. Rep. Doug Lamborn (R-CO) had invited Woodson to his district to understand the scope of the issues facing businesses and TRICARE patients.

UnitedHealthcare Military & Veterans was awarded the TRICARE West region contract, which serves 2.9 million beneficiaries and is worth up to \$21 billion over the next five years, in March 2012, and assumed management April 1, 2013. Nearly immediately, TRICARE customers in the region began experiencing delays in customer service and authorizations for referrals — problems so pervasive that Woodson on 2 MAY took the unprecedented step of waiving the requirement for TRICARE Prime beneficiaries to obtain authorization first or face a penalty fee. The waivers were extended multiple times and ended 2 JUL. The Defense Department released little information about either meeting, but Rep. Lamborn said the Pentagon is encouraging UnitedHealthCare Military & Veterans to automate its systems and streamline its processes.

To help solve the problem, UnitedHealthcare hired additional personnel and authorized unlimited overtime. It also replaced the first CEO and installed a former Defense Department chief financial officer, Tina Jonas, to head up the effort. It also hired retired Navy Vice Adm. John Mateczun, whose prior active-duty jobs included serving as TRICARE's first chief medical officer — a move likely to improve the company's understanding of the military health system. NAUS is pleased to see Rep. Lamborn continue to keep his attention focused on getting the program back on track. "They knew a year ahead of time they'd been getting the new contract, and it's been over five months

and things are still not in order. Things are still unacceptable,” Lamborn said. [Source: NAUS Weekly Update 6 Sep 2013 ++]

TRICARE Prime Update 25 ► Beneficiaries in Affected PSAs

On 1 OCT some Prime Service Areas (PSA) Geographic areas in the United States where TRICARE Prime is offered will change. PSAs were created to ensure medical readiness of the active duty force by augmenting the capability and capacity of military hospitals and clinics. They were also built around the Base Realignment and Closure (BRAC) sites. With the new restructuring some will be eliminated. About 3% of current 5.25 million TRICARE Prime enrollees will be affected. You can check to see if you live in an area affected by the PSA change by using the ZIP Code Look-up Tool at

<http://www.tricare.mil/Welcome/CurrentTopics/ChangestoPSAs/PSALookup.aspx>. All beneficiaries will remain eligible for [TRICARE Standard](#). If you are not familiar with TRICARE Standard check out the video http://www.youtube.com/watch?v=fgGl_7E163o&list=SPxyTToD6yJ7FGIBi2vCf2fMrhDtoKXyFt&index=2 on How to Use TRICARE. The PSA changes do not affect any other TRICARE benefits, such as pharmacy or dental coverage. **Note:** Beneficiaries who use the [Prime Travel Benefit](#) will be affected if they are no longer enrolled in Prime.

What this Means for Beneficiaries Living in an Affected PSA

Beneficiaries Not Affected by the PSA Changes:

- Active duty service members and family enrolled in TRICARE Prime**
- Activated Guard/Reserve members and family enrolled in TRICARE Prime**
- Surviving spouses of deceased active duty service members enrolled in TRICARE Prime** (for the first three years after the sponsor's death)
- Surviving children of deceased active duty service members enrolled in TRICARE Prime**
- Children of active duty service members using TRICARE Young Adult-Prime.
- Beneficiaries who already use TRICARE Standard and Extra.
- Beneficiaries using TRICARE Retired Reserve, TRICARE Reserve Select, TRICARE Young Adult-Standard or TRICARE For Life:

**While your TRICARE Prime coverage is not affected by the PSA changes, if you move from your current location, you may be required to transfer your Prime coverage or find a new primary care manager.

Retired Service Members and Family enrolled in TRICARE Prime:

- You will be disenrolled from TRICARE Prime on September 30, 2013. You will remain enrolled until September 30, 2013 as long as your enrollment fees are paid, you do not disenroll early or otherwise lose eligibility.
- Once disenrolled from TRICARE Prime, you'll begin to use [TRICARE Standard and Extra](#), or you can enroll in the [US Family Health Plan](#) if it's offered where you live.
- In some cases, you may be able to re-enroll in TRICARE Prime by waiving your drive-time standards. Refer to <http://www.tricare.mil/Welcome/CurrentTopics/ChangestoPSAs/Reenroll.aspx> for procedure. By waiving your drive-time standards, you will have to drive long distances for primary and specialty care so you should carefully consider this option. Note: This is also true for others who are covered like retired

service members (i.e. former spouses, surviving spouses of deceased active duty service members after three years, Medal of Honor recipients, etc.)

Children of Retired Service Members using TRICARE Young Adult-Prime: - You will be required to switch to TRICARE Young Adult-Standard effective October 1, 2013.

For More Information:

- Contact your regional contractor at <http://www.tricare.mil/ContactUs/CallUs.aspx>.
- Sign up for email Alerts about the PSA changes by going to <https://public.govdelivery.com/accounts/USMHSTMA/subscriber/new>
- View Frequently Asked Questions at <http://www.tricare.mil/faqs> — Use the search terms, "Prime Service Area" or "PSA"

[Source: TRICARE News Release 5 Sep 2013 ++]

Hospital Bagged Water ► \$546 for Six Liters of Saltwater

You think bottled water is overpriced? Try bagged water. The average manufacturer's price for a saline IV bag has been between 44 cents and \$1 in the past few years, The New York Times says. And yet hospitals end up billing amounts hundreds of times that for it. The Times tried to follow saline bags through the supply chain to the hospital to figure out where that number comes from. That was an exercise in futility. "Even before the finished product is sold by the case or the truckload, the real cost of a bag of normal saline disappears into an opaque realm of byzantine contracts, confidential rebates and fees that would be considered illegal kickbacks in many other industries," the Times says. Here's what it did figure out:

