

RAO

BULLETIN

15 November 2013

PDF Edition

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Finances



Saving Money ► Eyeglasses II

Prescription glasses cost most people at least a couple hundred dollars - on top of an eye exam - but they don't have to. That's the message from Consumer Reports, which surveyed nearly 19,500 readers and found they spent a median of \$244 out-of-pocket on their current prescription eyewear. That means half paid more than that and half paid less. By comparison shopping at discounters like Costco and BJ's as well as online, the magazine's team was able to knock more than 40 percent off the prices of frames and lenses. You can do it too.



One of the reasons prices are so high, and that people are willing to pay them, is that glasses are part seeing and part being seen. They're both vision correction and fashion statement, CR says. But another reason is that two companies have a stranglehold on the industry. Luxottica owns LensCrafters, Pearl Vision, vision centers at Sears and Target, insurer EyeMed, and many popular brands including Ray-Ban and Oakley, CR says. VSP Global similarly owns a major insurer, an eyewear company, and labels such as Calvin Klein and Fendi. There is plenty of competition outside that bubble. Here are a few sites that get decent reviews:

- Zenni Optical www.zennioptical.com - glasses start at \$6.95.
- EyeBuyDirect.com www.eyebuydirect.com - glasses start at \$6.95 with free anti-scratch coating.
- Optical4Less www.optical4less.com - glasses start at \$15.
- 39DollarGlasses.com www.39dollarglasses.com/?ccode= - prices start at \$39 with occasional sales.

There are plenty more. But as you are warned in the video at http://www.moneytalksnews.com/2013/07/02/buying-glasses-at-traditional-shops-you-must-be-blind/?utm_source=newsletter&utm_campaign=email-2013-07-03&utm_medium=email, quality and service vary. It's important to check each site's return policy and look for consumer complaints at sites like Ripoff Report www.ripoffreport.com or Complaint Wire <http://complaintwire.org> before buying. Also, don't forget that vets can obtain eyeglasses at the VA and military retirees may receive standard issue glasses each year from the Naval Ophthalmic Support and Training Command (NOSTRA). To obtain go to the NOSTRA Web site www.med.navy.mil/sites/nostra/Pages/default.aspx and select the "How to Order: Retirees" link for information. There is no charge for glasses from the VA or NOSTRA. [Source: MoneyTalksNews | Brandon Ballenger | 2 Jul 2013 ++]

Lawsuit & Arrest Scam ► How It Works

Don't give in to harassing calls from fake debt collectors who try to pressure you into paying money that you don't owe. Scammers are being more deceptive than ever, and this perennial scam is back in the news with a recent Federal Trade Commission settlement. Here's how the scam works:

- You've never been late on a loan or credit card payment, but you start receiving calls from debt collectors. The frequency increases, and you even get a voicemail message that resembles this:

"This is the Civil Investigations Unit. We are contacting you in regards to a complaint being filed against you, pursuant to claim and affidavit number D00D-2932, where you have been named a respondent in a court action and must appear... You or your attorney will have 24 to 48 hours to oppose this matter... Call 757-301-4745."

- The message sounds official, but you are being targeted by a debt collection scam. These scammers use fictitious names that imply they are affiliated with a law firm.

These scammers threaten that if you don't pay, you could suffer serious consequences, such as being sued, being arrested at work, having your wages garnished, or forced to appear in court thousands of miles from home. They call you at home and work, and they often know information about you and your family. Despite the threats, these "debt collectors" don't have any power over you. Don't give in and pay money you don't owe; it's likely scammers will just be back for more. Below is advice on how to deal with these intimidating calls. The best protection against debt collection scams is simply knowing your rights. Here's a quick overview:

- Ask the debt collector to provide official "validation notice" of the debt. Debt collectors are required by law to provide the information in writing. The notice must include the amount of the debt, the name of the

creditor and a statement of your rights under the [Fair Debt Collection Practices Act](#). If the self-proclaimed collector won't provide the information, hang up.

- If you think that a caller may be a fake, ask for his name, company, street address, and telephone number. Then, confirm that the collection agency is real.
- Do not provide or confirm any bank account, credit card or other personal information over the phone until you have verified the call.
- Check your credit report for by going to [annualcreditreport.com](#) or calling (877) 322-8228. This will help you determine if you have outstanding debts or if there has been suspicious activity under your name.
- If the scammer has a great deal of personal information about you, be safe and place a fraud alert on your credit report.
- [File a complaint with the Federal Trade Commission](#) if the caller uses threats. The Fair Debt Collection Practices Act prohibits debt collections from being abusive, unfair or deceptive.

For More Information [read the full Federal Trade Commission alert](#) on their website and check out the [details of the settlement](#). To find out more about scams, check out [BBB Scam Stopper](#). [Source: BBB Scam Alert 1 Nov 2013 ++]

Area Code Scam ► How it Works

You get a voicemail from an unknown number. The person on the message claims there is an emergency and urges you to call a number starting with an 809, 284, 649, or 876 area code. The "emergency" varies, but common scenarios involve either an injured (or arrested) relative, an overdue bill or a cash prize to claim. When you return the call, a variety of things may happen. The scammer may try to keep you on the line for as long as possible, wracking up fees on a toll number. Other times, the scammer may ask you to send money or share personal information. It seems like a normal phone scam, but what's so special about these area codes?

What's Really Happening: The 809, 284, 649, or 876 area codes are actually for international calls. (809 is the area code for the Dominican Republic). Sometimes calls between neighboring countries do not require the usual "011" international prefix; for instance, calls between the U.S. and Canada, or calls from the U.S. to the Caribbean. Callers may not realize they are dialing an international phone number.

Operating outside the US provides scammers with many benefits. For example, scammers don't have to inform callers in advance of any special rates or fees. This means that when consumers think they are dialing a normal domestic number, they may actually be calling the international version of a 1-900 number. Other times, scammers use these numbers to pretend they are based in the U.S., lending credibility to their claims. If you call a 809, 284, 649, or 876 phone number, you will be charged for an international call and potentially extra fees. However, you will not automatically wrack up thousands of dollars in charges.

How to Protect Yourself Against This Scam:

- Only return calls to familiar numbers. As a general rule, only call familiar area codes or do a quick Google search before placing a call.
- Read your telephone bill carefully. Make sure that you have authorized all additional fees on your bill.
- Like with any other phone scam, the best way to protect yourself is to just hang up.

If you believe that you have been scammed: Contact the carrier with whom the charge originated. The name of the carrier and the telephone number should be printed on your bill. Often, the problem can be resolved with a single

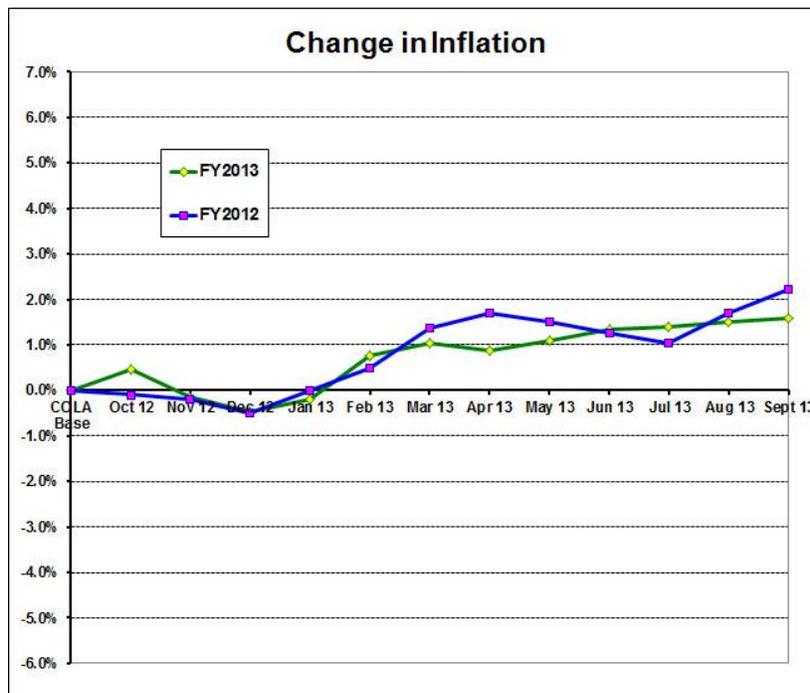
phone call. If the carrier with whom the charge originated does not agree to resolve the problem, contact your carrier. They should work with you to help remove fraudulent charges.

For More Information. To find out more about scams, check out the BBB Scam Stopper at <http://www.bbb.org/scam-stopper>. [Source: BBB | Scam Alert | 11 Oct 2013 ++]

COLA 2014 Update 03 ► Final COLA Announced

It's official. The 2014 cost-of-living adjustment (COLA) for military retired pay, SBP annuities, Social Security checks, and VA disability and survivor benefits will be 1.5%, effective December 1, 2013. It will first appear in the January checks, which will be paid on December 31. For the month, the CPI increased to 230.537. The COLA baseline for next year is 230.327. The 1.5% 2014 COLA will be the fourth-lowest COLA since the turn of the century – trailing only the zero-COLA years of 2009-10 and the 1.4% of 2002. But there are two categories of military retirees who won't receive a 1.5% COLA

- Some servicemembers who retired during calendar year 2013 will receive a somewhat smaller, partial COLA for this year only, because they weren't in retired status for the full year. Their partial COLAs generally reflect the amount of inflation experienced in the calendar quarters since they retired. Jan.-Mar. retirees will receive 1.5%; Apr.-Jun. retirees, 0.9%; and Jul.-Sept. retirees 0.4%. Those who retire after Oct. 1, 2013, will see no COLA this year. All members who retired during 2013 will receive full-year COLAs in future years.
- REDUX Retirees: Servicemembers who entered service on or after Aug. 1, 1986 and who elected to accept a \$30,000 career retention bonus at the 15-years-of-service point agreed to accept reduced retired pay and COLAs as a trade-off for the bonus. REDUX retirees' COLAs are depressed 1% below the normal COLA rate, so they'll see a 0.5% COLA this year.



[Source: MOAA Leg Up 1 No 2013 ++]

COLA 2014 Update 04 ► How Computed Now & Proposed

Retirees have always had to be careful about their spending because they don't receive increases to their income in the same way as working, salaried employees do. As a practical matter for federal retirees, this means no promotions, step increases or across-the-board raises. There are, however, cost of living adjustments for Social Security benefits, military retirement compensation and federal civilian retirement benefits under both the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS). These COLAs are designed to maintain retirees' buying power in their golden years. The COLAs are based on the percentage increase in the average Consumer Price Index for urban wage earners and clerical workers (known as the CPI-W), as determined by the Bureau of Labor Statistics (BLS). The CPI-W group represents 32 percent of the total U.S. population and is a subset of the CPI for all urban consumers. The third quarter index (usually announced at the end of September) is compared to the third quarter index of the previous year to determine the amount of the retiree COLA.

According to BLS, prices for the goods and services used to calculate the CPI are collected in 87 urban areas throughout the country and from about 23,000 retail and service establishments. Included in the data are prices for food, energy, commodities such as new and used cars, apparel, medical care, shelter and transportation. The way the CPI is used in computing COLAs for federal benefits could be changing. Lawmakers and the Obama administration have been contemplating switching to what is known as "chained CPI." According to a 2003 Bureau of Labor Statistics report at http://www.bls.gov/cpi/super_paris.pdf, the idea behind the chained CPI, which dates back to 1961, is to reflect consumer substitution in calculating the index. That involves tracking prices among specific products within a certain type of item (such as a leather watchband versus a stainless steel one or whole wheat bread versus white bread) and across different categories of items (such as theater tickets versus video rentals or beer versus wine).

Evidence suggests that over time, the chained CPI would trend slightly lower than the standard CPI. Various groups that represent federal employees and retirees, such as the National Active and Retired Federal Employees Association, have lobbied against switching to the chained CPI. For now, the standard CPI-W is the mechanism by which federal benefit COLAs are calculated. Let's look at how this plays out.

CSRS - Under CSRS, the first COLA received in retirement is prorated based on the number of months the retiree was retired before 1 DEC. To get 1/12 of the 2014 COLA, a non-disability CSRS retiree would have to retire no later than Nov. 3, 2013. For example, if the retiree's benefit was \$5,000 per month, then the increase would be computed as $1/12 \times 1.5\% \times \$5,000$, or \$6.25 per month. If the retiree had retired on Jan. 3, 2013, he or she would be entitled to 11/12 of the COLA that is due on Dec. 1. To get the full 2014 COLA, the CSRS retirement date must be no later than Dec. 3, 2012. The full 1.5 percent COLA on a \$5,000 CSRS retirement would add \$75 per month in extra income for 2014.

FERS - Under FERS, there is no COLA until after age 62 for most retirees and a retiree must have turned 62 before 1 DEC to receive the first adjustment. For FERS annuitants who are not eligible to receive a COLA during their first year (or more) on the annuity roll, the initial COLA they receive after becoming eligible is the full COLA without proration. If a retiree is already 62 in his or her first year of retirement, then the first COLA will be prorated as described above for CSRS. There are exceptions to the delayed COLA for some groups. These retirees will receive their first COLA regardless of their age:

- Disability annuitants who are not receiving 60 percent of their average salary;
- Military reserve technicians who are medically disqualified from service;
- Employees who retired under special provisions for law enforcement officers, firefighters, or air traffic controllers; and

- Survivor annuitants who are the spouses, former spouses and eligible dependent children of deceased employees and retired employee annuitants as well as the individuals receiving insurable interest survivor annuities of deceased retired employees.

The FERS COLA is sometimes referred to as a "diet COLA," because if the full COLA increase is 3 percent or higher, FERS retirees receive 1 percent less than the full increase. So if the full increase is between 2 percent and 3 percent, FERS retirees will receive a 2 percent boost. If the increase is less than 2 percent, as it was this year, FERS retirees receive the same as CSRS retirees. With a 1.5 percent increase for 2014, a FERS basic retirement benefit of \$2,500 a month would increase by \$37.50 a month. Retirees with a CSRS component to their retirement (who transferred to FERS) will receive the immediate full COLA on the CSRS portion and the reduced and delayed COLA on the FERS portion.

Social Security - According to the Social Security Administration, Social Security COLAs are computed using the same formula as those used for CSRS and FERS retirees (but the full, rather than the "diet" COLA). The difference is that the first COLA under Social Security is not prorated or delayed, as it is for CSRS and FERS.

[Source: National Institute of Transition Planning | Tammy Flanagan | 1 Nov 2013 ++]

Minimum Wage Update 01 ► \$10.10 per Hour Proposal

The White House supports a Democratic proposal to raise the federal minimum wage to \$10.10 per hour, The New York Times says. That's according to an anonymous White House official, of course. President Obama publicly supported an increase to at least \$9 an hour in his State of the Union address early this year. U.S. Labor Secretary Thomas E. Perez took to Twitter on 8 NOV to support an increase, although he wasn't specific about the amount. "Here's the bottom line: No one who works a full-time job should have to live in poverty," he said through the official Twitter account of the Labor Department. "A \$10.10 minimum wage would have pushed more than half — 58 percent — of the nation's 10 million-plus working poor out of poverty in 2011," The Huffington Post says, citing a June study by advocacy group Restaurant Opportunities Centers United.

The measure to raise the wage to \$10.10 from the current \$7.25, known as the Fair Minimum Wage Act, would take place over two years, Bloomberg says. After that, increases would be tied to inflation. "The legislation will probably be coupled with some tax sweeteners for small businesses, traditionally the loudest opponents of increases to the minimum wage," the Times says. One provision discussed would allow businesses "to deduct the total cost of investments in equipment or expansions, up to a maximum of \$500,000 in the first year," the Times says. Even a sweetened bill would have to make it through the Republican-controlled House first. Given the financial wars Congress has been waging over the past two years, that seems unlikely. In March, the House voted 233-to-184 against a similar proposal. [Source: MoneyTalksNews | Brandon Ballenger | 8 Nov 2013]

Vet Food Stamps ► Over 900,000 get 7% Reduction

About 900,000 veterans and 5,000 active duty troops received cuts in their food stamp benefits 31 OCT as \$5 billion was automatically trimmed from the Supplemental Nutrition Assistance Program (SNAP) program for low-income families. "The reduced benefit cut will reduce SNAP benefits, which are already modest, for all households by 7 percent on average, or about \$10 per person per month," according to an analysis by the Center for Budget and Policy Priorities. "Nationwide, in any given month, a total of 900,000 veterans nationwide lived in households that relied on SNAP to provide food for their families in 2011," according to an analysis of census data, the Center's

report said. The SNAP program received a boost under the 2009 Recovery Act, or stimulus bill aimed at lifting the nation out of recession, but that temporary increase expired Thursday as Congress continues to debate a new farm bill which would separate farm subsidies from food stamp benefits. In addition to the 900,000 veterans, the cut in SNAP benefits will impact about 5,000 military families that currently receive food stamps, mostly from the junior enlisted ranks, according to the Defense Department. A Department of Agriculture report last year showed that more than 5,000 of the total of 48 million Americans receiving SNAP benefits listed their employment status as "active duty military," Pentagon officials said.