- Secrecy, created through confidential deals brokered by drug companies, purchasers and insurers, make it almost impossible even for participants to know the price of specific supplies or what they should cost.
- "People are shocked when they hear that a bag of saline solution costs far less than their cup of coffee in the morning," a spokeswoman for saline provider Baxter International told the Times, before later insisting that all information about saline prices was private.
- Manufacturers do report the prices to the federal government, which uses them as a benchmark for Medicare payments.
- One hospital billed "IV therapy" at \$787 for an adult and \$393 for a child, suggesting that even a liter's difference of saline can account for hundreds of dollars. The hospital refused to break down the charge or say what it paid per IV bag.
- The inflated numbers don't reflect what Medicare or insured people pay. A woman who was charged \$546 for six liters of saline and \$6,844 for the entire visit owed only \$8 because of her coverage.

If you think this is absurd, you're not alone. (Actually, the Times quotes a patient who says exactly that.) Earlier this year, the federal government released data that showed prices can vary more than \$100,000 for the same procedure, even between hospitals just five miles apart. The data were released "to make our health care system more accountable," the Centers for Medicare and Medicaid Services said. To read the Times article go to http://www.nytimes.com/2013/08/27/health/exploring-salines-secret-costs.html?_r=2&pagewanted=all&. [Source: MoneyTalksNews | Brandon Ballenger | 28 Aug 2013 ++]

Medicare Reimbursement Rates 2014 Update 03 ► Spending Growth Slowing

A recent Congressional Budget Office (CBO) report revealed a surprise finding – the growth of Medicare spending is slowing. Pinpointing the exact reasons for this historically slower growth is unclear, but it's likely the result of both provider and beneficiary behaviors. Predictably, some on Capitol Hill attribute this good news to healthcare reform, while others point to the economic downturn as reasons for the slowed growth. The report points out the complexity of reasons, but does affirm that the change in how care is delivered has become a significant factor. For instance, there are now fewer higher cost inpatient hospital admissions and a greater shift to outpatient settings – particularly for surgical services.

This trend is welcome news, but could it have an impact on recent attempts to finally fix Medicare's flawed Sustainable Growth Rate, commonly known as the "Doc Fix"? Unfortunately the answer is most likely "it won't." The reimbursement rate for Medicare and TRICARE providers is based in large part on the annual changes in economic growth as measured by gross domestic product (GDP). Physician spending exceeding the growth in GDP in any given year results in an automatic, proportional cut in physician reimbursement the following year. For 2014, the formula calls for a cut of approximately 25 percent. Several Congressional committees have worked this summer to develop legislation that will reform the formula and provide stable access to care for seniors and TRICARE beneficiaries but it may be a hard pill to swallow for some legislators when the fix could cost anywhere from a reported \$138 billion to over \$200 billion over ten years. [Source: MOAA Leg Up 6 Sep 2013 ++]



Medicare Fraud Update 129 ► Disclosures 1-14 Sep 2013

- **Miami FL** — A former office manager at the defunct health care provider Health Care Solutions Network Inc. (HCSN) was sentenced in Miami to serve 68 months in prison for her role in a fraud scheme that resulted in more than \$63 million in fraudulent claims to Medicare and Florida Medicaid. **Lisset Palmero**, 45, was sentenced by U.S. District Judge Cecilia M. Altonaga in the Southern District of Florida. In addition to her prison term, Palmero was sentenced to three years of supervised release and ordered to pay restitution in the amount of \$17.4 million. During the course of the conspiracy, Palmero was employed as a receptionist and office manager at HCSN, a mental health facility that purported to provide Partial Hospitalization Program (PHP) services. A PHP is a form of intensive treatment for severe mental illness. HCSN of Florida (HCSN-FL) operated community mental health centers at two locations. According to court documents, Palmero was aware that HCSN-FL paid illegal kickbacks to owners and operators of Miami-Dade County Assisted Living Facilities (ALF) in exchange for patient referral information to be used to submit false and fraudulent claims to Medicare and Medicaid. Palmero also knew that many of the ALF referral patients were ineligible for PHP services because they suffered from mental retardation, dementia or Alzheimer's disease. Court documents reveal that Palmero was aware that HCSN-FL personnel were fabricating patient medical records. Many of these medical records were created weeks or months after the patients were admitted to HCSN-FL for purported PHP treatment. Palmero was also aware that medical records were fabricated for "ghost patients" who were never admitted to the HCSN-FL PHP.

During her employment at HCSN-FL, Palmero actively concealed the fabrication of medical records by preparing, and causing others to prepare, documentation that was later utilized to support false and fraudulent billing to government-sponsored health care benefit programs, including Medicare and Florida Medicaid. From 2004 through 2011, HCSN billed Medicare and the Florida Medicaid program approximately \$63 million for purported HCSN-FL mental health services.

- Philadelphia PA** — A Southampton man and his brother were sentenced to prison terms 4 SEP for their roles in a scheme that bilked Medicare out of more than \$3.4 million. **Aleksandr N. Zagorodony**, 39, was sentenced to 78 months in federal prison and his brother, **Sergey Zagorodony**, 36, was sentenced to 60 months, federal officials said. The two, who operated an ambulance service in Feasterville called MedEx Ambulance, pleaded guilty to all counts in a 41-count indictment that included charges of health care fraud, false statements, wire fraud and conspiracy. Officials said through MedEx, the men had provided ambulance transportation to people who were able to walk and could travel safely in a car — and thus, weren't eligible for ambulance transportation under Medicare. They falsified reports to get Medicare payments, officials said. U.S. District Court Judge Berle M. Schiller ordered the duo to pay restitution to Medicare totaling more than \$3.4 million — plus a special assessment of \$4,100 from each brother. They must pay \$16,400 related to MedEx, which has since been dissolved. The company is on probation for five years, despite the dissolution, the judge said. The court also ordered the forfeiture of four ambulances the brothers bought for more than \$200,000, as well as the forfeiture of bank accounts worth more than \$40,000. The MedEx base of operations will be sold and all proceeds will go to the government, which will satisfy a partial payment to the restitution requirements, officials said. The Zagorodonys also agreed to sell their homes and other properties, which also will go toward the restitution they owe. Finally, the brothers must submit to three years of supervised release.
- Miami FL** — The owners of a defunct South Florida health care company have pleaded guilty in a \$20 million Medicare fraud scheme. The U.S. Attorney's Office in Miami reports that 60-year-old **Roberto Marrero**, 49-year-old **Sandra Fernandez Viera** and 59-year-old **Enrique Rodriguez** pleaded guilty 5 AUG to conspiracy to commit health care fraud and conspiracy to receive and pay health care kickbacks. They each face up to 15 years in prison at a 12 NOV hearing. Marrero and Fernandez Viera owned Trust Care Health Services Inc., a Miami home health care agency. Court documents show that the company billed Medicare for expensive physical therapy and services that were not medically necessary. Rodriguez worked as a patient recruiter on behalf of Trust Care. Authorities say he offered and paid kickbacks and bribes to Medicare beneficiaries.
- Brooklyn NY** — On 6 SEP a Brooklyn resident pleaded guilty for his role as a patient recruiter in a \$13 million kickback and health care fraud scheme, the fourth defendant to plead guilty in the scheme based at the Cropsey Medical Care PLLC clinic in Brooklyn. **Gregory Konoplya**, 57, pleaded guilty before U.S. Magistrate Judge Roanne Mann of the Eastern District of New York to one count of conspiracy to pay and receive illegal health care kickbacks. At sentencing before U.S. District Judge Nina Gershon, scheduled for Dec. 4, 2013, Konoplya faces a maximum penalty of five years in prison. Court documents state that Konoplya, working through an ambulette company in Brooklyn, recruited patients to attend Cropsey Medical. An ambulette is a vehicle that is licensed by New York State's Medicaid program to transport beneficiaries to and from medical facilities when such transportation is medically necessary. From 2009 to 2012, Konoplya paid employees of Cropsey Medical a per beneficiary cash kickback so that Cropsey Medical would accept Konoplya's beneficiaries as patients and so that Konoplya's ambulette company could bill Medicaid for the transportation of beneficiaries to and from Cropsey Medical. Once Konoplya's beneficiaries were transported to Cropsey Medical, they were paid cash kickbacks to induce them to continue to attend the clinic and to receive medically unnecessary physical therapy, diagnostic testing and other services. Such purported medical services were then billed by Cropsey Medical to Medicare and Medicaid. According to court documents, from approximately

November 2009 to October 2012, Cropsey Medical submitted more than \$13 million in claims to Medicare and Medicaid, seeking reimbursement for a wide variety of fraudulent medical services and procedures, including physician office visits, physical therapy and diagnostic tests.

- **Hartford CT** — A Brookfield podiatrist has been sentenced to more than three years in prison for defrauding Medicare. The U.S. Attorney's office says 38-year-old Samir Zaky was sentenced to three years and five months 10 SEP in Hartford and ordered to pay \$134,000 in restitution. A jury in June found him guilty of 14 counts of health care fraud and 14 counts of making false statements relating to health care matters. Prosecutors say Zaky submitted numerous claims to the Medicare program stating that he had performed nail avulsions, a surgical procedure that requires use of an injectable anesthetic and removes the entire border of a patient's toenail. Authorities say Zaky had only clipped or trimmed the patient's toenails.
- **Detroit MI** — **Muhammad Shahab**, 53, the mastermind of an almost \$11 million Medicare fraud scheme, was sentenced 12 SEP to 50 months in prison. In addition to his prison term, Shahab was sentenced to three years of supervised release and was ordered to pay more than \$10.8 million in restitution, jointly and severally with his co-defendants. Shahab pleaded guilty to one count of health care fraud in February 2010. According to information contained in plea documents, Shahab helped finance and establish two Detroit-area home health agencies, Patient Choice Home Healthcare Inc. (Patient Choice) and All American Home Care Inc. (All American). Shahab admitted that while operating or being associated with both home health agencies, he and his co-conspirators:
 - 1) Billed Medicare for home health visits that never occurred.
 - 2) Recruited and paid cash kickbacks and other inducements to Medicare beneficiaries in exchange for the beneficiaries' Medicare numbers and signatures on documents falsely indicating that they had visited Patient Choice and All American for the purpose of receiving physical or occupational therapy. Shahab also admitted that a large number of the beneficiaries were neither homebound nor in need of any physical therapy services.
 - 3) Secured physician referrals for medically unnecessary home health services through the payment of kickbacks to physicians or individuals associated with physicians. Shahab employed several physical therapists and physical therapy assistants to sign medical documentation needed to begin billing for home health care services, including initial payments and payments for each visit to a Medicare beneficiary.
 - 4) That he knew the physical therapists and physical therapy assistants were not actually conducting a large majority of the visits or treating a large majority of the patients, and confessed to billing and receiving payment from Medicare for services not rendered or medically unnecessary services.

Between approximately August 2007 and October 2009, Shahab and his co-conspirators at Patient Choice and All American submitted approximately \$10.8 million in claims to the Medicare program for physical and occupational therapy services that were never rendered or were medically unnecessary.