The SNAP program currently costs about \$80 billion per year and provides food aid to 14 percent of all U.S. households, or about 48 million people. Thousands of veterans from every state are affected by the food stamp cuts, ranging from the 109,500 in Florida and 105,700 in Texas in the SNAP program, to the 2,200 in North Dakota, according to the Center for Budget and Policy Priorities. Of the active duty troops, "military members who receive SNAP tend to be made up of members in junior pay grades with larger than average household sizes," Navy Lt. Cmdr. Nate Christensen, a Defense Department spokesman, said in August in commenting on the potential for benefit cuts "Military members normally 'promote out' of the need for additional subsistence benefits, due to the corresponding raises in basic pay and other allowances as one moves to a higher pay grade," Christensen said in an e-mail statement. "It's a small population but it's a vulnerable population," Joye Raezer, executive director of the National Military Families Association, said of the active duty military families receiving food stamps. [Source: Military.com | Richard Sisk | 29 Oct 2013 ++]

Senior Discounts Update 02 ► 35 of the Best

Age has its privileges. If you aren't so sure, watch the video at http://www.moneytalksnews.com/2013/11/01/35-of-the-best-senior-discounts/?utm_source=newsletter&utm_campaign=email-2013-11-01&utm_medium=email to see Money Talks News founder Stacy Johnson explain how to make your senior status work for you. Then keep reading for more information on 35 of the best senior discounts available.

10 top AARP discounts

The best thing about AARP discounts is you really don't have to be that old to get them. Anyone 50 years old or older can join for \$16 a year. Then you get access to all sorts of perks and discounts. You can get discounts at Denny's and Applebee's as well as a free donut with the purchase of a coffee at Dunkin' Donuts, but that's not all. Here are 10 more discounts for AARP members, plus you can find many, many more in the association's member benefit guide at http://www.aarp.org/content/dam/aarp/benefits_discounts/membership_services/2013-06/mb-guide-01.pdf:

- Up to 25 percent off car rentals from Avis or Budget, plus other perks.
- 10 percent off hotel chains such as Choice Hotels, Best Western, Hilton and Hyatt, or 20 percent off Wyndham Worldwide.
- 20 percent off purchases from 1-800-FLOWERS.com.
- Free 45-minute consultation from the Legal Services Network from Allstate and 20 percent off attorney fees.
- 5 percent off monthly mobile phone service from Consumer Cellular.
- 45 percent off a membership to Angie's List.
- 10 percent off Amazon Kindle e-readers.
- 10 percent off at Bonafish Grill restaurants.
- 15 percent off eligible products or services and 5 percent off shipping costs at The UPS Store locations.
- 5 percent off at Norwegian Cruise Line for select destinations booked at least nine months in advance.

4 transportation discounts for seniors

If you have someplace to go and are a senior, you may be able to take the bus, train or a taxi at a discount.

- **Amtrak.** Seniors age 62 or older can save 15 percent off many fares.
- **Greyhound.** If you would rather take the bus, Greyhound offers 5 percent off fares for seniors older than 62.
- **Southwest.** Seniors older than 65 can get senior fares when flying on Southwest Airlines.
- **Public transportation.** Many public bus, subway and rail systems offer senior discounts. For example, [Pennsylvania seniors 65 or older may be eligible](#) for \$1 regional rail fares. Meanwhile, [in Delaware](#), seniors get 50 percent off taxi fares.

3 discounts on monthly bills

Senior discounts aren't only for splurges. Here are three ways to save on monthly bills:

- **Verizon.** If you are at least 65 years of age, you can sign up for Verizon's Wireless 65 PlusPlan, which offers mobile service at a discounted rate.
- **Cable TV.** [Time Warner Cable](#) invites seniors to call and inquire about special senior pricing, and other cable providers may also provide discounts upon request.
- **Utilities.** Many utility providers, [such as those in Georgia](#), offer discounted rates to seniors. Some income restrictions may apply.

7 shopping discounts for seniors

Whether it's for groceries, clothes or other goodies, a number of retailers offer special discounts to the senior set. Among them:

- **Walgreens.** Typically offered once a month, Walgreens has Senior Savings Days when members of its Balance Rewards loyalty program can receive additional savings.
- **Rite Aid.** Meanwhile, Rite Aid offers a Wellness65+ program that, among other perks, gives seniors 20 percent off purchases every Wednesday.
- **Harris Teeter.** Every Thursday you can get 5 percent off most items at this grocer as long as you are age 60 or older and have one of the store's VIC cards.
- **Kroger.** Kroger is another grocery store that regularly offers senior discounts, but the percentage and dates vary by location. Call your local store for details.
- **Kohl's.** If you are 60 or older, head to Kohl's on Wednesdays for 15 percent off your purchase.
- **Goodwill.** Your discount and the details will vary by location, but most Goodwill stores offer some type of senior discount at least once a week.
- **Bealls.** You only have to be 50 to take advantage of Bealls' 20 percent-off senior discount each Tuesday.

7 senior dining discounts

If you are hungry, you can find plenty of senior discounts at restaurants and fast-food joints across the country. Since many chain restaurants are independently owned, senior discounts may vary by location. However, the word on the street is that you can get the following discounts just by asking:

- **Chili's.** 10 percent off for seniors age 55 or older.
- **McDonald's.** Discounted senior coffee.
- **IHOP.** 10 percent off for seniors age 55 and older.
- **White Castle.** 10 percent off for seniors age 62 and older.
- **Shoney's.** 10 percent off for seniors.
- **Jack in the Box.** Up to 20 percent off for seniors age 55 and older.
- **Golden Corral.** 10 percent off for seniors age 60 and older.

4 entertainment discounts

Finally, seniors can find some cheap ways to pass the time with these entertainment discounts.

- **National parks.** The government offers seniors age 62 and older unlimited access to more than 2,000 federal recreation areas, including national parks, for the low price of only \$10. The Senior Pass program also gives seniors reduced rates on camping and other amenities.
- **AMC Theatres.** If you want to see the latest blockbuster, select AMC locations host a Senior Day each Tuesday during which they sell reduced-price tickets to individuals age 60 and older.
- **Cinemark.** A long list of Cinemark theaters across the nation also offer Senior Days with reduced pricing.
- **Museums.** Finally, if you are looking for a little culture, chances are your local museum offers a senior discount.

So, these are 35 of the best senior discounts available. But don't forget: Senior discounts can be hiding in unusual places. Saving some extra money may be as simple as asking your local store, "Do you offer a senior discount?"
[Source: MoneyTalksNews | Maryalene LaPonsie | 1 Nov 2013 ++]

Thrift Savings Plan 2013 Update 03 ► All Funds Gained 😊 in OCT

All the funds in the Thrift Savings Plan made gains in October, marking the second consecutive month of across-the-board growth. It saw expansive movement in October, as government employees reorganized their portfolios in light of the government shutdown and the threat of the U.S. Treasury defaulting on its debts. Participants made 128,000 inter-fund transfers during the 16-day shutdown, a "significant" number of which went into the government securities (G) fund, according to the Federal Thrift Retirement Investment Board. Thousands of federal employees also took hardship withdrawals from their accounts during the shutdown, meaning they cannot contribute to their plans for six months.

- The C Fund, invested in common stocks, had the strongest October, increasing 4.6 percent.
- The I Fund, which invests in international stocks, saw a 3.38 percent jump, though that figure is down from a more than 7 percent increase in September. The C and I funds have both climbed 27.2 percent over the last 12 months.
- After the shutdown ended on Oct. 17, feds began moving their investments back into equity, transferring more than \$1 billion into the S Fund alone on the first day of the government's reopening. The S Fund, which is invested in small and midsize companies and tracks the Dow Jones Wilshire 4500 Index, was up

2.94 percent in October. It has been TSP's strongest performer over the last 12 months, increasing 36.72 percent.

- The G Fund once again rose 0.19 percent last month, and has gained 1.75 percent over the last year. Though the Treasury temporarily suspended investments into the G Fund as a part of "extraordinary measures" taken to delay the date at which the government would default on its debts, all payments have been restored.
- Fixed income funds also saw modest growth in October, increasing 0.89 percent. The F Fund is the TSP's only investment in the red over the last 12 months, down 0.75 percent.

Lifecycle funds -- designed to move investors to less risky portfolios as they near retirement -- also yielded positive returns, albeit slightly lower increases than in September. The L Income Fund for TSP participants who have already started withdrawing money ended October up 1.01 percent. L 2020 increased 2.23 percent for the month, L 2030 gained 2.75 percent, L 2040 was 3.11 percent in the black and L 2050 saw a 3.47 percent boost. The lifecycle funds all have remained in the black for the last 12 months. L Income was up 6.6 percent; L 2020, 15.42 percent; L 2030, 19.35 percent; L 2040, 22.3 percent; and L 2050, 25.22 percent. [Source: GovExec.com | Eric Katz | 1 Nov 2013 ++]

Tax Burden for Connecticut Retirees ► As of Nov 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 **Connecticut**.

Sales Taxes

State Sales Tax: 6.35% (food, prescription & non-prescription drugs exempt).

Gasoline Tax: 63.4 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 80.6 cents/gallon (Includes all taxes)

Cigarette Tax: \$3.40/pack of 20.

Personal Income Taxes

Tax Rate Range: Low – 3.0%; High – 6.7%

Income Brackets: Six. Lowest – First \$10,000; Highest – Over \$250,001. To estimate you taxes go to <http://www.dir.ct.gov/drs/Taxcalsched/TCS2012.htm>.

Personal Exemptions: Single – \$13,000; Married – \$24,000; Dependents – \$0. For joint returns, the taxes are twice the tax imposed on half the income. For details got to www.ct.gov/drs/cwp/view.asp?A=1510&Q=472218.

Standard Deduction: None

Medical/Dental Deduction: None

Federal Income Tax Deduction: None

Retirement Income Taxes: Social Security is exempt for individual taxpayers with federal adjusted gross income of less than \$50,000 and for married filing jointly taxpayers, with federal AGI below \$60,000. All out-of-state government and federal civil service pensions are fully taxed. Tax information for seniors is available at <http://www.ct.gov/drs/cwp/view.asp?A=1510&Q=484910>

Retired Military Pay: Connecticut exempts 50% of federally taxable military retirement pay from the state income

tax. The exemption applies to federal retirement pay to members of the U.S. Army, Navy, Air Force, Marines, Coast Guard, and Army and Air National Guard. Benefits received by a beneficiary under an option or election made by a retired member are also covered by this law.

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

Taxes and real and personal property are assessed and collected by individual towns or other taxing districts. All assessments are at 70% of fair market value. An annual property tax credit or rent rebate is available to residents, age 65 or older, or to a surviving spouse of a previously approved applicant who is age 50 or older. Regardless of age, totally disabled persons are also eligible. Income parameters apply.

Municipalities may provide additional tax relief for seniors. Call 800-286-2214 or 860-297-5962 for details.

Inheritance and Estate Taxes

Connecticut imposes an estate tax which taxes the transfer of estates valued at \$2.0 million or more at a progressive rate starting with 7.2 percent of the first \$100,000 over the threshold and rising to 12 percent for the amount above \$10.1 million. This is applicable to estates of decedents dying on or after January 1, 2011. Additional information can be found at <http://ct.gov/drs/cwp/view.asp?A=1514&Q=482068>.

For further information, visit the Colorado Department of Revenue site <http://www.ct.gov/drs/site/default.asp>. For details go to <http://www.ct.gov/drs/cwp/view.asp?A=1510&Q=453368>.

[Source: www.retirementliving.com Nov 2013 ++]

DoD

Army AKO Accounts ► Retirees Lose 31 Mar 2014 - Some Sooner

On Sept. 20, the Army published its plan to modernize Army Knowledge Online (AKO). The plan transitions business users to a suite of more secure, interoperable Department of Defense (DOD) services. The improved security requires users to have Common Access Cards (CAC) embedded with users' personal digital certificates. The Army will close all accounts for military and civilian retirees and family members, who do not have CACs. The Army plans to close inactive retiree and family member AKO accounts on Dec. 31, 2013. These are accounts that have not had a password change in over 90 days and are not set to automatically forward email to another government account. The Army will also remove email storage for active retiree and family member accounts on this date. On Mar. 31, 2014, the Army will close all remaining retiree and family member AKO accounts.

To ease the transition, the Army G-6 recently approved an exception to policy that allows retirees and family members to automatically forward their AKO email to a civilian email address until Dec. 31, 2014. However,

retirees must set this up in their AKO account profiles before Dec. 31, 2013. To avoid disruptions to communications and personal accounts, retirees should take the following steps as soon as possible:

- Obtain a personal email address from a civilian provider.
- Replace AKO email addresses in all personal accounts – especially myPay accounts at the Defense Finance and Accounting Service (<https://www.mypay.dfas.mil/mypay.aspx>.)
- Obtain a premium DS Logon account. This account allows access to personal benefits records and claims on DOD and Department of Veterans Affairs websites. See the following DS Logon article for more information.
- Download important emails and files to a personal computer.

The Army has many sources of information that retirees may access in place of AKO. The Army home page www.army.mil provides official Army news and information and links to Army social media sites (Army Facebook, Army Twitter, Army YouTube and Army Flickr.) It also includes links to Army images, audio, video, presentations, and Army Live, the official Army blog. The U.S. Army Installation Management Command's home page (www.imcom.army.mil) includes links to individual installations and garrisons that provide local information and services to retirees. The Army's official benefits website is MyArmyBenefits (<https://myarmybenefits.us.army.mil>.) The Army plan indicated that retirees may share files using free and paid commercial services. The plan also noted retirees may join comment forums at military service organization and commercial websites. For updated information on the AKO transition, go to <http://www.eis.army.mil/ako>. Official U.S. Army Internet Sources include:

- Army Home page: www.army.mil
- News: <http://www.army.mil/news/>
- Early Bird: <http://ebird.osd.mil/ebird2/index.html>
- Information: <http://www.army.mil/info/>
- Benefits: <https://myarmybenefits.us.army.mil>
- Audio/video: <http://www.army.mil/media/amp/>
- Mobile phone apps: <http://www.army.mil/mobile/>
- Facebook: <https://www.facebook.com/USarmy>
- Twitter: <https://twitter.com/USArmy/>
- YouTube: <http://www.youtube.com/usarmy>
- Flickr: <http://www.flickr.com/photos/soldiersmediacenter/>
- Soldiers Magazine: <http://soldiers.dodlive.mil/>
- Army Live Blog: <http://armylive.dodlive.mil/>
- Stand To!: <http://www.army.mil/standto/>

[Source: Mark Overberg, Deputy Chief, Army Retirement Services 30 Oct 2013 ++]

Editors Note:

If you have an Army AKO E-Mail account (i.e. one ending in @us.army.mil) that's affected by the above announcement and that E-Mail address is the one I use to send you my RAO Bulletin, you need to provide me an alternate email addree to use ASAP. With 2,477 on my directory I need time to make the changes. To do so you can use the automated Change of Address tab at the bottom of the Bulletin Availability Notice I send you or, you may send me your new\old E-Mail address and I'll make the change for you. Failure to do this will result in future non-receipt of the Bulletin. – Lt. James "EMO" Tichacek, USN (Ret) Editor/Publisher RAO Bulletin.

DS Logon ► Now A Must For Most Retirees

The Department of Defense Self-Service Logon (DS Logon) is a relatively new, secure, self-service logon ID that allows Department of Defense (DOD) and Department of Veterans Affairs (VA) members and affiliates access to real-time, personalized information on government websites using a single username and password. When the Army closes the last retiree and family member Army Knowledge Online (AKO) accounts on Mar. 31, 2014, DS Logon will be the only method for these users to access their personal information on secure DOD and VA websites. Users must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) to obtain a DS Logon username and password. Currently, the following groups of people can obtain a DS Logon account:

- Service members (active duty, Guard/Reservists, retirees).
- Spouses (including surviving spouses).
- Veterans.
- Eligible family members (18 and over)

There are two types of DS Logon accounts:

- A Basic Account can be obtained online without verification of your identity, but it provides only limited access to website features. Personal information in VA or DOD systems cannot be accessed. The main advantage of a basic account is that it enables you to upgrade more quickly to a premium account when you go in person to a VA Regional Office or a TRICARE Service Center.
- A Premium Account allows users to access websites that contain their personal information.

Applications currently using DS Logon include the VA's eBenefits portal; TRICARE Online portals; Beneficiary Web Enrollment; MilConnect: Transferability of Education Benefits; Health Net Federal Services; Humana Military; MyTricare.com; and TRICAREoverseas.com to name a few. DS Logon will be the primary method of authentication for all DOD and VA websites in the not-too distant future. There are several ways to obtain a DS Logon account.