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

Medicaid Fraud Update 93 ► Disclosures 1-14 Sep 2013

- **Virginia** — Quest Diagnostics and LabCorp, the nation's two largest laboratory operators, defrauded Virginia's Medicaid program by billing it at higher rates than other customers, according to a 2007 state whistle-blower lawsuit unsealed last month and filed this week in federal court. The companies "made false

claims for payment of Medicaid- covered laboratory tests by falsely representing that the fees being charged were no greater than the maximum fees payable pursuant to Virginia regulations,” according to the complaint filed by Hunter Laboratories LLC, of Campbell, California, and its chief executive officer, Chris Riedel. Under Virginia law, the companies were “required to provide their services to Medicaid patients at the same rates billed to others,” Hunter said in the complaint in federal court in Alexandria. LabCorp’s fees for Medicaid were “far in excess” of those charged to members of the Premier Inc. purchasing collective, Hunter said. Quest, based in Madison, New Jersey, billed Medicaid as much as \$10.42 for an automated hemogram, a common blood test that it charged others as little \$1.42, according to the suit.

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

State Veteran's Benefits & Discounts ► Nevada

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

- Housing Benefits
- Financial Assistance Benefits
- Employment Benefits
- Education Benefits
- Other State Veteran Benefits
- Discounts

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

Military History Anniversaries ► Sep 16 – 30 Summary

Significant September events in U.S. Military History are:

- Sep 00 2013 – **Third Friday** – National POW/MIA day to pay tribute to the lives and contributions of the more than 83,000 Americans who are still listed as Prisoners of War or Missing in Action
- Sep 16 1942 – WW2: The Japanese base at Kiska in the Aleutian Islands is raided by American bombers
- Sep 16 1950 – Korea: The U.S. 8th Army breaks out of the Pusan Perimeter in South Korea and begins heading north to meet MacArthur's troops heading south from Inchon.
- Sep 16 1967 – Vietnam: Siege of Con Thien Began.
- Sep 16 1972 – Vietnam: South Vietnamese troops recapture Quang Tri province in South Vietnam from the North Vietnamese Army.
- Sep 17 1775 – Revolutionary War: The Invasion of Canada begins with the Siege of Fort St. Jean.
- Sep 17 1778 – The Treaty of Fort Pitt is signed. It is the first formal treaty between the United States and a Native American tribe (the Lenape or Delaware Indians).
- Sep 17 1862 – Civil War: The Allegheny Arsenal explosion results in the single largest civilian disaster during the war.

- Sep 17 1862 – Civil War: The Battle of Antietam, the bloodiest day in U.S. history, commences. Fighting in the corn field, Bloody Lane and Burnside's Bridge rages all day as the Union and Confederate armies suffer a combined 26,293 casualties
- Sep 17 1900 – Philippine American War: Filipinos under Juan Cailles defeat Americans under Colonel Benjamin F. Cheatham at Mabitac, Laguna.
- Sep 17 1902 – Latin America Interventions: U.S. troops are sent to Panama to keep train lines open over the isthmus as Panamanian nationals struggle for independence from Colombia.
- Sep 17 1944 – WW2: Allied Airborne troops parachute into the Netherlands as the "Market" half of Operation Market Garden.
- Sep 18 1945 – WW2: General Douglas MacArthur moves his command headquarters to Tokyo.
- Sep 18 1947 – The United States Air Force becomes an independent service.
- Sep 18 1964 – Vietnam: North Vietnamese Army begins infiltration of South Vietnam.
- Sep 18 1964 – Vietnam: U.S. destroyers' fire on hostile targets.
- Sep 19 1777 – American Revolution: British forces win a tactically expensive victory over the Continental Army in the First Battle of Saratoga.
- Sep 19 1862 – Civil War: Battle of Iuka – Union troops under General William Rosecrans defeat a Confederate force the most significant Union defeat in the Western Theater of the American Civil War.
- Sep 19 1918 – WWI: American troops of the Allied North Russia Expeditionary Force receive their baptism of fire near the town of Seltso against Soviet forces.
- Sep 19 1944 – WW2: Battle of Hürtgen Forest between United States and Nazi Germany begins.
- Sep 19 1957 – Cold War: First American underground nuclear bomb test (part of Operation Plumbbob).
- Sep 19 1994 – Latin America Interventions: Operation Uphold Democracy began (Haiti).
- Sep 20 1863 – Civil War: The 2 day Battle of Chickamauga ends in the most significant Union defeat in the Western Theater of the War.
- Sep 20 1965 – Vietnam: Seven U.S. planes are downed in one day.
- Sep 21 1776 – American Revolution: Part of New York City is burned shortly after being occupied by British forces.
- Sep 21 1780 – American Revolution: Benedict Arnold gives the British the plans to West Point.
- Sep 21 1944 – WW2: U.S. troops of the 7th Army, invading Southern France, cross the Meuse River.
- Sep 21 1961 – Maiden flight of the CH-47 Chinook transportation helicopter.
- Sep 21 2012 – POW/MIA Recognition Day
- Sep 22 1711 – Indian Wars: The Tuscarora War begins in present-day North Carolina between the British, Dutch, and German settlers and the Tuscarora Native Americans. A treaty was signed on 11 FEB 1715.
- Sep 22 1776 – American Revolution: Captain Nathan Hale is hanged as a spy by the British in New York City; his last words are reputed to have been, "I only regret that I have but one life to give for my country."
- Sep 22 2006 – The F-14 Tomcat is retired from the United States Navy.
- Sep 23 1779 – American Revolution: The American navy under John Paul Jones, commanding from Bonhomme Richard, defeats and captures the British man-of-war Serapis.
- Sep 23 1780 – American Revolution: British Major John André is arrested as a spy by American soldiers exposing Benedict Arnold's change of sides.
- Sep 23 1945 – The first American dies in Vietnam during the fall of Saigon to French forces.
- Sep 24 1780 – American Revolution: Benedict Arnold flees to British Army lines after his plot to surrender West Point is exposed by the arrest of British Major John André.
- Sep 24 1957 – President Dwight D. Eisenhower sends 101st Airborne Division troops to Little Rock, Arkansas, to enforce desegregation.
- Sep 24 1960 – USS Enterprise (CVN-65), the world's first nuclear-powered aircraft carrier, is launched.

- Sep 25 1775 – American Revolution: Ethan Allen surrenders to British forces after attempting to capture Montreal during the Battle of Longue-Pointe. Benedict Arnold and his expeditionary company set off from Fort Western, bound for Quebec City.
- Sep 25 1846 – U.S. forces led by Zachary Taylor capture the Mexican city of Monterrey.
- Sep 25 1925 – USS S-51 (SS-162) sunk after collision with steamer City of Rome off Block Island, Rhode Island. 33 died
- Sep 25 1929 – Jimmy Doolittle performs the first blind flight from Mitchel Field proving that full Instrument Flying from take off to landing is possible.
- Sep 25 1944 – WW2: Surviving elements of the British 1st Airborne Division withdraw from Arnhem in the Netherlands, thus ending the Battle of Arnhem and Operation Market Garden.
- Sep 26 1777 – American Revolution: The British army launches a major offensive, capturing Philadelphia.
- Sep 26 1917 – WW1: The Battle of Polygon Wood begins.
- Sep 26 1918 – WW1: The Meuse-Argonne Offensive, the bloodiest single battle in American history, begins.
- Sep 26 1944 – WW2: Operation Market Garden fails.
- Sep 26 1950 – Korea: General Douglas MacArthur's American X Corps, fresh from the Inchon landing, links up with the U.S. Eighth Army after its breakout from the Pusan Perimeter.
- Sep 26 1983 – Cold War: Soviet military officer Stanislav Petrov averts a likely worldwide nuclear war by correctly identifying a report of an incoming nuclear missile as a computer error and not an American first strike.
- Sep 27 1941 – The SS Patrick Henry is launched becoming the first of more than 2,700 Liberty ships.
- Sep 27 1944 – The Kassel Mission results in the largest loss by a USAAF group on any mission in World War II.
- Sep 27 1950 – Korea: U.S. Army and Marine troops liberate Seoul, South Korea.
- Sep 28 1781 – American Revolution: American forces backed by a French fleet begin the siege of Yorktown, Virginia.
- Sep 28 1901 – Philippine American War: Filipino guerrillas kill more than forty American soldiers in a surprise attack in the town of Balangiga on Samar Island.
- Sep 28 1906 – Latin America Interventions: U.S. troops reoccupy Cuba, stay until 1909
- Sep 28 1918 – WWI: The Fifth Battle of Ypres begins.
- Sep 28 1943 – WW2: USS Cisco (SS-290) sunk by Japanese observation seaplane (945th Kokutai) and gunboat Karatsu in Sulu Sea off Panay Island. 76 killed
- Sep 29 1789 – Congress votes to create a U.S. army. Department of War establishes a regular army with a strength of several hundred men.
- Sep 29 1864 – Civil War: Union troops capture the Confederate Fort Harrison, outside Petersburg VA.
- Sep 29 1899 – Veterans of Foreign Wars (VFW) was established.
- Sep 29 1918 – WWI, Battle of St. Quentin Canal: The Hindenburg Line is broken by Allied forces. Bulgaria signs an armistice.
- Sep 29 1995 – The United States Navy disbands Fighter Squadron 84 (VF-84), nicknamed the "Jolly Rogers".
- Sep 30 1949 – Cold War: The Berlin Airlift is officially halted after 277,264 flights.
- Sep 30 1950 – Korea: U.N. forces cross the 38th parallel as they pursue the retreating North Korean Army.
- Sep 30 2012 – Gold Star Mother's Day

[Source: Various Sep 2013 ++]

Military Trivia 82 ► Kilroy Was Here

There was one person who led or participated in every combat, training or occupation operation during WWII and the Korean War. This person could always be depended on. GI's began to consider him the "super GI." He was one who always got there first or who was always there when they left. We are, of course, referring to Kilroy Was Here. Somehow, this simple graffiti captured the imagination of GI's everywhere they went. The scribbled cartoon face and words showed up everywhere - worldwide. Stories (some even true) abound. For one of the more plausible ones refer to the attachment to this Bulletin titled, "**Kilroy Was Here**" [Source: <http://www.kilroywashere.org/001-Pages/01-0KilroyLegends.html> Sep 2013 ++]

Tax Burden for Arizona Retirees ► As of Sep 2013

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

Sales Taxes

State Sales Tax: Arizona Transaction Privilege Tax (sales) and Use tax rates generally are 6.6%. Currently, all fifteen counties levy a tax. County rates range from .5% to 1.125%. The state rate on transient lodging (hotel/motel) is 5.5%. The state of Arizona does not levy a state tax on food for home consumption or on drugs prescribed by a licensed physician or dentist. However, some cities in Arizona do levy a tax on food for home consumption. City rates range from 1% to 4.25%. The **combined sales tax rates** for some localities exceeds 13.7%.

Gasoline Tax: 37.4 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 43.4 cents/gallon (Includes all taxes)

Cigarette Tax: \$2.00/pack of 20

Water Use Tax: 65 cents per 1,000 gallons of water used.