- The quickest and most convenient method of obtaining a premium account is to complete the "remote proofing process" at <https://www.dmdc.osd.mil/appj/dsaccess/>. This involves using a secure ID that users may already have, such as a Social Security Number, and answering three basic, personal questions.
- Common Access Card (CAC) holders may upgrade their accounts immediately using their CAC.
- Individuals who do not have a CAC and who cannot complete the remote proofing process may request an activation code from the Defense Manpower Data Center if they have a myPay account established at DFAS.
- Users who cannot complete any of these preferred processes may obtain a DS Logon premium account by visiting a VA Regional Office or a TRICARE Service Center, locations of which can be found on the "DS Logon – My Access Center" at <https://www.dmdc.osd.mil/appj/dsaccess/>.
- Many RAPIDS offices (military ID card offices) can also provide DS Logon accounts. Check in advance to ensure they have the capability.

The pending Army Knowledge Online (AKO) transition will affect over 350,000 retirees and annuitants' myPay accounts. These Defense Finance and Accounting Service (DFAS) accounts include AKO email addresses that will not function when the Army closes the last retiree and family member AKO accounts on Mar. 31, 2014. Unless they update their myPay accounts, these retirees and annuitants will no longer receive email communications from DFAS. These communications include notices about monthly retiree account statements, annual income tax forms, and other important information. To update your email address:

- log in to myPay at <https://mypay.dfas.mil/mypay.aspx>.
- Then click on "Email Address" and look at "personal email address." AKO email addresses end in "@us.army.mil."

- Change the email address if necessary, and click on “Primary.”
- Finally, click “Accept/Submit.”

If you do not have a myPay account, you can register for one at <https://mypay.dfas.mil/mypay.aspx>. If you need assistance registering or have questions, call myPay at (888) 332-7411. [Source: Mark Overberg, Deputy Chief, Army Retirement Services 30 Oct 2013 ++]

DoD PDBR Update 12 ► 70,000 Vets Have Not Applied

The Physical Disability Board of Review (PDBR), was enacted by Congress and implemented by the Department of Defense to ensure the accuracy and fairness of combined disability ratings of 20 percent or less assigned to service members who were discharged between Sept. 11, 2001 and Dec. 31, 2009. The PDBR uses medical information provided by the Department of Veterans Affairs and the military department. Once a review is complete, the PDBR forwards a recommendation to the secretary of the respective branch of the armed services. It is up to the individual service branch to make the final determination on whether to change the original disability determination. It is estimated that there are approximately 70,000 former military members remaining who **have not** applied for a review of their discharge. It could be well worth your while to apply. In almost half of the cases reviewed by the PDBR, the applicant’s Military Service Department has found the applicant eligible for a disability retirement and has awarded this to the applicant. If you have further questions about the PDBR email: PDBRPA@afncr.af.mil or go to http://www.health.mil/About_MHS/Organizations/MHS_Offices_and_Programs/pdbr.aspx, or write: PDBR intake unit, SAF/MRBR, 500 C Street West, Suite 41, Randolph AFB, Texas 78150-4743. [Source: NAUS Weekly Update 1 Nov 2013 ++]

DoD BioDefense ► Flu Vaccine Ready for Phase 3

The successful completion of a Phase 2 double-blind, placebo-controlled clinical trial for the anti-influenza drug T-705a clears the way for Phase 3 clinical trials to begin in November. Through a contract with Boston-based MediVector Inc., the investigational drug candidate is being developed by BioDefense Therapeutics, a joint product manager within the Medical Countermeasure Systems Office, a component of the Defense Department's Joint Program Executive Office for Chemical and Biological Defense. The results of the Phase 2 trial found that twice daily dosing of T-705a demonstrated statistically significant decreases in each of the six influenza symptoms, officials said. In addition, subjects receiving T-705a cleared the virus significantly quicker compared to the placebo, and the drug appears safe and well tolerated, with no serious adverse side effects reported during the study. "We are encouraged by this important achievement. It means [BioDefense Therapeutics] is one step closer to providing the military and our nation with safe therapeutics to counter biological threats," said Army Lt. Col. Eric G. Midboe, joint product manager. "The rapidly evolving viral flu strains, especially the emergence of drug-resistant strains, make a broad-spectrum drug solution essential in any strategy to combat this and similar biological threats."

Military planners project that a flu-like pandemic could infect nearly 10 percent of the nation's military personnel per month, significantly reducing medical and operational capabilities. BioDefense Therapeutics is facilitating the advanced development of T-705a in collaboration with MediVector to enhance the nation's biodefense response capability and to help protect the military from flu pandemics, officials said. In vitro studies of T-705a show significant viral reductions against multiple flu viruses, including seasonal and 2009 pandemic H1N1, H5N1, H7N9 and drug-resistant flu strains, they added. "We are concerned with not only naturally occurring flu strains, but also

those that may be biologically engineered," said Dr. Tyler Bennett, assistant product manager for BioDefense Therapeutics. "T-705a has a unique mechanism of action that works by blocking viral RNA replication within the infected cell, giving T-705a the potential to be broad-spectrum. We intend to further test T-705a's efficacy against other viruses of interest to the DOD." [Source: DoD BioDefense Therapeutics News Release 30 Oct 2013 ++]

DoD Fraud, Waste, & Abuse Update 09 ► Divulged 1 thru 14 Nov 2013

- **Navy \$18M Kickback Scheme** - The mastermind of a 15-year kickback scheme that cost the Navy \$18 million was sentenced on 1 NOV to 10 years in prison, a sentence a federal judge said was meant to punish as well as send a message to other government employees. "The next guy that comes along, who has a job that you had, high-paying job, lots of prestige, but wants to game the system," U.S. District Judge Mary Lisi said. "That person needs to think twice. Was it all worth it?" **Ralph M. Mariano**, 55, pleaded guilty in May to conspiracy, theft of government property and tax evasion charges. He was a civilian employee of the Navy for 29 years, and had risen to be a chief engineer for the Naval Undersea Warfare Center in Newport. He is one of six people to plead guilty in the case, and the only government employee to do so. Mariano apologized in court to his family, friends and former co-workers, calling his actions foolish and stupid. He asked Lisi to consider what he called a "very good career record, even though it is blemished at this time," and asked her for leniency



Ralph M. Mariano at Federal Court for Sentencing

The judge said she would ordinarily take into account Mariano's statements that he has done good deeds in his life, and that he cares for his elderly parents. "That rings hollow when I consider the devastation you left in your wake," she said from the bench. Those included taxpayers, the Navy and more than 100 people who lost their jobs when the Navy contractor he used to carry out his scheme went under. She pointed out that Mariano's 82-year-old father is now a convicted felon because he pulled him in to the scheme. She sentenced him to just one month shy of the maximum allowed under sentencing guidelines and ordered him to repay the \$18 million stolen from the Navy. Among the reasons she gave for the stiff sentence was that Mariano has refused to accept responsibility. While he pleaded guilty and apologized in court, he has, since his guilty plea, lodged a series of complaints with the Justice Department of prosecutorial misconduct. In those complaints, which he sent to the judge, he denied the scheme.

Mariano was assigned to the Naval Sea Systems Command headquarters in Washington and was living in South Arlington, Va., when he was indicted in 2011. Prosecutors say his job gave him the ability to authorize or refuse payments to contractors, and he used that power to approve payments to Georgia-based contractor Advanced Solutions for Tomorrow, or ASFT. In return, the now-defunct contractor, which also had an office in Middletown, R.I., funneled kickbacks to him and others. In court on Friday, prosecutor Lee Vilker said Mariano had received about \$5 million of the kickbacks, while his father, brother, sister and

girlfriend collected several million more. He spent \$100,000 on luxury cigars alone. His lawyer says he is now destitute.

Five other people pleaded guilty in the case, including ASFT founder **Anjan Dutta-Gupta**; Mariano's girlfriend, **Mary O'Rourke**, who was also an ASFT executive; ASFT executive **Patrick Nagle**, of Marietta, Ga.; ASFT subcontractor **Russell Spencer**; and Mariano's father, **Ralph Mariano Jr.** Mariano's father was previously sentenced to 2 years of home confinement for tax evasion. The others have are set to be sentenced this month and in December. Rear Adm. David Duryea, commander of the Naval Undersea Warfare Center, attended the hearing and asked the judge for a stiff sentence for everyone involved. He said after the sentencing that the Naval Undersea Warfare Center had aggressively looked at how it conducted its business and had found no signs of similar schemes. He said they have retrained everyone who is involved in contracts and instituted additional reviews on contracting so a similar scheme won't happen again. [Source: The Associated Press | Michelle R. Smith | 1 Nov 2013 ++]

- **Ship Diversion Scheme Nets \$10M in One Year** - It started with an invitation to the Broadway production of the "Lion King" in Tokyo for the Navy commander, his wife and children. In the end, the Malaysian defense contractor known in military circles as "Fat Leonard" would use prostitutes, plane tickets and other bribes to hook the U.S. Naval officer into a scheme that overbilled the Pentagon by millions, investigators say in court papers. The accusations unfolding in a federal court case in San Diego signal serious national security breaches and corruption, setting off high-level meetings at the Pentagon with the threat that more people, including those of higher ranks, could be swept up as the investigation continues. A hearing 8 NOV could set a trial date. Navy commander **Michael Vannak Khem Misiewicz** passed confidential information on ship routes to Francis' Singapore-based company, Glenn Defense Marine Asia Ltd., or GDMA, according to the court documents.



Cdr Michael Misiewicz

Misiewicz and Francis moved Navy vessels like chess pieces, diverting aircraft carriers, destroyers and other ships to Asian ports with lax oversight where Francis could inflate costs, according to the criminal complaint. The firm overcharged the Navy millions for fuel, food and other services it provided, and invented tariffs by using phony port authorities, the prosecution alleges. "It's pretty big when you have one person who can dictate where ships are going to go and being influenced by a contractor," said retired Rear Adm. Terry McKnight, who has no direct knowledge of the investigation. "A lot of people are saying how could this happen?" So far, authorities have arrested **Misiewicz; Francis**; his company's general manager of global government contracts, **Alex Wisidagama**; and a senior Navy investigator, **John Beliveau II**. Beliveau is accused of keeping Francis abreast of the probe and advising him on how to respond in exchange for such things as luxury trips and prostitution services. All have pleaded not guilty. Defense attorneys declined to comment.

Senior Navy officials said they believe that more people would likely be implicated in the scheme, but it's too early to tell how many or how high this will go in the naval ranks. Other unnamed Navy personnel are mentioned in court documents as getting gifts from Francis. Francis is legendary in military circles in that part of the world, said McKnight, who does not know him personally. He is known for extravagance. His bungalow in an upscale Singapore neighborhood drew spectators yearly since 2007 to its lavish, outdoor Christmas decorations, which The Straits Times described as rivaling the island city-state's main shopping street with replicas of snowmen, lighted towering trees, and Chinese and Japanese ornaments. "He's a larger-than-life figure," McKnight said. "You talk to any captain on any ship that has sailed in the Pacific and they will know exactly who he is." Navy spokesman, Rear Adm. John Kirby said Navy Criminal Investigative Service agents initiated their probe in 2010, but declined to comment further, citing the ongoing investigation.

That same year, Misiewicz caught the world's attention when he made an emotional return as a U.S. Naval commander to his native Cambodia, where he had been rescued as a child from the violence of the Khmer Rouge and adopted by an American woman. His homecoming was widely covered by international media. Meanwhile, Francis was recruiting him for his scheme, according to court documents. Misiewicz's family went to a "Lion King" production in Tokyo with a company employee and was later offered prostitution services, according to the criminal complaint. Within months, the Navy commander was providing Francis ship movement schedules for the USS George Washington Carrier Strike Group and other ships, the prosecution alleges. Shortly after that, the manager wrote to Francis: "We got him!!:)," according to court documents. Misiewicz would refer to Francis as "Big Brother" or "Big Bro" in emails from a personal account, while Francis would call him "Little Brother" or "Little Bro," according to the complaint.

The company bilked the Navy out of \$10 million in just one year in Thailand alone, U.S. Attorney Laura Duffy said. In December 2011, the two exchanged emails about the schedule of the USS Blue Ridge, investigators say. According to court documents, Francis wrote Misiewicz: "Bro, Slide a Bali visit in after Jakarta, and Dili Timor after Bali." The complaint alleges Misiewicz followed through on the demands: In October 2012, the USS George Washington was scheduled to visit Singapore and instead was redirected by the Navy to Port Klang, Malaysia, one of Francis' preferred ports where his company submitted fake contractor bids. After Francis offered Misiewicz five tickets to a Lady Gaga concert in Thailand in 2012, Francis wrote: "Don't chicken out bro we need u with us on the front lines," according to court documents. The federal government has suspended its contracts with Francis. The defendants face up to five years in prison if convicted of conspiracy to commit bribery. [Source: Associated Press | Julie Watson | 4 Nov 2013 ++]

- **\$1.6M Rifle Silencer Contracting Scheme.** Federal authorities are investigating three senior Navy intelligence officials as part of a probe into an alleged contracting scheme that charged the military \$1.6 million for homemade firearms silencers that cost only \$8,000 to make, court records show. The three civilian officials, who oversee highly classified programs, arranged for a hot-rod auto mechanic in California to build a specially ordered batch of unmarked and untraceable rifle silencers and sell them to the Navy at more than 200 times what they cost to manufacture, according to court documents filed by federal prosecutors. The purpose of the silencers remains a mystery. According to the court papers, one of the intelligence officials told a witness in the case that the silencers were intended for SEAL Team Six, the elite commando unit that killed Osama bin Laden.

None of the three Navy civilian intelligence officials has been charged in the investigation, which is ongoing. Their names are redacted in most of the court documents, which refer to them as "Conspirator #1," "Conspirator #2" and "Conspirator #3." But in one affidavit, federal investigators neglected to black out the name of Conspirator #2, identifying him as Lee Hall of Virginia. Hall is a longtime defense intelligence official who now works for the Navy. An attorney for Hall, Danny Onorato, declined to comment. The same affidavit identifies Conspirator #1 by his first name, David. Three people familiar with

the case said that person is David Landersman, the senior director for intelligence in the Navy's directorate for plans, policy, oversight and integration intelligence. Stephen Ryan, an attorney for Landersman, declined to answer questions about the case but said, "I'm confident that he did nothing wrong and will be fully exonerated." Ryan said Landersman is a retired Marine colonel and decorated combat veteran who served in Somalia as well as multiple tours in Iraq. Landersman and Hall were placed on administrative leave in the spring after the Naval Criminal Investigative Service opened a probe into the silencer purchases, the people familiar with the case said.

Rear Adm. John Kirby, the Navy's chief spokesman, declined to comment on the men's work status, saying he could not discuss the details of ongoing investigations. "Secretary Mabus has made it clear that he holds senior leaders in the Navy Department accountable to high standards of ethics and conduct," Kirby said in a statement. "We take seriously all allegations of wrongdoing and investigate them thoroughly." Court records show that the only person charged has been the auto mechanic: **Mark Stuart Landersman**, 52, of Temecula, Calif. He is David Landersman's brother. Mark Landersman was arrested 29 OCT and charged with conspiracy to commit wire fraud and to transport unregistered firearms. He was released on \$100,000 bond. His attorney, John Zwerling, declined to discuss the allegations. "We have been living with this set of facts for months," he said. "We are convinced that he has committed no crimes."

Court records describe Mark Landersman as a down-on-his-luck mechanic who struggled to keep his Temecula repair shop in business. He and his wife declared personal bankruptcy in July 2012. A month later, according to charging documents, Mark Landersman received a series of emails from his brother at the Pentagon about firearms silencers, including a link to a website with do-it-yourself instructions for building a certain model. "Wow! Very simple," Mark Landersman replied in an email on Aug. 14, 2012, according to the charging documents. The next day, Navy finance officials informed David Landersman that they had approved a \$2 million budget supplement he had requested for "studies, assessments and research." Two days after that, Landersman's office transferred almost all of the money to a pre-existing Navy intelligence contract with CACI, a major contractor. According to court documents, Hall and Conspirator #3 then directed CACI to buy the silencers from a California company newly incorporated by Mark Landersman. Hall also told CACI to award the business without seeking a lower bid, according to investigators.

In emails, Hall said Landersman's fledgling company was "the only responsible source for the engineering expertise sought" and that "their product is first that incorporates a unique design that significantly reduces the decibel ratings to near background noise levels." To manufacture the silencers, Landersman turned to Carlos Robles, a machinist who used to work in his auto repair shop. He gave Robles blueprints for what he called "a small-engine muffler" and asked him to make 349 of them, according to charging documents. Robles later told agents from the Bureau of Alcohol, Tobacco, Firearms and Explosives that he built the mufflers and that Landersman paid him \$8,000 to cover parts and labor. He acknowledged to the agents that the mufflers closely resembled silencers. ATF firearms examiners tested the devices and concluded they were functioning silencers. [Source: Washington Post | Craig Whitlock | 13 Jan 2013 ++]

DoD/VA Collaboration Update 02 ► Commitment to Vets Reaffirmed

The departments of Defense and Veterans Affairs reaffirmed their commitment to serve and care for the nation's military veterans in a joint message issued by Acting Undersecretary of Defense Jessica L. Wright and Undersecretary of Veterans Affairs for Benefits Allison A. Hickey. The message reads as follows:

“To care for him who shall have borne the battle and for his widow, and his orphan” are the words President Lincoln used to affirm the obligation our government has to care for those who have worn the uniform and their families. Today, 148 years later, we continue the work that fulfills that promise. The Department of Veterans Affairs (VA) and Department of Defense (DoD) are working closer today than at any point in history to ensure Servicemembers and their families have an understanding of the care and benefits they have earned before leaving military service, connect Veterans to those benefits, and deliver those benefits on time. To accomplish this goal, the departments are providing a great deal of information through expanded briefings for every separating and retiring Servicemember that explain what VA benefits and services are available and the process for obtaining them. This is one place that offers a warm handoff to connect military personnel to the services available to them after separation.