Personal Income Taxes

Tax Rate Range: Low – 2.59%; High – 4.54%

Income Brackets: Five – \$10,000; Highest – \$150,001. For joint returns, the taxes are twice the tax imposed on half the income.

Personal Exemptions: Single – \$2,100; Married – \$4,200 with no dependents, \$6,300 with one dependent; Dependents – \$2,300; 65 years or older – \$2,100

Standard Deduction Single: - \$4,703; Married filing jointly – \$9,406

Medical/Dental Deduction: Allows deductions for all qualified medical and dental expenses.

Federal Income Tax Deduction: None

Retirement Income Taxes: Social Security and Railroad Retirement benefits are exempt. Up to \$2,500 total of military, civil service, and Arizona state/local government pensions are also exempt. All out-of-state government pensions are fully taxed. Refer to <http://www.azdor.gov/About/FAQs/Individual.aspx> for Frequently Asked Questions.

Retired Military Pay: Up to \$2,500 of retired pay and/or survivor benefits excluded. For information on veteran's services go to <http://www.azdvs.gov>.

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

There is no state property tax. Tax jurisdictions set tax rates, which may vary considerable from one area to another. Property tax is administered by county assessors. Single homeowners 65 and older who earn less than \$3,750 and married couples who earn less than \$5,500 are eligible for a tax credit of up to \$502. With the exception of centrally valued properties such as airlines, railroads, and mines, property tax in Arizona is assessed and administered in each individual county by the county assessor. Go to http://az.gov/government_county_statemap.html for a list of links to county websites.

Persons at least 65 years old who have resided in their primary residence for at least two years and have total income not more than four times the Social Security supplemental security income (SSI) benefit rate may apply to the assessor by September 1 to have the valuation of the primary residents and up to 10 acres of adjoining undeveloped land frozen at the full cash value when the application is filed.

Arizona also taxes personal property, which is defined as all types of property except real estate. Taxable personal property includes property used for commercial, industrial and agricultural purposes. Personal property is considered to be movable and not permanently attached to real estate. For details go to <http://www.azdor.gov/Portals/0/Brochure/AZ-Personal-property-Manual.pdf>.

A personal property manual is available which contains information regarding the identification and valuation of locally assessed personal property, taxpayer reporting requirements, valuation tables, and descriptions of the methods of making value adjustments that are used in the assessment of many kinds of personal property. The manual describes a wide variety of personal property items, including information on the identification and valuation of mobile home and manufactured housing units. An explanation of the personal property appeal process (which differs in some respects from the real property appeal process) is also included. For details go to <http://www.azdor.gov/Portals/0/Brochure/AZ-Personal-property-Manual.pdf>

In lieu of a personal property tax on automobiles, the state imposes an annual motor vehicle license tax. There is a \$4.00 title fee; an \$8.00 registration fee; plus an air quality research fee of \$1.50; and a vehicle license tax (VLT) assessed in place of a personal property tax charged by other states. There may also be a weight fee and commercial registration fee, if the vehicle is registered as commercial. The VLT is based on an assessed value of 60% of the manufacturer's base retail price reduced by 16.25% for each year since the vehicle was first registered in Arizona (15% before 8/1/98). Then, as of the Dec. 1, 2000 reduction, the rate is calculated as \$2.80 (new vehicles)/\$2.98 (used vehicles) for each \$100 of the assessed value. For example, for a new vehicle that costs \$25,000, the first year assessed value would be \$15,000 and the VLT would be \$420.00. The second year the assessed value would be \$12,562.50 and the VLT would be \$363.06. For a mobile home the title fee is \$7.00 per section or unit. Call 800-251-5866 for details.

For information on property tax relief for seniors go to <http://www.azdor.gov/PropertyTax.aspx>.

Inheritance and Estate Taxes

There is no inheritance or gift tax and the estate tax does not apply to decedents whose date of death is on or after January 1, 2006.

For further information go to the Arizona Department of Revenue site <http://www.azdor.gov> or call 602-255-3381. For questions about moving to Arizona, go to <http://www.azdor.gov/About/FAQs/MovingtoAZ.aspx>.

[Source: <http://www.retirementliving.com/taxes-alabama-iowa> Sep 2013 ++]

Aviation Art 47 ► Tough As Nails



Tough As Nails **by Stan Stokes**

The Grumman F4F Wildcat was the third monoplane to see carrier service with the Navy. It was also the fighter aircraft which would carry the brunt of the fighting in the Pacific until 1943 when the F6F Hellcat would enter service. The Wildcat was flown by both USN and USMC aviators. The Wildcat lacked the range and maneuverability of the Mitsubishi Zeros it often faced, but the Wildcat was more heavily armed and able to take a lot more punishment than the Mitsubishi. Most of the pilots which obtained ace status while flying the F4F obtained most of their victories against Japanese bombers and reconnaissance aircraft. Eight individuals were awarded the Congressional Medal of Honor while displaying valor while in command of an F4F. The pilots of no other aircraft during WW II were as highly decorated. One of the most outstanding of this elite group was USMC Captain Joseph Jacob Foss. Foss, a South Dakota native, had been accepted as a naval aviation cadet following his graduation from the University of South Dakota. Foss had already learned to fly on his own, and had no difficulty earning his wings. Foss flew with VMF-121 in Guadalcanal in 1942 and early 1943. He was credited with 26 confirmed aerial

victories, making him the first American aviator to reach the victory record of the famed Captain Eddie Rickenbacker, one of Joe's boyhood heroes. The ground based fighter pilots in Guadalcanal were often referred to as "The Cactus Air Force." As the Executive Officer of VMF-121 flying out of Henderson Field, Joe's amazing victory tally helped make VMF-121 the highest scoring Marine squadron of the War. The success at Guadalcanal was not without a heavy price. More than 20% of VMF-121's pilots did not return from the campaign. The squadron's best combat day in Guadalcanal was on October 25, 1942. Eighteen aerial victories were credited to the squadron, with Foss leading the way with five Zeros bagged on two combat missions. Because it was impossible to permanently assign aircraft at Guadalcanal, Foss flew several different Wildcats, including those numbered 53, 50, and 84. Nicknamed "Swivel-Neck-Joe" by some of his fellow pilots, Foss learned early that it did not pay to be surprised by the opposition. Foss also learned that the most effective way to down an opposing aircraft was to get as close to it as possible before utilizing one's limited supply of ammunition. As depicted in Stan Stokes' painting entitled Tough As Nails, Joe Foss is tangling with a F1M2 "Pete" on November 7, 1942. Joe's first pass over the much slower float plane proves ineffective, and the Pete's gunner actually starts the portside glass of Foss' windscreen. Circling around, and approaching from below, the Pete would soon become his eighteenth victory. Returning from this mission Foss would have to ditch his aircraft. He was rescued by missionaries and returned to combat flying the next day. Joe's second combat tour in 1943 was cut short due to the ongoing effects of a bout with malaria. Joe served in the Air Force Reserve after the War reaching the rank of Brigadier General. Following a successful career in both politics and professional sports, Foss has remained active and was instrumental in the formation of the American Fighter Aces Association, and has served as President of the NRA.

[Source: <http://www.aviationarthangar.com/tasnaf4fwiav.html> Aug 2013 ++]



Veteran Legislation 113th Congress ► As of 12 Sep 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](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:

- None. Congress reconvened 9 SEP and no new bills have been introduced as of yet.

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

Veteran Hearing/Mark-up Schedule ► As of 14 Sep 2013

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

- **September 17, 2013.** HVAC-Health Subcommittee will hold a subcommittee field hearing in Cincinnati, Ohio, entitled, “Making a Difference: Shattering Barriers to Effective Mental Health Care for Veterans.” 10:00 A.M.; Location: Anderson Center, 7850 Five Mile Road, Anderson Township, OH 45230
- **September 19, 2013.** HVAC will hold a full committee field hearing entitled “Trials in Transparency: An Analysis of VA Cooperation with Congress in Meeting its Oversight Responsibilities on Behalf of Veterans.” 10:00 A.M.; 334 CHOB
- **October 1, 2013.** HVAC, Subcommittee on Disability Assistance and Memorial Affairs is hosting a Member level, Veterans’ Benefits Appeals roundtable 10:00 – 12:00 P.M; 334 Cannon

[Source: Veterans Corner w/Michael Isam 14 Sep 2013 ++]



Have You Heard? ► Older Men Scams

Women often receive warnings about protecting themselves at the mall, parking lots, etc. But this is the first warning I have seen for men, and I wanted to pass it on in case you haven't heard about it. A 'heads up' for those men who may be regular customers at Lowe's, Home Depot, Costco, or even Wal-Mart. Last month I became a victim of a clever scam while shopping. Simply going to get supplies turned out to be quite traumatic. Don't be naive enough to think it couldn't happen to you or your friends. Here's how the scam works:

- Two nice-looking, college-aged girls will come up to your vehicle as you are putting away your purchases. They both start wiping your windshield with a rag and Windex, with their breasts almost falling out of their skimpy T-shirts.
- (It's impossible not to look). When you thank them and offer them a tip, they say 'No' but instead ask for a ride to McDonald's.
- You agree and they climb in the vehicle. On the way, they start undressing. Then one of them starts crawling all over you, while the other one steals your wallet.
- I had my wallet stolen June 4th, 9th, 10th, twice on the 15th, 17th, 20th, 24th, & 29th. Also July 1st & 4th, twice on the 8th, and very likely again this upcoming weekend.
- Wal-Mart has wallets on sale for \$2.99 each. I found even cheaper ones for \$.99 at the dollar store and bought them out in three of their stores.
- Also, you never get to eat at McDonald's. I've already lost 11 pounds just running back and forth from Lowe's, to Home Depot, to Costco, Etc.

So please, send this on to all the older men that you know and warn them to be on the lookout for this scam. (The best times are just before lunch and around 4:30 in the afternoon.)

Military Lingo/Jargon/Slang ► 017

USA Academy: *Emerging Leader* – Cadet who earns high positions of leadership; usually used sarcastically.

USA Acronyms: *NCO* – No Civilian Opportunities. This is a jab at non-commissioned officers who are said to stay in the Army because they couldn't get another job, not because they want to be soldiers or are good at their job.

USA Equipment: *Gay Pride Ribbon* – The rainbow colored Army Service Ribbon awarded to everyone who graduates basic training. Also known as the "Thank you for stopping my basic training" Ribbon.

USA Field Slang: *The Wire* – Perimeter of any compound in a combat zone. (i.e.: If you are going outside the wire, you must do an equipment check).

USA Misc: *Brasso Promotion* – The act of a Second Lieutenant shining their "butter bars" so much that they appear to be the silver bars of a First Lieutenant.

USA Rank: *Command Specialist Major* – Corporals (Specialist and Corporal are both E-4s, but Corporals are NCOs, and Specialists are just enlisted.)