One of the resources our Servicemembers learn about through this process -- and one example of our close collaboration over the years -- is the joint VA-DoD web portal, eBenefits. eBenefits is the core tool through which VA and DoD hope to foster life-long engagement with Servicemembers, Veterans, their families, and survivors. The portal already has over 3.0 million users; a more than 900-percent increase since June 2011, and eBenefits participation is growing by the day. In 2010, DoD began to require all new Servicemembers to enroll in eBenefits upon entry into military service, and is ensuring that Servicemembers who came on active duty before 2010 are enrolled in eBenefits at the time of their release from active duty. Through its Benefits Assistance Service office, VA conducts outreach to educate Veterans, their families and survivors about the portal as well.

This innovative new tool currently provides users with over 50 self-service options and greater access to VA benefits and health information. eBenefits users can also file disability claims online, check the status of their disability claims and appeals, review VA payment history, download military service documents, and perform numerous other VA benefit actions. Future capabilities will “push” information to Servicemembers and Veterans regarding eligibility for specific benefits. When Veterans and Servicemembers (once they become Veterans) file disability claims online using eBenefits, they can protect the date of their disability claim while gathering all records and documentation needed to support their claim.

Increased access to benefits and increased VA and DoD outreach have encouraged a record number of Veterans to file disability claims. This is good news. This administration is committed to reaching each and every Veteran and providing the benefits authorized by law. This increased outreach, in addition to decisions made to relax the evidentiary standards for post-traumatic stress disorder (PTSD) and presume service connection for a variety of medical conditions related to exposure to the herbicide Agent Orange, were the right choices for our Veterans -- but these too have led to an increased number of disability claims. The increased demand for disability benefits unfortunately means Veterans today are waiting too long for resolution of their VA claims. VA processed more than a million claims each of the past three years, but for eight of the past 10 years, incoming claims have outpaced the number of VA claims decisions. As leaders and Veterans, we recognize that this is unacceptable, and we are working across the administration to fix it. Continued collaboration between VA and DoD is a critical piece of the plan to eliminate VA’s backlog of benefits claims in 2015. Our organizations have come together in a variety of meaningful ways to support this effort, including:

- DoD has embedded a team of analysts within the Veterans Benefits Administration to assist in finding needed DoD medical evidence to complete pending claims.
- VA and DoD reached an agreement that the military services will provide certified complete service treatment records for all separating or retiring Servicemembers, to include all separating or retiring National Guard and Reserve members. This action has potential to cut as much as 60-90 days from the “awaiting evidence” portion of claims processing, and reduce the time needed to make a claim “ready for decision” from 133 days currently to 73 days for departing Servicemembers.

- DoD has accelerated the deployment of a scanning capability -- Healthcare Artifact and Image Management Solution (HAIMS) -- that will provide VA with electronic health records and other information useful for both healthcare providers and benefits claims processors.
- VA and DoD are committed to creating a seamless health record integrating VA and DoD data, while modernizing the software supporting joint clinicians in the most efficient and effective way possible. Today, DoD and VA are already exchanging a significant amount of electronic information and are taking aggressive actions in 2013 to further expand these efforts. A key priority for both Departments is to standardize electronic health record data and make it immediately available for clinicians so they have the information they need to make informed medical decisions for our patients.
- We collaborated on the Integrated Disability Evaluation System (IDES) since 2007 to ensure Servicemembers separating from the military for wounds, illness, or injuries have their own VA benefits process and do not become part of the backlog. DoD and VA have worked together to make disability evaluation seamless, simple, fast, and fair; on average, these wounded warriors receive their disability compensation within three months of leaving the military.

VA and DoD collaboration is only one example of the ways in which VA is working to eliminate the backlog in 2015. Through VA's transformation focused on people, process, and technology initiatives and VA's and DoD's efforts to support Servicemembers leaving the military, accessing Veterans benefits is becoming easier. We're serious about ensuring our Veterans understand the process and promptly receive the benefits they've earned and deserve. We will never forget those for whom we work, and how much our warriors have given in defense of this great Nation. America's Servicemembers, Veterans, their families, and survivors deserve the very best care possible, and through our partnership, we will continue to fulfill the promise President Lincoln made 148 years ago. [Source: AFPS News Article 8 Nov 2013]

Commissary ID Card Scans ► All Stores by mid-JAN

Commissary checkers will soon start scanning your ID card when you make a purchase — and logging for later much of the data it contains, commissary officials said 31 OCT. The program, which started at Fort Lee, Va. 22 OCT, will eventually come to every commissary worldwide. Officials aim to have all stores taking part by mid-January. The roll-out will be done in batches of 20 stores, although commissary officials were not prepared to say which stores will come next. They said shoppers, however, will see signs about the change well before it happens. When your ID is scanned the Defense Commissary Agency (DeCA) will log a bunch of your information so that they can track who is shopping and where. The card ID number, rank, military status, branch of service, age, household size, and zip codes of residence and duty station of each shopper will all be logged. With the exception of the household size information and ID number that's the same kind of information that is collected when you sign-up for one the commissary's Reward cards. But the Rewards card requires that you opt in for the program — and the ID card scanning program does not.



According to a shopper at Fort Lee who had her ID scanned when she shopped 30 OCT, the process is simple: before your order is processed the checker will scan the back of your ID card on the same scanner she or he uses to scan your groceries. And commissary officials say for those using self check-out the process will be as simple as you scanning your ID yourself. That's it. Shoppers queried 31 OCT were overall supportive of the program. They said it didn't matter if their data is collected because military already does that anyway. But others thought it was an unnecessary further invasion of privacy. "Call me a conspiracy theorist all you want, but with that information they collect, is it really that much of a reach that they could soon be reporting it and next thing you know you've got a nutritionist and/or financial councilor knocking on your door to discuss your spending and eating habits?" Kelly Maskell posted on the Fort Campbell Wives Facebook page. "I've got nothing to hide, nor am I doing anything wrong, but is it REALLY anybody's business how my family operates?" Most grocery stores already collect this kind of data as well through their own card program which they require for use if a shopper wants any given sale. The commissary doesn't do that — their card is only used if you want specific additional coupons which, unlike most other stores, cannot be combined with any other paper coupon. Unless you're shopping at WalMart, which has no card, you're probably already regularly giving all of this information up. [Source: Spouse & Family News | Amy Bushatz | 1 Nov 2013 ++]

VA



VA Image ► **HVAC Chairman Has Concerns**

The Department of Veterans Affairs has an image problem, warns the chairman of the House committee that oversees it — and what's worse, VA doesn't seem particularly interested in fixing it. House Veterans' Affairs Committee Chairman Jeff Miller (R-FL) told POLITICO that VA has more to worry about than skeptics like him inside the Beltway. It should worry about its image in the eyes of the wider public. "Whether it's VA's failure to learn from past mistakes and stop the rash of preventable veteran deaths at VA medical facilities across the country or the department's widespread and systemic lack of accountability for poorly performing employees and executives, the department is certainly facing some very serious image problems," Miller said. "Compounding these issues is the organization's lack of transparency with Congress, the public and the press." Congressional aides pointed to a list of media reports in which VA officials had declined to comment, including those related to a Legionnaires' disease outbreak at the VA Pittsburgh Healthcare System, inaccuracies in claims processing and bonuses awarded to executives there. VA officials also would not respond to requests for comment for this story.

The agency has gone into a defensive crouch, reeling from an onslaught of criticism about its inability to quickly reduce its backlog of disability claims and for lavish spending at a pair of 2011 conferences miles from Walt Disney World in Florida. House Oversight and Government Reform Committee Chairman Darrell Issa (R-CA) revived the conference criticism in a hearing last week. "Our veterans were abused, and I use that word carefully, but I use it deliberately," Issa said. While the department has reported some movement in shrinking the claims backlog — progress that even the agency's most strident critics cheer — the historic backlog has become the subject of such ridicule that even Jon Stewart has railed against the VA on "The Daily Show." Even members of Congress who support VA's goals acknowledge the backlog has become an embarrassment the agency has failed to confront. "The

backlog is declining, but unfortunately we are nowhere near where we should be yet, and we have to remain vigorous and vigilant in ensuring that the backlog continues to decrease to zero, even before the projected date,” Sen. Richard Blumenthal (D-CT) said. “No veteran should have to wait months and months or even years to receive a decision from the VA.”

Frustrated by the delay, some lawmakers are looking to solve the problem themselves. The House last week passed a bill creating a task force to look for solutions to the backlog problem. While the measure passed overwhelmingly, it came over the objections of VA leaders. VA officials have argued that rather than help the backlog problem, the task force would be an impediment to the progress the agency is already making. Miller and others say VA isn’t taking criticisms of its operational blunders seriously. “Whether the administration likes it or not, VA has a responsibility to fully explain its actions to Congress, the public and the press,” he said. “The sooner VA leaders realize this simple fact, the sooner the department can begin to repair its reputation.” Last week, Issa’s committee released a scathing report that slammed the department for wasteful spending at the Orlando, Fla., conferences. Among the scrutinized expenses was nearly \$50,000 paid to an outside contractor for a video parody of the movie “Patton.” The report, based in part on an earlier inspector general report, also found that the conference organizers spent more than \$100,000 on promotional items for the conference, including hand sanitizer and pedometers.



Testifying on Capitol Hill, VA officials said the department has acted on just half of the recommendations to rein in excessive spending. What’s more, said Richard Griffin, VA’s deputy inspector general, the department has yet to release a planned employee manual outlining training and spending. “We just need to get to the finish line, get the book published, so everybody has it and there’s a certain protocol and process they have to go through,” Griffin told lawmakers. The department is also far behind schedule in creating a digital portal to track and monitor conference spending, drawing the ire of oversight committee lawmakers. “We’re already a year late,” Rep. Elijah Cummings (D-MD) said. “It’s a bit much. I think we can do better.” Last week, Sen. Bernie Sanders (I-VT), chairman of the Senate Veterans’ Affairs Committee, chided VA officials for not providing his committee with the agency’s views on pending legislation in a timely manner. He warned the VA that even if it didn’t want to engage, he and Congress would press on. “Our job is to legislate,” Sanders said, “and we’re going to go forward with or without the cooperation of the VA and the administration.” [Source: POLITICO Pro | Juana Summers | 6 Nov 2013 ++]

VA Data Breaches Update 52 ► Congressional DVA Investigation Ramps Up

The congressional investigation into the Department of Veterans Affairs IT security protocols has ramped up after VA officials gave inconsistent explanations for at least nine state-sponsored data breaches since 2010 that

potentially put at risk the private information of more than 20 million veterans and their families. The House Veterans Affairs Committee has directed six formal inquiries to VA's Office of Information and Technology since 23 OCT, totaling more than 100 predominantly yes-or-no questions concerning routine IT security practices and standards mandated by federal law, including the Federal Information Security Management Act (FISMA). Rep. Mike Coffman (R-Colo.), chairman of the Subcommittee on Oversight and Investigations, demanded VA responses to all six inquiries by 14 NOV. VA's recent track record for responding to congressional inquiries has been poor. According to one Capitol Hill official familiar with the investigation, VA has 111 outstanding information requests dating back to June 2012.

The latest batch stems from revelations that multiple actors have compromised VA computer networks since March 2010, with VA officials unable to determine what information was exposed because the agency failed to comply with FISMA. Some of the apparently-breached systems contained unencrypted personally identifiable information regarding veterans and their dependents. Committee Chairman Jeff Miller (R-FL) and ranking Democrat Mike Michaud of Maine called that a "disturbing revelation" in a letter to VA Secretary Eric Shinseki after a 4 JUN hearing that saw VA officials provide conflicting information about the degree and nature of the breaches. A source within VA OIT told FCW that no veteran's personally identifiable information, such as names or Social Security numbers, was exfiltrated during any intrusion attempts.

The source, who spoke on condition of anonymity, said the only compromised data appears to be "domain server information" that resulted in "somebody swiping IP [addresses] and passwords for system administrators, which resulted in immediate shutdown." "There are intrusions and there are intrusion attempts. Not all intrusion attempts result in a breach of data," the source said, attributing some of Congress' renewed investigatory vigor to a miscommunication of definitions. "This is no repeat of the 2006 incident," the source added. In that incident, someone stole a VA laptop from a VA employee's home. The theft potentially exposed personal information, cost the agency tens of millions of dollars and led to the creation of the VA's Data Breach Core Team, which investigates data breaches and determines whether the agency will offer credit monitoring services to veterans in suspected breaches. The agency offered credit monitoring to 16,000 veterans in 2012, but a breach of every veterans' personal data could cost the agency hundreds of millions of dollars in credit monitoring alone, the source said.

Congress' dogged interest has created a "stressed environment" within OIT, where only about 20 of its 8,000 employees are compiling responses to the inquiries, according to the source. Many questions posed by Congress to VA contain sub-questions or require documentation, "making it more like 500 or 600 questions." The source said the agency is tackling the easier questions first in an effort to respond by the approaching deadline. The source said the inquiries have added turmoil to a department that recently returned half its workforce from government shutdown and has a history of well-documented problems. "It's another full-time job for a lot of folks, and the anticipation in submitting these questions is that it will beget more and they'll come back until they get a 'gotcha,'" the source said. The Hill official familiar with the probe says the intention is not to burden the agency but to get answers to questions that should not be unfamiliar to any large IT organization. "These inquiries aren't meant to create extra work for VA. They are meant to make sure the agency is adhering to the laws, standards and guidelines they should already be doing," the Hill source said. VA did not respond to multiple requests for comment. [Source: Federal Computer Week | Frank Konkel | 4 Nov 2013 ++]

VA Claims Backlog Update 117 ► 34% Reduction 😊 Since MAR

The Department of Veterans Affairs has made significant progress in reducing the backlog of disability compensation claims – from 611,000 to 400,835 or 34 percent -- since peaking in March. Concurrently, VA

improved the accuracy of disability ratings, and provided hundreds of thousands of claims decisions to Veterans who have waited the longest. “Veterans shouldn’t have to wait for the benefits they’ve earned,” said Secretary of Veterans Affairs Eric Shinseki. “This has never been acceptable, but we are executing our plans and moving in the right direction to meet our 2015 goal of eliminating the backlog. We still have more work to do, but we are making clear progress and no one is more committed than our VBA employees, more than half of whom are Veterans themselves.”

Since the VA launched the initiative to eliminate the oldest claims first, claims processors at the 56 regional offices of the Veterans Benefits Administration (VBA) have been focused on claims that had been waiting longer than one year. As of Nov. 4, VBA has completed 93 percent of these older claims, resulting in over 476,000 decisions for Veterans since the initiative began on April 19. The proportion of claims decisions that resulted in benefits being granted remained on par with historical averages—between 65 and 70 percent. At the same time, the accuracy of rating decisions has improved. The three-month average for decision accuracy when evaluating a complete claim file is 90 percent -- a 5 percentage point improvement since 2011, and a 7 percentage point improvement since 2010. The three-month average accuracy for rating individual medical conditions inside each claim has climbed three points to 96.7 percent since December 2012.

VBA also directed 20 hours of mandatory overtime per month for claims processors, and worked with the Veterans Health Administration to place VA physicians in regional offices to review medical evidence to help speed decisions. Mandatory overtime was halted during the government shutdown in October, but has been re-established and will continue through Nov. 23. VBA anticipates mandatory overtime to continue in 2014, based on available funding. Optional overtime for claims processors will remain in effect. “I am grateful to our employees, many who have been working long periods of overtime since May, for their great dedication in helping our Veterans get the benefits they’ve earned,” said Under Secretary for Benefits Allison A. Hickey. “I talk to them every day and they are committed to building on their record-breaking progress, helping transform the VA into a paperless system, and ending the backlog for good.”

In the coming months, VBA will continue its effort on further reducing the backlog, focusing on those claims that have been pending the longest. VBA will also continue to prioritize disability claims for homeless Veterans, those experiencing extreme financial hardship, the terminally ill, former Prisoners of War, Medal of Honor recipients, and Veterans filing Fully Developed Claims (FDC). Filing an electronic FDC is the quickest way for Veterans to receive a decision on their compensation claim. To file go to <http://www.benefits.va.gov/fdc/>. Regardless of the status of their compensation claims, Veterans who have served in combat since Nov. 11, 1998, are eligible for five years of free medical care from VA for most conditions. Veterans can learn more about disability and other Veterans benefits on the joint Department of Defense/VA web portal *eBenefits* at www.ebenefits.va.gov. [Source: VA Press Release 7 Nov 2013 ++]

VA Stats Update 01 ► One Million Milestone Reached

The Department of Veterans Affairs has likely crossed a sobering milestone with over one million veterans receiving care for wounds, injuries or illnesses related to their service. The milestone comes 12 years after the attacks of 9/11 that launched the country into wars in Iraq and Afghanistan. It also comes as advances in medicine are keeping more veterans alive and creating awareness around previously ignored symptoms such as post-traumatic stress. The million-vet figure is based on the last quarterly report on Iraq and Afghan vets published by the VA, which put the number at just over 900,000 as of DEC 2012. Coupled with data crunched by the National

Organization of Veterans' Advocates claiming the numbers were rising by 10,000 a month, it is likely the VA hit the one million mark last month -- if not sooner.

VA officials did not respond by press time to Military.com's request for confirmation. Until March, when the VA released the data from the previous December, the department published the numbers in quarterly health utilization reports for Iraq and Afghan vets. To date, it has released no such information for 2013, but plans to do so. "Some VA reports on OIF/OEF veterans have been delayed while enhanced data security measures were implemented," VA spokeswoman Victoria Dillon said in an email to Military.com. "Those measures are complete, and we anticipate releasing the next OEF/OIF/OND healthcare utilization report within the next few weeks."



House Veterans Affairs Committee Chairman Rep. Jeff Miller, R-Fla., who has frequently criticized the VA for failing to provide information on a wide range of issues, said he is glad the reports will be resumed but is demanding to know more about the decision to halt them. "Although I am pleased with VA's decision to resume its reports on OEF, OIF and [Operation New Dawn] veterans, the timing of VA's announcement is quite curious," Miller said in an email to Military.com. "We have asked VA to explain exactly what security concerns led to its decision to discontinue the reports in the first place, and I am hopeful department leaders will take this opportunity to detail the precise reasons why they halted the reports." As of the end of 2012, more than 1.6 million former active-duty, Reserve and National Guard troops had become eligible for VA healthcare, of which about 900,000 had entered the system, according to the VA's March report. The majority of the 900,000, about 837,000, have been seen as outpatients by the VA, and nearly 63,000 hospitalized at least once in a VA healthcare facility, the report states. [Source: Military.com | Bryant Jordan | 6 Nov 2013 ++]

VA Malpractice Payouts ► \$845M in Last 10 Years

The U.S. Department of Veterans Affairs paid out roughly \$845 million in malpractice cases during the past 10 years — a period that has seen the agency face scrutiny for giving bonuses to medical professionals who provided or oversaw substandard care. The payouts reached a high point in 2012, a Cox Media Group nationwide investigation found, leaving government watchdogs and members of Congress wondering if the VA is learning from its mistakes. "The VA likes to say they're accountable. I don't believe the word even exists in the VA dictionary," said Rep. Jeff Miller (R-FL), chairman of the House Committee on Veterans Affairs. Cox reporters analyzed federal treasury data that found taxpayers spent more than \$800 million paying 4,426 veterans and their family members who brought malpractice claims against the VA medical system since 2003. In 2012, a total of 454 financial settlements and awards added up to \$98.3 million.

"This is something that has been going on for close to a decade and yet we haven't seen major reform happen at the Department of Veterans Affairs," said Daniel Epstein, executive director of the Washington-based group Cause

of Action. Reporters went behind the numbers to talk to families who said all that money was not worth what led to the payouts: a flag-draped casket or a brave man or woman left broken. Their stories were wrenching: a 20-year Marine Corps veteran who went in for a tooth extraction and is now paralyzed and unable to talk; the Vietnam War veteran who died from cancer after doctors failed to note evidence in multiple X-rays over three years; the Korean War veteran who went in for a routine biopsy and bled to death without being checked on for hours. VA officials point out that they manage one of the nation's largest medical networks, and say the number of malpractice claims are relatively low. In 2012, the VA treated more than 6.3 million veterans and had only 1,544 claims filed. Dr. Anupam Jena, an assistant professor at Harvard University, noted that the VA pays out on about 25 percent of claims. Meanwhile, private sector health systems pay out for about 20 percent, according to a study he participated in of 40,000 doctors published in *The New England Journal of Medicine*.

“Are VA doctors worse than other doctors?” he said. “No.” But the 454 payments issued in 2012 are the second most in 10 years, eclipsed only by 462 payouts in 2008. “It’s very apparent because of the spike in payouts that have been happening over a number of years that they’re woefully falling behind on a curve that they never should be behind in the first place,” Miller said. While being protected from malpractice lawsuits, VA doctors, nurses and administrators routinely receive pay raises and transfers the same year they are found to have provided substandard care. A U.S. Government Accountability Office report in July found that in 2011 the VA gave performance bonuses and awards totaling \$160 million to medical providers without adequately linking that extra pay to their performance. The performance bonuses averaging \$8,049 went to 18,500 medical providers – or about 80 percent of the total of eligible providers. Performance awards averaging \$2,587 went to about 20 percent. Federal auditors looked at records from VA centers in Georgia, Maine, Texas and Washington and found several examples of providers who made mistakes still getting bonuses and hospital administrators who oversaw massive failures at their medical centers. They included:

- A radiologist who failed to read mammograms competently, but received a bonus of \$8,216.
- A surgeon who received \$11,819 after he was suspended without pay for two weeks for leaving a surgery early.
- A physician who refused to see emergency room patients in the order they were given to him, leaving some waiting more than 6 hours, but he got a \$7,500 bonus.
- A physician who practiced with an expired license for three months but received a \$7,663 bonus.
- The man who oversaw the Pittsburgh VA during a legionnaires outbreak that led to five veterans dying and 21 becoming ill, received a \$62,895 service award shortly after the outbreak was revealed.
- An Atlanta VA Medical Center director pocketed a \$13,000 bonus in 2011 and another \$17,000 worth of salary bonuses in 2010 while an audit found management problems contributed to two veterans committing suicide.
- The director of the Dayton VA Medical Center received an \$11,874 bonus in 2010 and was transferred to a headquarters job in 2011 following revelations that a dentist there failed to change gloves and sterilize equipment between procedures for more than a decade, putting possibly thousands of veterans at risk.

Not only are these doctors and administrators not named in malpractice suits, but the money to pay malpractice claims doesn't even come out of the VA budget. It comes out of a federal treasury fund set aside to pay legal settlements against the government. “They use bonuses like handing out candy at the VA,” said Rep. Miller. “You usually discipline somebody by removing them from the position that they’re in, and that’s not the VA’s modus operandi. They move them to another hospital somewhere. “I don’t know if removing the immunity is the way to go, but certainly having them feel the pain of these settlements or these awards being given out, I think is probably the only step that’s going to make a difference.” Unlike private sector hospitals, the VA system has a built-in process for making malpractice claims. It starts with an administrative claim that must be filed within two years of when the mistake took place. The VA has six months to offer a settlement before the claimant can take the issue to court.

Department of Veterans Affairs officials declined to be interviewed for this story. Instead the agency issued a statement that read in part: “VA takes this issue very seriously and Veterans Health Administration (VHA) personnel remain committed to maintaining a high level of quality care, transparency and accountability.” Agency analyses of patient mortality and safety have found that VA medical centers outperform top health systems across the country, according to agency officials. [Source: Dayton Daily News | Josh Sweigart & Aaron Diamant | 12 Nov 12 13 ++]

VA Loans Update 08 ► Loan Appraisal

When a VA lender evaluates a loan application, there's quite a bit of information to go over. The lender will verify your income by reviewing copies of your most recent paycheck stubs and look at two years' worth of income taxes plus your W2 forms. One of the tenets of VA loans is determining affordability so the lender will take a close look at your income compared to your monthly obligations. Your credit will also be reviewed by the lender, both in terms of your credit score as well looking for any past collection accounts, judgments or bankruptcies. You'll also supply copies of your bank statements as well. Overall, it's a thorough process. Yet even though the lender can approve you with your credit and employment, there's another approval that must take place outside of you, the borrower: the property.

When you make an offer on a home or apply for a refinance, the VA lender will order an appraisal after you apply for a VA loan. Most VA lenders are qualified to order appraisals on their own and place the appraisal order with an appraisal management company. The appraisal is used to determine the current market value of the property and used to establish a maximum loan amount. Lenders will always use the lower of the appraised value or the sales price as a loan basis. Factors involved in reaching an appraisal value are:

- **Comparable Sales.** The primary method of determining value with a VA appraisal is researching recent home sales in the area and comparing them to the subject property. For example, if the home you're buying is priced at \$250,000 then the appraiser will find other homes in the neighborhood of similar size and structure to see what they sold for. If your home is 2500 square feet, then the home is priced at \$100 per square foot. The appraiser will then research other “price per square foot” properties and compare them to the subject property. The appraisal should contain at least three home sales in the area that have occurred within the past 12 months, these sales are called “comps.” If the homes in the area show that they sold for around \$100 per square foot, then the appraisal will likely be at or above the \$250,000 sales price of the home. For instance, one house sold for \$275,000 and is 2,800 square feet, or \$98 per square foot. Another home sold for \$280,000 and is 2,500 square feet, or \$112 per square foot. So far, so good. However, one home sold for \$250,000 and is 3,000 square feet, or \$83. When the VA lender sees the appraisal and the comp is so much lower than the subject property, the lender may ask for another comp or ask for additional information about the lower-priced comparable sale. In this case, the home was vacant and in foreclosure, thus the reduced price and the lender accepted the appraisal.
- **Adjustments.** No property is exactly alike. You may have three single family homes in a neighborhood that have the exact same square footage, number of bedrooms and so on but there will always be some difference, some subtle, some not so. These adjustments will add or detract from the subject property's value based upon these differences. For example, if your property backs up to a greenbelt and has a nice canyon view and the other properties do not, there is greater value for your home based upon the view. Other adjustments can be listed such as an upgraded kitchen, a guest house or a three car garage. All adjustments are listed for each comp used.

- **Market Value vs. Cost Approach.** Your VA lender will use the appraisal to establish a current market value, as listed on the appraisal. This is the amount that the home could sell for in an open market. There is another value listed on the appraisal called the Cost Approach. The cost approach is used by the insurance agent to help write an insurance policy and is calculated by determining how much it would cost to build the subject property from the ground up, less depreciation. That means costs for hammers, nails and permits, less any deductions for the age of the property. In terms of getting financing, the cost approach has little value to the lender but it is something that your insurance agent likes to see before issuing a policy.

The VA appraisal is a multi-page form with literally hundreds of bits of information. Yet the most important information for you and the lender is the current market value of the property and the comps used to establish that value. [Source: Military.com | VA Loans | Jul 2013 ++]

VA Emergency Care Update 07 ► Loophole Impacts OEF/OIF Vets

A loophole in veterans’ healthcare that is leaving some Iraq and Afghanistan veterans facing big medical bills for emergency room treatment is under study by a Senate committee and the Veterans Affairs Department. Fixing the problem has raised larger issues about the long waiting times for initial medical examinations required before a veteran is fully eligible for VA health care benefits. VA has a requirement, set in law, that prohibits reimbursement of emergency room care at non-VA facilities for anyone who has not had a medical appointment in the previous 24 months at a VA hospital or clinic. Sen. Mazie Hirono (D-HI) is the chief sponsor of a bill to change that. Her proposal would specifically allow ER reimbursement for veterans who have not had VA medical appointment in the previous 24 months because of the waiting period for new patient examinations. Republican Sens. Jerry Moran of Kansas and Johnny Isakson of Georgia and Democrat Mark Begich of Alaska are cosponsors of her bill, S.1588.

Hirono said the current policy is well intended, but it is not fair to punish veterans for waiting times outside their control. “Just last week, I met a veteran from Waianae who had a medical emergency while waiting for months for his appointment at VA,” she said 30 OCT when her bill was discussed before the veterans’ committee. Hirono aides estimate that the bill could help 144,000 Iraq and Afghanistan veterans. “It is unacceptable for veterans to be denied emergency health care coverage because of bureaucratic red tape caused by inefficiencies in VA,” said Isakson. Earlier this year, VA told Congress that veterans wait an average of 50 days for their new patient examinations, with actual wait times varying by location. VA is well aware of the problem and has been seeking a fix, but is not quite ready to endorse Hirono’s bill, according to Robert Jesse, the VA health care official who testified at the hearing.

Veterans of Foreign Wars, the nation’s largest organization for combat veterans, does support the bill. “The strict 24-month requirement is especially problematic for current-era veterans, many of whom have never had the opportunity to be seen at VA facilities due to long appointment wait times, despite their timely, good faith efforts to make appointments following separation,” said Raymond Kelley of the VFW’s national legislative service. “Under no circumstances should long appointment wait times prevent a veteran from seeking emergency, possible life-saving care at a non-VA facilities or expose that veteran to financial hardship as a result of doing so,” Kelley said. Disabled American Veterans also supports Hirono’s effort, but has issues with some details. DAV opposes limiting the waiver to new veterans, arguing that the 24-month requirement also discriminates against otherwise healthy veterans who have not sought VA treatment because they haven’t needed it, said Adrian Atizado, DAV’s assistant national legislative director. [Source: MilitaryTimes | Rick Maze | 31 Oct 2013 ++]

VA Fraud, Waste & Abuse Update 81 ► Reported 1 thru 14 Nov 2013

The former director of the Dayton and Cleveland Veterans Affairs Medical Centers is facing corruption charges for the second time this year, the newest allegations detailed in a 65-count indictment filed this week in Cleveland's district court. **William D. Montague**, 61, of Brecksville, is accused in court documents of a scheme to enrich himself and his conspirators by working as a consultant for — and taking money from — a design firm pursuing \$1 billion in VA contracts. He's also accused of sharing confidential information about VA projects while still employed by the agency. The charges against Montague — who was named the federal government's employee of the year in 2000 — include conspiracy to commit honest services fraud, Hobbs Act conspiracy, violating the Hobbs Act, and other counts of mail and wire fraud. "As a Veterans Affairs Medical Center Director, William Montague misled staff and misused his position to enrich himself and businesses pursuing contracts with the Veterans Administration," Stephen D. Anthony, Special Agent in Charge of the FBI's Cleveland Office, said in a written statement. "The new charges against Montague reflect law enforcement's continued dedication to root out corruption at any level."

Ralph Cascarilla, listed in federal court records as Montague's attorney, did not return a message seeking comment. In June, Montague was charged with conspiracy to commit honest services mail fraud, bribery, money laundering, multiple counts of wire fraud, mail fraud, disclosing public contract information, and other charges. Some of those projects of which Montague shared information with what the government called "Business 75" — described as an integrated design firm with offices across the country — came about after Montague was hired out of retirement by Dayton's VA in March 2011. He took that post in the wake of a scandal surrounding a dentist's unsanitary practices that may have led to hepatitis infections of nine dental clinic patients. Montague almost immediately began breaking the law, according to federal officials. Prosecutors said he had VA medical center employees do research that he shared with clients of his consulting firm, House of Montague. Starting in January 2010, Montague, Business 75, and employees of the company conspired to defraud the VA of its right to the honest and faithful service of Montague through bribery and kickbacks and to defraud the VA and other potential VA contractors by means of false and fraudulent pretenses, according to the indictment.

On March 1, 2011, Business 75 issued a \$20,000 check payable to Montague. He deposited the money into the House of Montague's account. On the day Montague was hired in Dayton, Business 75's principal sent an email to some employees that included Montague's consulting agreement, explaining, "His job is to help us bring in more work from the VA, in part by helping us access key decision-makers," according to the indictment. A Business 75 employee said in an email that "we may have lost Montague" after Montague was named director of the VA in Dayton. Montague was the Cleveland VA's director from 1995 until 2010 and worked in other VA jobs since 1975. Instead, federal prosecutors say Montague routinely billed Business 75 for \$2,500 in consulting fees while he traveled to Washington on official VA business. He also submitted government expense reports for the same travel expenses. The VA projects around the country often were worth millions of dollars. Business 75 has not been indicted. In April 2011, Montague received an email from a VA employee regarding a draft ethics guideline, stating that Montague's private business "must be kept out of the VAMC and not involve use of VA equipment or supplies ... Further, his business activities may not involve the use of non-public information."