USA Soldiers: *Go-Fasters* – Running shoes

USA Unit Nicknames: *Liberators* – 14th Armored Division

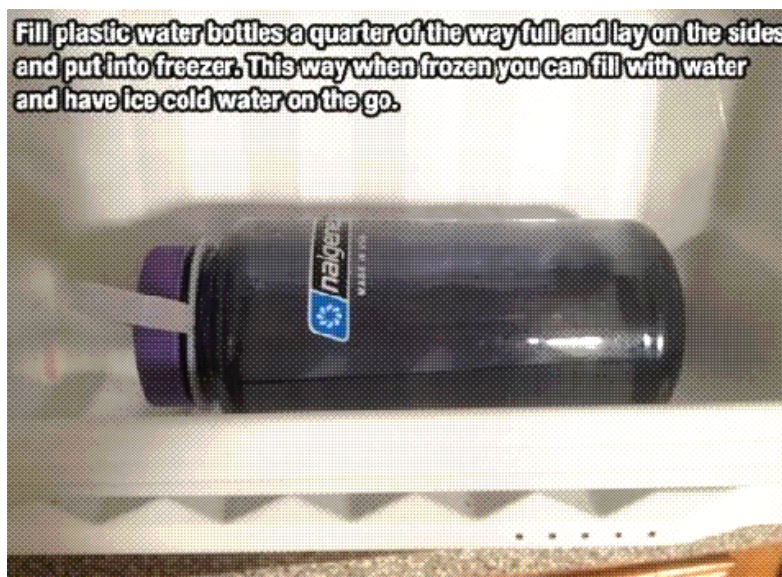
USAF: *Falcon Codes* - Numerical codes used to indicate ones displeasure or to pass a rude comment over the radio or messages.

USMC: *Blanket Party* – Group assault: victim's head is covered by a blanket so the perpetrators can't be identified.

USN: *Crow's Nest* – The crow (the bird not the rating badge) was an essential part of the early sailors navigation equipment. These land-lubbing fowl were carried on board to help the navigator determine where the closest land lay when the weather prevented sighting the shore visually. In case of poor visibility, a crow was released and the navigator plotted a course that corresponded with the birds because it invariably headed toward land. The crow's nest was situated high in the main mast where the look-out stood watch. Often he shared this lofty perch with a crow or two since the crows' cages were kept there; hence the crow's nest.

Vets: Baked goods – USAID/USIA speak for what you find after a napalm strike; also Burnt offerings.

Interesting Ideas ► Water Bottles



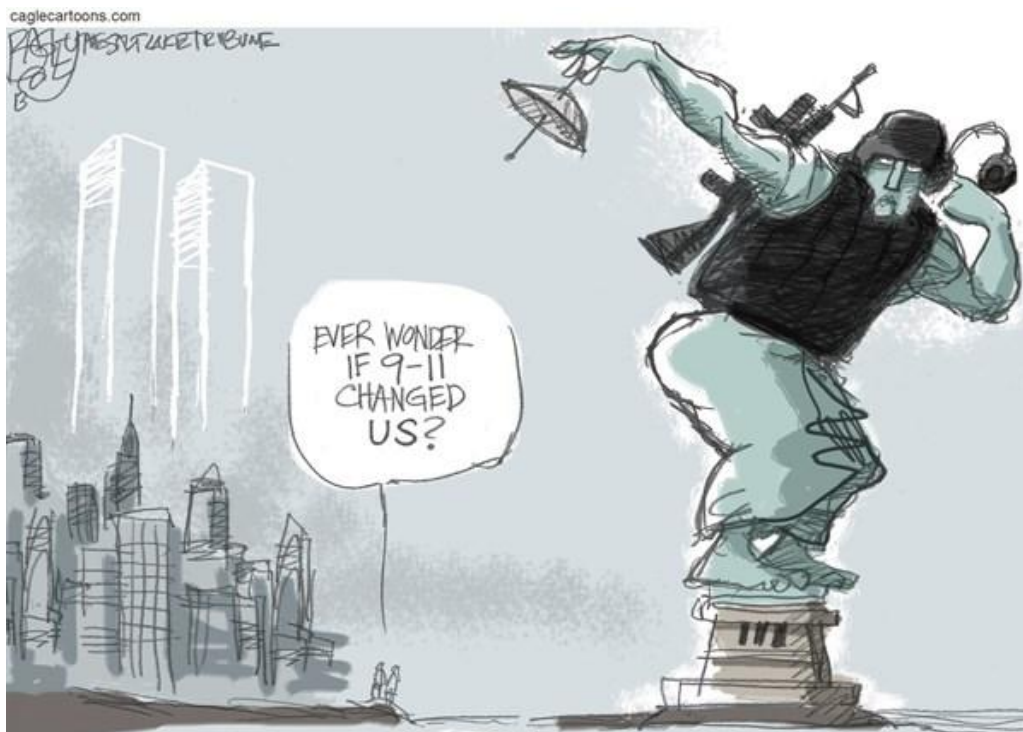
"The more rules and regulations, the more thieves and robbers there will be."

— **Lao-Tzu**, Father of Taoism (570-490 BC)





Why Men Die First



9 11 LEGACY



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Notes:

1. The Bulletin will be provided as a website accessed document until further notice. This was necessitated by SPAMHAUS who alleged the Bulletin's former size and large subscriber base (94,000+) were choking the airways interfering with other email user's capability to use it. They directed us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all email capability if we did not.
2. Readers who have not yet validated their email addressee 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 15,042 subscribers who have responded to date.

3. Bulletin recipients with interest in the Philippines can request to be added to the RAO’s Philippine directory for receipt of notices on Clark Field Space ‘A’, U.S. Embassy Manila, and TRICARE in the RP.

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

5. If you have another email addressee at work or home and would like to also receive Bulletin notices there, just provide the appropriate email addressee to raoemo@sbcglobal.net.

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

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

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