Montague stopped working for Dayton's VA in December 2011, at about the same time the indictment said a Business 75 employee wrote an email saying that Montague "had been a good investment this year, in my opinion, but I do not want it to become permanent. Plus I think his ability to collect valuable info will diminish over time." On Sept. 14, 2011, according to indictment, Business 75 Employee 5 replied to Business 75 principal's email and included Business 75 Employee 11: "Interesting math — At \$30k per year for BILL, we would have to win (\$)300,000 in VA fee(s) every year (\$30k profit) for us to break even. I think VA West LA is worth \$20,000,000." Documents indicate Montague's relationship with Business 75 continued well after he stopped working for Dayton's

VA, including checks being cashed as late as March 2013. Similar allegations involving other businesses go back as far as 2007 in Cleveland. “VA directors who use their official position for personal enrichment will be held to account,” said Gavin McClaren, U.S. Department of Veterans Affairs-Office of Inspector General, Resident Agent in Charge in Cleveland. “Our nation’s veterans deserve public officials and contracts who serve veterans’ needs and not their own.” [Source: Dayton Daily News | Mark Gokavi | 7 Nov 2013 +]

VA Burial Benefit Update 27 ► Internment of Capital Crime Felons

The Veterans Affairs Department is promising to work with Congress to create a process for removing a veteran’s remains from a national cemetery if the deceased may have committed murder. The pending bill, S.1471, would apply to all future burials, but its genesis is the 2012 burial at Fort Custer National Cemetery in Michigan of an Army veteran who in May 2012 allegedly murdered an Indianapolis woman and shot three other people before committing suicide. Afghanistan veteran Michael L. Anderson is accused by police of a shooting spree at an Indiana apartment complex that ended with his apparent suicide. When Anderson was buried a week later at the 770-acre VA cemetery in Michigan, VA officials knew nothing about his possible involvement in the murder of Alicia Dawn Koehl and injuries to others. When Koehl’s family discovered Anderson was buried with full military honors in a national veterans cemetery, they asked VA to remove the remains, but authorities said their hands were tied, according to lawmakers who have been pushing for a change in burial policy.

Current federal law prohibits burial or internment of remains for veterans found guilty of a state or federal capital crime. The law also bars burial of anyone who committed a capital crime but was not tried because they died before prosecution. They also do not have to have been charged with a crime. The law also bars interments if there is “clear and convincing evidence” provided to cemetery officials that the veteran committed a murder. Current law does not allow for removal of remains after burial, which is what happened in Anderson’s case when VA officials said there was nothing they could do after the burial. The Indiana congressional delegation is trying to get the law changed, and can expect help crafting a fix from the VA. Robert Jesse, VA’s deputy undersecretary for health, said Oct. 30 there are “technical” concerns with the bill being considered by the Senate Veterans’ Affairs Committee, but added that VA “will be glad to work” with lawmakers. The Alicia Dawn Koehl Respect for National Cemeteries Act would require removal of Anderson’s remains from the Michigan veterans’ cemetery. Jesse said the procedure requires Anderson’s family to be notified, and for the remains to either be given to the next-of-kin or buried at another location chosen by VA if the next-of-kin is unavailable.

For any similar situations in the future, the bill would create a process for cemetery officials to reconsider internment decisions, allowing the removal of remains and VA-provided headstones or grave markers for reburial outside of national cemeteries. Reasons would be the same as the current burial ban — for those convicted of a capital crime or, in cases where death prevented a trial, when evidence of murder is provided to cemetery officials. Families would be notified before remains are removed and given the opportunity to appeal the decision. The policy would apply at Arlington National Cemetery and any veterans’ national cemetery. The bill would leave the federal government responsible for paying to remove remains or markers and potentially for reburial at another location if a veteran’s next-of-kin does not assume responsibility. Jesse said VA was working on cost estimates.

Sen. Dan Coats (R-IN), the bill’s chief sponsor, urged the committee to act. “The victims and family members of this tragic shooting have suffered enough and should not have to wait another year for their request to be met,” Coats said. “The families have had to go through an excruciating and unproductive process in trying to right a wrong.” VA officials claim that once Anderson was buried, current law provides no authority for the cemetery to dig up remains and moving them somewhere else, Coats said. His bill and a similar bill introduced in the House by Rep.

Susan Brooks, R-Ind., would provide that authority, he said. Raymond Kelley of Veterans of Foreign Wars said the circumstances of Anderson’s shooting spree “made it difficult for VA” to know before burial of the murder, but he is not certain the bill would prevent it from happening again. Current burial procedures require families to provide a death certificate and evidence of military service and to answer questions about the veteran’s marital status, location of the death and choice of cemetery. “Nowhere ... does the National Cemetery Administration ask a question regarding criminal activity,” Kelley said, suggesting an additional question be added regarding capital crimes. [Source: ArmyTimes | Rick Maze | 1 Nov 2013 ++]

VA Advance Funding ► VSO’s-MSO’s on H.R.813 & S.932

On 30 OCT key Veterans Service Organizations and Military Service Organizations held a press conference to call for new legislation to provide one-year advance appropriations to all remaining discretionary programs for the Department of Veterans Affairs. The conference, held at the House Triangle on the Capitol’s East Front, called on Congress to work together to schedule floor time this year for the enactment of legislation to extend advance appropriations to all VA accounts. Four years ago, advance appropriations were provided for VA health care, which proved a resounding success for VA and veterans during the recent partial shutdown. However, remaining VA accounts, including veterans disability benefits, would have been halted had the shutdown interruption continued for any greater length. More than four million wounded, injured, ill and poor veterans rely on these payments for some or all of their living expenses. House Veterans’ Affairs Committee Chairman Jeff Miller (R-FL) and Ranking Member Mike Michaud (D-ME) have introduced H.R.813, the Putting Veterans Funding First Act. And in the Senate, the companion bill (S.932) is introduced by Sen. Mark Begich (D-AK) and Sen. John Boozman (R-AR) with strong support from Senate VA Chairman Sanders (I-VT). To read a copy of a letter the united VSO-MSO community sent to Speaker John Boehner and Minority Leader Nancy Pelosi go to . http://issuu.com/nausuniform/docs/joint_vso_letter_to_boehner_and_pel. A similar letter was sent to the President and Senate leadership. [Source: NAUS Washington Report 1 No 2013 ++]

VA Advance Funding Update 01 ► VA Opposes Remaining 14%

In one of the most baffling announcements of the year, the Department of Veterans Affairs (VA) issued a statement 31 OCT saying that it opposes expanding advance appropriations for the remaining portion of the VA’s annual budget that is not funded one year in advance. This unusual position puts veterans at significant risk of harm should the government shut down again, and it reflects poorly on the VA. More than 85 percent of the VA’s budget already receives advance appropriations from Congress, a policy change dating back to 2009 that Iraq and Afghanistan Veterans of America and other veteran service organizations fought for and won. As a result of that victory, the VA’s health care system was insulated from the effects of the recent government shutdown, and veterans were able to continue receiving both routine and critical medical services until politicians could get their act together. The rest of the VA, however, did not fare so well during the shutdown. The processing of new benefits claims was halted, important help lines and centers were shuttered, and VA warned that it would not be able to make mandatory benefits payments to students, disabled veterans, and survivors if the shutdown was prolonged into November.

Fortunately for veterans and their families, the chairman and ranking member of the House Veterans Affairs Committee, Rep. Jeff Miller (R-FL) and Rep. Mike Michaud (D-ME) introduced legislation with strong bipartisan support to fund the remaining 14 percent of the VA’s budget in advance. This bill, the Putting Veterans Funding First Act, would protect the entire VA, its employees, and the millions of veterans they serve from ever again

becoming political pawns in Washington's budget fights. Earlier this week at a joint press conference organized by the Disabled American Veterans, the chairman of the Senate Veterans Affairs Committee, Sen. Bernie Sanders (I-Vt.), announced his support for advance appropriations for the rest of the VA's budget and his intention to mark up this bill in his committee within weeks. The House committee already marked up and reported out the same bill earlier in the year.

So how did the VA respond to the renewed attention and growing support for the effort to provide the department with a secure, advance stream of funding for its operations and for veterans' benefits payments? The VA is saying it does not want that guaranteed financial security. This is a bizarre, ill-advised position that is clearly not in the best interests of veterans. Whether the VA wants full advance appropriations or not, legislators on both sides of the aisle in both chambers of Congress, virtually all major military and veteran service organizations, and veterans themselves want the VA to be securely funded. This is one pill that the VA is just going to have to swallow. [Source: The Hill | Alexander Nicholson | 1 Nov 2013 ++]

VAMC Denver CO Update 01 ► Appeals Court Upholds \$10.7M Award

A federal appeals court has upheld a \$10.7 million award to the wife of a man who suffered brain damage after being given the wrong medication during surgery at the Veterans Affairs Medical Center in Denver. It was the second time the 10th Circuit Court of Appeals heard a government appeal of the lawsuit against the medical center and several doctors by Sharon Bethel. Her husband, David Bethel, was given a paralytic called Rocuronium, rather than the sedative he should have received on Sept. 10, 2003. The U.S. Department of Justice, which is handling the lawsuit for the Veterans Administration, declined to comment on the decision. Dr. Robin Slover, the anesthesiologist in charge of Bethel's care, was an employee of the University of Colorado School of Medicine assigned to work at medical center. A VA employee, first-year resident Dr. Nicole McDermott, assisted Slover during the procedure. McDermott "administered what she believed to be Midazolam, a sedative.

The (U.S. District Court) found that in fact the wrong medication was administered," according to the court's decision. When Slover left to attend another patient, Bethel appeared to be having trouble breathing, became agitated and tried to remove his oxygen mask. When Slover returned, she and McDermott tried to intubate him to help him breathe. The hospital's chief anesthesiologist, Lyle Kirson, responded to a call for help and "used a two-handed jaw thrust to establish an airway." "All parts of Mr. Bethel's brain were damaged due to lack of oxygen during this event," according to the court's order. The U.S. District Court in Denver held the U.S. government responsible for "negligent treatment by those responsible for his care." [Source: Denver Post | Tom McGhee | 4 Nov 2013 ++]

VAMC West Palm Beach ► Pharmacy Irregularities Disclosed

WPTV News Channel 5 Investigators have uncovered a pharmacy operation that could've put the health of thousands of local veterans at risk. The feds said workers inside the Veterans Affairs Medical Center in West Palm Beach were retaining and restocking medication that could have been contaminated. A recent federal report obtained by the Contact 5 Investigators shows the Veteran Health Administration investigated and disciplined four of its own workers after a whistleblower claimed they were keeping and reusing powerful prescriptions. It's a violation of VA and FDA regulations. Instead of disposing of returned medications properly, the report states a group of pharmacy workers would stash the medications away and use them to replenish the supply if the counts were off. Investigators

called it a "substantial and specific danger" to public health. An internal investigation backed up the claims. The report comes just two years after nearly two dozen people were accused of running an illegal prescription drug operation out of the same VA center. Police raided the facility after performing a seven month long undercover operation. In a statement, a spokesperson for the Medical Center said leadership took "quick and decisive action to ensure that processes were immediately corrected and sustained." The spokesperson also stated 33 separate actions were taken to improve the facility's pharmacy operations. The report states the four workers involved received 3 to 5 day suspensions. [Source: WPTV.com | Dan Krauth | 31 Oct 2013 ++]



West Palm Beach VA Medical Center

VA & Affordable Care Act Update 02 ► Underage Children Not Covered

The recent requirement for all Americans to have healthcare has caused joy for some and heartache for others. John Vogel, a recruiting consultant for HireVeterans.com and a columnist for Veterans Today.com, recently reported that "A "glitch" in the Affordable Care Act [ACA] could cost some families thousands of dollars, especially veterans with children." Under the law, healthcare plan costs should not exceed 9.5 percent of an employee's household income. The apparent "glitch" surfaces when an employer does not extend health care benefits to an employee's family. Under the ACA, these families will not be able to receive health care through state subsidized programs and these families will be required to "pay extra" – and for some this will exceed the 9.5 percent threshold. Lawmakers are aware of the issue but there is no "fix" yet. Veterans who are receiving health care benefits through the Department of Veterans Affairs need not worry. Your benefits will continue as-is. However, if you don't have coverage for underage children, you will need to start shopping. Veterans who are not eligible for VA (i.e. Vets not enrolled in VA healthcare or are Reserve or National Guard vets who served on active duty for training purposes only, and their families, could go to the Health Insurance Exchange. Another option, gaining Medicaid coverage, is limited in states that are not expanding the program. Here are some ways to enroll in VA care or determine your eligibility:

- 1) visit <http://www.va.gov/healthbenefits/enroll>.
- 2) call 1-877-222-VETS (8387).
- 3) visit your local VA health care facility.

For more information, visit VA, the Affordable Care Act and You webpage at <http://www.va.gov/health/aca>. For more updates on VA benefits programs, visit the Military Advantage blog. [Source: Seattle PI | Michael Schindler | 4 Nov 2013 ++]

Legionnaires Disease Update 04 ► FBI Interest in Pittsburgh Death

The daughter of the first victim of the Veterans Affairs Legionnaire's outbreak in Pittsburgh spent three hours talking to the FBI and an assistant U.S. attorney in late OCT. Maureen Ciarolla, whose father, John, 83, of North Versailles, was the first of at least six victims of the outbreak when he died in July 2011, said the FBI called and invited her to meet with them on 22 NOV in the federal building Downtown, but they didn't give her a reason behind the meeting. Instead, the agents and an assistant U.S. attorney asked Ms. Ciarolla to tell her story about how her father got sick while he was at the Pittsburgh VA, contracted Legionnaire's and later died, and anything else she thought they should know. "They didn't ask questions. They just listened," she said. She had tried to get in touch with David Hickton, the U.S. attorney for the Western District of Pennsylvania, months ago but didn't think her message got through. Last February, after the VA's inspector general began its own investigation into the Legionnaires' outbreak, Mr. Hickton put out a news release that said in part: "This matter is of great public interest and we understand and appreciate the public's concern. We regard this as a very serious matter." The VA inspector general's office has continued to refuse to say whether it has completed its own investigation. [Source: Pittsburg Post-Gazette | Sean D. Hamill | 2 Nov 013 ++]

PTSD Update 153 ► Discharge Status Upgraded in Lawsuit Settlement

A Vietnam veteran who received the Bronze Star and later was diagnosed with post-traumatic stress disorder will have his discharge status upgraded under a settlement with the U.S. Army, his representatives announced 4 NOV. **John Shepherd Jr.**, a 66-year-old New Haven resident, said the Army agreed to resolve his lawsuit by upgrading his original other-than-honorable discharge to an honorable discharge. The change will allow Shepherd to receive disability benefits he had been denied, according to Yale Law School students who represented him. Shepherd has said he battled alcoholism and struggled to stay employed for 40 years, but was not diagnosed with PTSD until 2004. "I didn't know if this day would ever come," Shepherd said in a statement. "Good thing I'm a fighter, because it took years of fighting to receive recognition of my sacrifices and service in Vietnam. But there are thousands of guys like me who also deserve better from the DOD. Their fight is still going."

An Army spokesman declined to comment and a message left with a Department of Defense spokeswoman was not immediately returned. A Defense Department spokeswoman said last year the agency is committed to addressing concerns related to PTSD and has taken numerous steps, including conducting PTSD assessments of service members at military treatment facilities. The Army awarded Shepherd a Bronze Star after his unit came under intense fire and he entered an enemy bunker and threw a grenade that killed several enemy soldiers, according to the lawsuit. He developed PTSD symptoms after blowing up the enemy bunker and later witnessing the gruesome deaths of several comrades, according to his lawsuit. Shepherd began to act strangely and was found wandering around a base in a confused state. He eventually reached a breaking point and refused to go back into the field, the lawsuit says. He was charged with failure to obey an order and was discharged.

Shepherd unsuccessfully applied four times to the Army to upgrade his discharge status. He filed a proposed class action lawsuit last year, accusing the Army of failing to properly consider evidence of PTSD when deciding discharge upgrade applications from Vietnam veterans. The case was dismissed 1 NOV with the Army's agreement to upgrade Shepherd's discharge status and pay \$37,000 in attorney's fees, students said. "This settlement is a victory for Mr. Shepherd," said Jessica Martinez, a law student intern representing Shepherd with the Veterans Legal Services Clinic at Yale Law School. "It does not resolve the class-wide claims, but we hope this agreement will help persuade the Army that other Vietnam veterans with PTSD should not have to file federal lawsuits to win recognition of their honorable service." [Source: The Associated Press | John Christoffersen | 4 Nov 2013 ++]

PTSD Update 154 ► PTSD Coach Online

A coach is someone you can trust. Someone who can help you build the skills you need. How about a coach who can help you manage your PTSD symptoms? Privately. Online. Any time. No appointment necessary. If you've read this far, you may have PTSD and know you need help. Or, you think some of the emotions you are going through may mean you have PTSD and you would like to learn more. It's so personal, so internal, that many Veterans put off coming in to see a doctor and they let things get worse. VA hears you. That's why VA's National Center for PTSD has developed a very helpful, easy to navigate program called PTSD Coach Online that you can access from your computer at home. Here a Veteran can learn to manage troubling symptoms.



Let's walk through the way it works with Sergeant Petersen. First, he goes to the PTSD Coach Online website <http://www.ptsd.va.gov/apps/ptsdcoachonline/default.htm> and discovers a gateway to the self-help tools that build coping and problem-solving skills. Here he can learn to manage troubling symptoms following trauma, such as trouble sleeping, trauma reminders and anger. He can choose from 17 tools to work on a problem related to the following subjects:

- Worry or anxiety.
- Anger.
- Sadness or hopelessness.
- Sleep problems.
- Trauma reminders.
- Avoidance of stressful situations.
- Disconnection from people.
- Disconnection from reality.
- Problem solving skills.
- Direction in life.

For instance if he were to select Sleep problems he would be offered both written and video guidance on how to:

- Change how you think about sleep.
- Form good sleep habits.
- Relax through breathing.
- Relax through visualization.
- Relax your body.

However, Sergeant Petersen has had some trauma flashbacks so he clicks on: Deal with Trauma Reminders (i.e. http://www.ptsd.va.gov/apps/ptsdcoachonline/tools_menu.htm). A unique feature of PTSD Coach Online is the inclusion of videos from coaches who provide introductions for each tool and offer video help through each tool. On that page, a click on the video and “Coach” Robert Jenkins (a VA Psychologist) helps him understand how to deal with trauma reminders: “From time to time, you may be triggered by reminders of scary or uncomfortable things from the past. Your mind and body might act like you’re right back in the situation. “When you are reminded of the event, these automatic reactions can make the situation worse. “Deal with trauma reminders” will help you learn to cope if this happens to you.” Sergeant Petersen then continues in the tool and finds three steps he can use to deal with his trauma reminders. which are: Relax, Identify the trigger, and Decide what to do. As he surfs through, he discovers things like worksheets he can print out and fill in to help him fully understand how to deal with his situation. The worksheets are private and don’t go anywhere — they are just there to help him stop and write down his own ideas to help him heal.

That’s just one example of one of the helpful tools that thousands of Veterans are using every day to help them cope with PTSD. There is also a PTSD Coach mobile app, but you don’t need a smartphone for PTSD Coach Online. Anyone who has Internet access can access its tools. PTSD Coach Online can help you with symptom management, problem solving and skill building, but it is not a substitute for professional mental health treatment and care. You can start here and then contact a VA healthcare provider. To find PTSD Coach Online, the PTSD Coach Mobile App and other resources on trauma and PTSD go to <http://www.PTSD.va.gov>. [Source: Hans Petersen | VA Staff Writer | 28 Oct 2013 ++]

GI Bill Update 161 ► Questions to Ask Prior to Enrollment

When people finish military service, many think about becoming consumers of higher education programs. They may be enrolling in college for the first time or seeking to complete a degree. The Federal Trade Commission advises those consumers to ask eight questions of those representing institutions of higher learning. The goal is to cull the responsible ones from the diploma mills that are most interested in getting their hands on veterans’ tuition money. For more on this go to <http://www.consumer.ftc.gov> and search “choosing a college.” Here are the eight:

- The FTC’s first question cuts right to the bottom line: What’s the total cost, and how do veterans pay for tuition or other costs their Veterans Affairs benefits don’t cover? You may be eligible for federal financial assistance with better terms than a private loan.
- The second question deals with recent graduates and their delinquency rate in paying back their loans. A high rate might mean those students are carrying too much debt or that they’re having a hard time finding jobs in their fields.
- The third questions if a degree from the school will get you where you want to go. Is the goal a certificate, a two-year degree or four-year degree? Which degree leads to the type of job you want?
- The fourth question asks if you are being pressured to enroll before you can thoroughly research costs, course offerings and details of financial aid. If the school won’t give you written materials to review, that’s a deal-breaker. Just don’t enroll.
- Fifth, can you get credit for your military training? Military Times (www.militarytimes.com) conducted a survey recently of four-year, two-year, online and nontraditional schools. Of the 650 that responded, 84 percent said they accept American Council on Education credits; those credits translate military experience into academic hours. Among other survey results: More than 75 percent of the schools waive late fees when military benefits don’t arrive on time. About half waive interest, extend credit for books and other expenses or help students get money for emergencies.

- Question six asks whether credits you earn can be transferred. That's a critical question if you plan on getting started at one school and attending another one later. If the credits won't transfer, you're out both money and time.
- Questions seven and eight focus on the school. The type of accreditation it has (national or regional) may be a factor in transferring credits. And the school's attitude about providing veterans' services may play a key role in your decision to attend or not.

Maine has a number of educational and other benefits beyond those offered by the federal government. You can review them at <http://maine.gov/dvem/bvs/benefits.htm>. [Source: Northeast CONTACT | Russ Van Arsdale Ex Dir | 3 Nov 2013 ++]

GI Bill Update 162 ► 1 Millionth Post-9/11 GI Bill Beneficiary

The Department of Veterans Affairs announced 8 NOV that 1 million Veterans, Servicemembers, and family members have benefited from the Post-9/11 GI Bill since the program's inception in AUG 2009. The Veterans Benefits Administration, which administers the program, has distributed over \$30 billion in the form of tuition and other education-related payments to Veterans, Servicemembers, and their families; and to the universities, colleges, and trade schools they attend. "This is one of the most important programs helping our Iraq and Afghanistan Veterans reach their educational goals and find a good job," said Secretary of Veterans Affairs Eric K. Shinseki. "We're proud this important benefit is making such a big difference in the lives of so many Veterans and their families." Dr. Jill Biden said, "Over the next few years, as more than a million service men and women end their military careers and return to civilian life, education will be at the forefront of that transition. As a community college teacher, I have seen firsthand the qualities our veterans bring to the classroom - dedication, a sense of teamwork, and a commitment to their work. Helping our veterans succeed in the classroom so they can go on to find good jobs to support their families is one important way we can thank them for their service."

Today, VA announced that Steven Ferraro, who is currently attending Middlesex County College, a public community college in Edison, N.J., has been identified as the 1 millionth Post-9/11 GI Bill beneficiary. Ferraro served in the Army from 2003-2013 and deployed to Iraq in 2008 as part of Operation Iraqi Freedom. He is the father of three and is majoring in communications. "I thought it was a great privilege to be the one millionth recipient of the GI Bill," said Ferraro. "Coming back to college after leaving the military, it was a great stepping stone for me and my family." "We are pleased that the Post-9/11 generation of Veterans is taking advantage of this significant benefit program," said Under Secretary for Benefits Allison A. Hickey. "The scope of the program we've administered thus far would fund the undergraduate student bodies of Virginia Tech, Ohio State University, West Virginia University, and University of Florida combined - for eight years."

The Post-9/11 GI Bill is a comprehensive education benefit created by Congress in 2008. In general, Veterans and Servicemembers who have served on active duty for 90 or more days since Sept. 10, 2001 are eligible. On average, VA processes the initial claims for Post-9/11 GI Bill educational benefits in 23 days. VA's new automated processing system, called the Long-Term Solution, uses more than 1,600 business rules to support end-to-end automation of Post-9/11 GI Bill claims, ensuring accurate payments without the need for manual handling, also resulting in quicker processing of education claims. Servicemembers have the opportunity to transfer the benefit to immediate family members. Legally, GI Bill benefits are tiered based on the number of days served on active duty, giving activated National Guard and Reserve members the same benefits as all other active duty members. These benefits include:

- Up to the full amount of tuition and fees for a state-operated college or university. The Yellow Ribbon Program may provide additional assistance for students attending private institutions or who are charged out-of-state tuition and fees;
- Monthly housing allowance, which is based upon the location of the school; and
- Annual books and supplies stipend of up to \$1,000.

The Post-9/11 GI Bill also provides work-study programs, tutorial assistance and license and certification test reimbursement. Enacted in 1944, the Servicemen's Readjustment Act, known as the "GI Bill of Rights;" recognized that military service was an inherently selfless act which demanded a certain amount of compensation. As a result of the bill, nearly half of the 16 million Veterans of World War II went to school and received an education - helping to rejuvenate the post-war economy and transform not only the lives of Veterans, but the fabric of the nation. The Post-9/11 GI Bill builds on the same great legacy of the original GI Bill, giving Iraq and Afghanistan Veterans and their families a chance to improve their lives and invest in their future through higher education. For more information on VA education benefits go to <http://www.gibill.va.gov/>. [Source: VA Press Release 8 Nov 2013 ++]

Texas Vet Cemetery Update 10 ► Fort Bliss Cemetery Xeriscaping

Grass was ripped off the graves of fallen soldiers at Ft. Bliss National Cemetery over a decade ago and replaced by xeriscaping using basically dirt and gravel. This was allegedly done in an effort to conserve water. . It seems El Paso is going to run out of water and if they had continued to water the grass at Fort Bliss National Cemetery, El Paso would have suffered a demise only comparable to Armageddon! However, El Paso currently boasts at least 13 golf courses and a state-of-the-art water treatment plant which treats, at capacity, 40 million gallons of water per day. Also, the military golf course (with a second one on the way for officers only) and parade grounds are lush with greenery. It appears that the cemetery somehow lost priority in the military/civilian community's decisions on water conservation. Yet they do not seem to mind the continual expense of repairing gravesites damaged by the rains. With no grass there is nothing to hold the rain water in place and the resultant runoff creates havoc with the dirt and gravel cover.



Ft. Bliss National Cemetery Rain Damage

Without the grass, the bereaved/loved ones are finding their visits dependent on the weather: Windy? Look out for flying dirt! Rain? Graves are now sitting in an oversized mud-pit. Forget about kneeling to pray, unless you don't mind gravel and dirt on your knees. Wheelchair-bound visitors struggle to maneuver on gravel. Above is a picture of what happened to the graves after being hit with torrential rain. Many more examples can be viewed at http://66.85.61.138/cemetery_pictures.asp. The Regrass Ft. Bliss organization also has a petition at that site and requests those visiting it who are unhappy with the situation to sign it. Unfortunately, to date numerous pleas & petitions to re-grass the cemetery have fallen on deaf ears. This is 100% disrespectful to those who unselfishly and willingly gave their lives for our country. To be clear, these service men and women DESERVE better! It appears that if you are a Fort Bliss soldier and you give your life for your country, you will be buried in an arid, banal, and disrespectful cemetery for your service. To schedule a burial FAX all discharge documentation to the National Cemetery Scheduling Office at 1-866-900-6417 and follow-up with a phone call to 1-800-535-1117. [Source: <http://www.seeclifix.com/fort-bliss> Nov 2013 ++]

Vets

Vet Job Employers ► White Lies You Can Expect to be Told

By now, we should all know that it's dangerous to lie on a resume [lie on a resume](#). But you know what? In the job search conversation between employers and candidates, a bit of fibbing sometimes happens on the employer side, too. Often, there's no ill will intended. While there are a few bad apples in the bunch (as with the rest of humanity), most recruiters and HR folks are motivated by the desire to put the right people into the jobs they have to fill. The trouble is that overwork and overly large candidate pools can thwart good intentions -- so those little white lies meant to spare a job seeker's feelings end up not doing the candidate any favors. Mil.com asked some recruiting experts to name the biggest lies recruiters tell, so you can spot the untruths and be ready to deal with them. Here is what they said:

1. "We'll keep you in mind for future opportunities."

Recruiters meet a lot of people. And most of them have huge candidate databases. Often when they speak this untruth, they mean it: They are keeping your resume on file. Just know that they're doing so in a gigantic filing cabinet, and that *out of sight* often means *out of mind*.

How to Handle: Don't assume that "no" means "never." Once you've started a conversation with a recruiter, don't let the conversation end just because you're not offered one job. Stay in touch via professional networking sites, and stay abreast of goings-on at the company so you can be aware of opportunities before they're posted.

Just remember that there's a fine line between "staying in touch" and "stalking." So contact the recruiter only when you have a genuine reason to do so. And as with all professional contacts, don't just look for favors to ask -- also look for ways to be of service.

2. "Salary depends on experience."

Usually, the company has a ballpark figure in mind. If a recruiter asks for your salary requirements or expectations, he's trying to see whether you're in that ballpark.

How to Handle: In general, it's better to wait until a job offer is on the table before moving onto [salary negotiations](#) -- but recruiters sometimes use salary requirements as a way to thin out the candidate pool.

In this case, your best defense is having done thorough research. Make sure you know what's competitive for the position, the industry and the region, combined with what's appropriate for someone with your background. That way, you can answer the question in terms of what your research has uncovered (not in terms of what your specific needs are), and then you can add something like, "But of course a conversation about salary makes more sense when

we're discussing a job offer." Don't lowball your number, but perhaps let the recruiter know that you'll weigh nonsalary compensation (vacation days and other perks, for example) with the actual salary offer.

3. "You'll hear from us either way."

The truth is that you might never hear -- or you might not hear when you expect to. The reasons vary, but a lack of communication after an interview can indicate indecisiveness on the part of the hiring team.

How to Handle: Tackle this lie pre-emptively. Always leave a job interview knowing when you can expect to hear from the hirers. That way, you won't torture yourself wondering whether it's too soon to call them back. If they say they'll get back to you by next Friday and they don't, send a friendly email to check in. You can even use this check-in email as a chance to continue selling yourself as a candidate. If you've had any further thoughts about issues raised in the interview, now is a great time to touch on them again. If they need more time, give it to them -- but be firm and friendly about following up.

As for a company that never follows up with you after an interview -- even to say "no thank you" -- that could be a sign that something is wrong at the company. Smart employers know that treating candidates as well as customers is the right way to do business.

4. "We aren't finished interviewing yet."

Sometimes this is true. Sometimes this means you're the company's "Plan B" candidate. But this statement makes it sound as if the company has at least settled on a solid group of contenders, and that's not always the case.

Sometimes recruiters use this line as a stalling tactic when they're still looking for someone more perfect than anyone in their current candidate pool.

How to Handle: Look at this statement as an opportunity to prove yourself. If your post-interview wait time is being extended because the hiring team is "reviewing other candidates," ask questions like, "Do you have any specific questions or concerns about my ability to handle any aspect of the job? I'd love to address them and demonstrate that I'm the perfect candidate." Every interaction with a recruiter or hiring manager is an opportunity to persuade them that you're the right person for the job. If you're getting mixed messages, asking direct questions and staying focused will help you understand what's really going on.

[Source: Monster.com | Charles Purdy, Monster Senior Editor | Aug 2013 ++]

Vet Jobs Update 129 ► Houston Named Best for Vet Job Seekers

Looking for a post-military job? Try Texas. In a new report released 30 OCT, employment experts from USAA and the U.S. Chamber of Commerce named Houston as their best metropolitan center for job-seeking veterans. In-state neighbors Dallas and Austin also placed in the top five. The "Best Places for Veterans" list, in its fourth year, is designed not to spur mass relocation among vets but instead to start conversations about post-military careers and planning, according to Eric Engquist, executive director of military transitions at the United Services Automobile Association. "What we're really telling servicemembers is to do their homework before they leave the military," he said. "You need to be well informed about the opportunities available, and think about where you'll live along with what you want to do." This year's list focused mainly on employment issues, dropping several quality-of-life metrics from past years. Houston landed the top ranking in the report because of its low unemployment, high job creation numbers, reasonable cost-of-living and connections to industries that value military skills, like energy and transportation.

Ann Arbor, Mich., was named the top mid-sized metropolitan market for veteran careers. Columbia, Mo., earned honors as the best small metropolitan region. Eric Eversole, executive director of chamber's Hiring Our Heroes initiative, said he has seen city and business leaders focus on the veterans hiring issues more in recent years, in an

effort to find ways to bring young veterans back into the civilian community. Overall veterans unemployment has remained below national rates for the last two years, but finding jobs for Iraq and Afghanistan war era veterans has been more problematic. Over the last year, that group’s unemployment rate has averaged about 9.3 percent. “We’re seeing a lot more veterans hiring fairs, communities really stepping up to the plate and looking for ways to reach out to these guys,” Eversole said. Florida, Alabama and Virginia also saw multiple metropolitan areas highlighted in the survey. California, which has the largest population of veterans of any state but also some of the highest cost-of-living expenses, was shut out of the rankings. [Source: Stars & Stripes | Leo Shane | 30 Oct 2013 ++]

Vet Jobs Update 130 ► Microsoft Software & Systems Academy

Microsoft Corp. on 2 NOV announced a new program to provide software development training and testing to U.S. active duty service members transitioning out of the military. The Microsoft Software & Systems Academy aims to offer America’s veterans the opportunity for new careers in the growing technology field. “American service members possess the drive, self-discipline and problem-solving skills that are essential for the technology industry,” said Microsoft Executive Vice President and General Counsel Brad Smith. “The Microsoft Software & Systems Academy is a bridge between one great career — serving in the U.S. military — and another, creating technologies that improve lives.” The Microsoft Software & Systems Academy consists of a 16-week course to prepare U.S. service members to obtain the certification required for technology careers such as a developer, applications engineer and IT project manager.

Beginning as a pilot program with Saint Martin’s University at Joint Base Lewis-McChord in Washington state — the largest military installation west of the Mississippi — the program will be available later this year on key bases in California and Texas, with additional locations to be announced in coming months. Active duty service members transitioning from all branches of the military as well as members of the National Guard and Reserves returning to their civilian jobs are eligible for the academy. In addition to receiving a Microsoft IT Academy-powered curriculum provided by Saint Martin’s University, service members who complete the pilot program will be hired into entry-level roles as software testers by either Microsoft or Launch Consulting, the technology consulting firm administering the program. The Microsoft Software & Systems Academy was inspired by the “VOW to Hire Heroes Act,” legislation that was signed into law in 2011. The bill, sponsored by Sen. Patty Murray (D-WA) allows service members to begin the employment process before their separation from the military to facilitate a seamless transition from the military to other jobs. “Providing on-the-job training for transitioning service members into high-tech jobs is exactly what our legislation was written to accomplish,” said Sen. Murray. “Our veterans have the talent and training to succeed in any workplace, and the technology industry is a particularly great fit. This new program demonstrates that more employers see the value of what veterans offer, especially in jobs that require hard work and collaboration.”

The program is run on the base, allowing active-duty service members to easily receive training during the final stage of their military service. In December, the first group of 22 participants will complete the program. “Unemployment rates are higher among veterans because it’s not always easy for service members to understand where their skills apply outside the military,” said Joint Base Lewis-McChord commander H. Charles Hodges Jr. “This program cuts through the uncertainty and helps service members transition into their next missions in the civilian workforce.” The Microsoft Software & Systems Academy is part of the company’s broader efforts, through programs such as Microsoft YouthSpark, to help young people gain the critical technology skills required for today’s jobs. Further, the company’s commitment to supporting veterans is longstanding, and includes the following:

- The creation of Elevate America for Veterans, a two-year program in which Microsoft invested more than \$12 million in cash, software and related support that enabled veterans and their spouses to take advantage of technology skills training, certification, job placement, career counseling and other support services.
- Development of Microsoft's We Still Serve site, which provides translation of military skills to Microsoft job opportunities and connections with Microsoft employees who have served.

Microsoft's broad support for the military community also includes active participation in many programs and organizations, including 100,000 Jobs Mission, the Student Veterans of America Success Corps and Hire America's Heroes. Launch CG, is a division of Direct Technology — a leading Veteran-owned and operated technology consulting firm that fulfills the promise of technology. Launch designs and builds cutting edge new technological solutions that fuel individual & organizational growth. Saint Martin's University is a Catholic Benedictine institution of higher education with a mission to empower students to pursue a lifetime of learning and accomplishment in all arenas of human endeavor. Saint Martin's began offering programs at Joint Base Lewis McChord in 1972 and is currently one of 7 on-base schools providing education programs for the military community. [Source: Microsoft News Center 4 Nov 2013 ++]

Vet Job Interviews Update 01 ► Coping With a Hostile Interviewer

We've all been in interviews when it seems like all the interviewer wants to do is trip you up. It's like everything you say is somehow misinterpreted to mean something completely different. How can you diffuse such an uncomfortable situation? First, understand that the interviewer's hostility is probably not about you. Most likely, the interviewer started his day off by arguing with his spouse, woke up sick or just had a disagreement with the boss or a client and, as a result, he's agitated. Maybe he was never taught proper interview techniques. Or, he may just have a mean streak. In any case, it's up to you to put the best spin on the interview. Here are three interview techniques you can use to take control: After you give what you think is a solid answer to one of the interview questions, you're met with raised eyebrows and a quizzical look. Is there a problem with your answer? Don't panic. Instead, ask the interviewer right away, "Can I clarify part of my answer for you?" This gives the interviewer a chance to explain his issue, and it gives you the opportunity to rephrase your answer. It's important to address any confusion immediately; otherwise the interview can get off track, never to be salvaged.

Turn the Tables on a Negative Reaction. Let's say the interviewer asks how you handled a specific challenge at work. After you answer, the interviewer says, "I disagree with your approach. That's not how we manage problems around here." Take the edge off this exchange by making it clear you understand every company culture is different. Given what you know about his company, recast your answer, illustrating another way you may handle the situation. This gives you a second chance to respond to the interview question and dispel the interviewer's antagonism. This also demonstrates your flexibility and quick thinking.

An Interview Is a Conversation, Not an Interrogation. If the person seems bent on grinding you down with endless follow-up interview questions, give your answers and then ask a follow-up question yourself. For instance, ask about how the company ramps up for new product development or where the interviewer thinks the company will be in five years. This tactic not only makes the interviewer talk, but it also provides the necessary give-and-take of the typical interview. Remember: Interviews are not one-sided interrogations, but more a business conversation between you and the potential employer and what you can offer each other.

Whatever transpires in the job interview, never meet hostility with hostility -- you can only lose in that exchange. The best way to approach a hostile interviewer is to have tactics at your fingertips that allow you to turn the situation around and dilute the impact of the aggressive interviewer. [Source: Mil.com | Interview Tips Archive |

Vet Hiring Fairs ► 15 Nov 2013 thru 14 Jan 2014

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 the next 8 weeks.** 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

November 15, 2013 – **Warwick, RI**
November 19, 2013 – **Kansas City, MO**
November 20, 2013 – **Melbourne, FL**
November 21, 2013 – **Los Angeles, CA**
December 2, 2013 – **Norfolk, VA Military Spouse Networking Reception**
December 3, 2013 – **Fort Indiantown Gap, PA**
December 3, 2013 – **Norfolk, VA Military Spouse Hiring Fair and Career Forum**
December 4, 2013 – **Parkersburg, WV**
December 5, 2013 – **Holmdel, NJ**
December 5, 2013 – **Las Vegas, NV**
December 11, 2013 – **Charleston, SC**
December 12, 2013 – **Bakersfield, CA**
January 09, 2014 – **Military Spouse Hiring Fair and Career Forum Scott Air Force Base, IL**

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 13 Oct 2013 ++]

VIP ► International Employment Opportunities for Vets

As Veterans Day approached, Secretary of State John F. Kerry today announced a new public-private partnership intended to help veterans find international employment opportunities in the private and public sectors. "The Veterans Innovation Partnership, VIP as we are calling it, is not about just what the State Department can do for veterans, it's really based on the notion that veterans can do a lot for the State Department and that we would be foolish not to try to reach out and harness the talent that exists," Kerry told an audience at the State Department.

Kerry, a Vietnam veteran, said he's always believed that military experience helps validate ways in which those with such experience can project America's force and values abroad. "Through the VIP we hope to bring together U.S. government agencies and private-sector leaders to seek out those who have served America and who are interested in international issues," Kerry said.

The program will provide veterans with fellowship opportunities at the State Department and other partners in the effort, including USAID, the Overseas Private Investment Corp., and the Millennium Challenge Corp. Through VIP, Kerry said, veterans get help finding international employment opportunities in the private and public sectors. "We need more people like Corneal Hunter, who served with the Army in Operation Desert Storm and in Kosovo and who now brings his understanding of budgeting and management as a budget analyst in the State Department's Bureau of Diplomatic Service," the secretary said. Kerry also mentioned Phil Schlatter, executive director of the Bureau of the Comptroller and Global Financial Services, whose 10-year career at the State Department was preceded by 22 years of military service that gave him experience at command levels and staff levels. And Joan St. Marie, whose Air Force experience in disaster preparedness, shelter operations and emergency management prepared her for her current role in the department's Bureau of African Affairs. "I am absolutely convinced of the enormous talent and capacity that veterans can bring to this department to augment what we try to do on a global basis," Kerry said, "and do so with a unique credibility, a unique ability to validate both the values and the interest that we are trying to represent."

The secretary expressed gratitude for partners who have signed up to work with the VIP program, including the University of Massachusetts in Boston and iRobot, a Bedford, Mass., robot design and manufacturing company founded in 1990 by Massachusetts Institute of Technology roboticists to make practical robots. Kerry welcomed others from the private sector and civil society who wish to contribute to the VIP initiative. "The bottom line is pretty simple," he said. "I believe that those who've worn the uniform and gone through the training and the experience of leadership and partnership in so many different ways ... within our armed services all have shown that they know how to serve in one capacity and through that capacity have developed a capacity to be able to serve yet again on another front." Kerry said he wants the State Department, USAID and the other VIP partners to welcome every veteran who is interested in the program. "More than that," he added, "we want to find them, we want to seek them out, and we want to put them back into service for their country, knowing that will make our country stronger and it will make our departments that much more effective." [Source: AFPS | Cheryl Pellerin | 31 Oct 2013 ++]

Vet Drivers License Update 09 ► New York Starts Issuing

Assemblyman Anthony Brindisi announced legislation he sponsored and supported last year has now gone into effect to allow military veterans to apply for a special designation on their driver's license to prove their military status, allowing for better identification. "Our military men and women and their families have made great sacrifices to defend our country and freedom," he said in a news release. "As a member of the Committee on Veterans' Affairs, I am pleased that we are making it easier for veterans to receive the benefits they are entitled to." For no additional fee, qualified U.S. military veterans can apply for a special designation on their driver's license by sending proof of an honorable discharge to the state Department of Motor Vehicles. This will eliminate the need to carry DD-214 forms to prove veteran status in order to receive discounts and utilize other services available to veterans, Brindisi said. The initiative is just one way to thank our distinguished veterans for their service, Brindisi said. He also encourages veterans to participate in the Return the Favor veterans discount program, which provides veterans and qualified spouses with a picture I.D. card to present at participating businesses in order to receive discounts on purchases and services. Veterans can receive the card by bringing proof of their military service to the County Clerk's office. To view a list of merchants that participate in the program in Oneida and Herkimer counties,

go to <http://www.tinyurl.com/OneidaVets> or <http://www.tinyurl.com/HerkimerVets>. For more information on the military license designation, go to <http://www.dmv.ny.gov/armedforces.htm#vetstat> or contact Brindisi's office at 732-1055. [Source: The Times 1 Nov 2013 ++]

Homeless Vets Update 48 ► \$8.8 Million in Grants Approved

The Department of Veterans Affairs has approved \$8.8 million in grants to fund 164 projects in 37 states, the District of Columbia and Puerto Rico to rehabilitate currently operational transitional housing projects and acquire vans to facilitate the transportation needs of homeless Veterans. "President Obama has made eliminating Veterans' homelessness a national priority," said Secretary of Veterans Affairs Eric K. Shinseki. "We want every Veteran who faces homelessness to know that VA is here to help. The Grant and Per Diem Program provides significant assistance to those who need it." The grants awarded through the Grant and Per Diem (GPD) Program are for currently operational grantees, who will use this funding to rehabilitate their current project locations to enhance safety, security and privacy for the homeless Veterans they serve. Additionally, funding for these organizations to acquire vans will assist homeless Veterans with transportation to medical appointments and employment opportunities, as well as enable grantees to conduct outreach within their communities.

GPD helps close gaps in available housing for the nation's most vulnerable homeless Veterans, including men and women with children, Indian tribal populations, and Veterans with substance use and mental health issues. Community-based programs funded by GPD provide homeless Veterans with support services and housing. GPD grants are offered annually as funding is available by VA's homeless Veterans programs. Lisa Pape, National Director of Homeless Programs, which oversees GPD, said "These grant awards are a reinvestment in the community that will strengthen community services around the country so that homeless Veterans have access to safe and secure housing and receive quality support and services. "The 2013 GPD grant awards represent an ongoing commitment to VA's community partners. These awards will make community-based GPD facilities safer and secure, ensuring that our community partners continue to provide excellent mental health support, employment assistance and job training with the essential component of housing," Pape added. "Whether it is aid in overcoming substance use or finding a job, a community helping hand is exactly what these Veterans need to lead a better quality of life."

Since 2009, homelessness among Veteran has decreased more than 17 percent. As part of President Obama's and Shinseki's five-year plan to eliminate Veteran homelessness by 2015, VA has committed over \$1 billion in fiscal year 2014 to strengthen programs that prevent and treat the many issues that can lead to Veteran homelessness. More information about VA's homeless programs is available at <http://www.va.gov/homeless>. Details about the GPD Program are online at <http://www.va.gov/homeless/GPD.asp> . To help a homeless Veteran or Veteran at risk of homelessness, refer them to the National Call Center for Homeless Veterans, 1-877-4AID-VET, or direct them to www.va.gov/homeless. The hotline connects homeless Veterans, Veterans at risk of becoming homeless and their families with the VA services and benefits they have earned. [Source: VA News Release 12 Nov 2013 ++]

Veterans' Treatment Court Update 20 ► Pennsylvania's Court System

Klein Michael Thaxton was an ex-soldier and armed carjacker participating in an Allegheny County Veterans Court rehabilitation program when he brought Downtown Pittsburgh to a halt. Armed with a kitchen knife and hammer,

Thaxton held a Ligonier businessman hostage on Sept. 21, 2012, at Three Gateway Center, at times sending Facebook messages to friends before surrendering six hours later. Thaxton, 23, was in Veterans Court to expunge or slash his carjacking sentence while getting housing help, counseling and probation monitoring. After a standoff with police, he was booted from the court's docket and is serving six to 15 years in state prison for kidnapping.

The special courts are part of a trend nationwide. The U.S. Department of Veterans Affairs has tracked the creation of at least 168 courts for ex-military members nationwide since 2004 — 17 in Pennsylvania, including Allegheny, Butler and Beaver counties. They evolved from special drug and mental health dockets designed to root out the causes of crime by addressing convicts' psychological problems or addiction issues. To enter Allegheny County Veterans Court, Thaxton had to get through Assistant District Attorney Debra Barnisin-Lange, VA representatives, probation officials, and others on the court's team who decide which offenders to accept. Victims and arresting officers get a vote. "If we can offer the services and support, and release them into the community better than we found them, then it's a risk the parties all take together," Lange told the Tribune-Review. The Thaxton case triggered a Pittsburgh Tribune-Review examination of 66 defendants admitted into Allegheny County Veterans Court since Common Pleas Judge John Zottola founded it in 2009. The Tribune-Review found:

- No uniform federal or Pennsylvania rules exist to guide courts on the veterans they should admit or what they must accomplish to transition to civilian life, what the courts call "graduating." Philadelphia, for example, diverts veterans charged with non-violent offenses to the special dockets run by district magistrates; Allegheny County enrolls at the more serious Common Pleas Court level. The Administrative Office of Pennsylvania Courts only recently received money to study the courts and will issue findings next year, as will the VA.
- Thaxton wasn't an anomaly. Allegheny County Veterans Court accepts violent criminals that other programs routinely reject, such as arsonists, drug dealers and domestic-abuse defendants. The Trib found a dozen defendants who committed crimes here and in other states while in the program.
- Military records indicate a third of Allegheny County defendants exited the military as privates after an average of three years in uniform. Of the 48 men and women who would have been eligible to receive a good conduct medal, only 18 received them — a red flag signaling the nature of their service. Thaxton, for example, never deployed and spent 17 months in the Army before leaving involuntarily. He displayed increasingly erratic behavior upon his return to McKeesport as he spiraled deeper into mental illness, military and court records show.
- Pennsylvania judges and court officials eagerly established Veterans Court as a way to trim repeat offenders and jail populations. Of 38 defendants who graduated from Allegheny County's program over the past four years, only one veteran was re-arrested. That recidivism rate is 20 times lower than the state average for men leaving prison, and is even more remarkable when considering the county accepts violent felons such as Thaxton.

The Trib found one in five vets entered Allegheny County's program after committing crimes involving guns or knives, sometimes against police. About two of every three defendants on Zottola's docket finished their treatment programs. That is similar to the national graduation rate, VA researchers say. Those who violate terms of their plan are bounced and finish their sentences in jail or on probation. Pittsburgh is not alone. In Philadelphia, 341 vets convicted of non-violent misdemeanors have graduated since 2010. According to the court, one in 15 graduates later was convicted of a crime — higher than Allegheny County's rate but far below the state average. The low recidivism rate impresses Karen Blackburn, who is studying the special dockets for the Administrative Office of Pennsylvania Courts. "For everyone who isn't in jail, you have someone living a productive life," she said.

"It's not a free pass. It's a program and people monitor you," said Andrew Armour, an Army artilleryman in Iraq during Operation Desert Storm who graduated from the court 7 NOV. Armour, of Homewood, entered the special docket in 2012 and enrolled in anger management courses. He was accused of beating his wife and preventing her

from leaving home. A VA employee, Armour credits Veterans Court for bringing him "back to church for the first time in years," getting help for stress and getting out of a toxic relationship. He has not committed a crime since entering the program, county records show. "The court looks at you and says let's find a way to incorporate us back into society, instead of treating us like common criminals," Armour said.

Keeping vets out of jail saves taxpayers money, though Zottola's court can't say how much. He estimates "thousands of dollars each," partly because Duquesne University law students represent indigent veterans for free, but mostly because VA picks up the bill — about \$20,000 per defendants who qualify for the agency's programs. The low number of re-offenders and the savings to Pennsylvania taxpayers propelled Supreme Court Justice Seamus McCaffery, a former Philadelphia cop, to enthusiastically stump statewide for counties to start veterans courts. His opinion counts: he's a veteran of the Marine Corps and Air Force Reserve. "You're hearing this from a former cop: We can't continue to just warehouse people," he said. "We just can't keep throwing people in jail." McCaffery concedes that in their haste to get VA help for Iraq and Afghanistan vets, Pennsylvania judges had to "learn as we go along" with Veterans Court. He acknowledges "deficiencies in the program." Overall, however, he thinks Pennsylvania's court system for veterans is "well-oiled and efficient." [Source: Pittsburgh Tribune-Review | Carl Prine | 10 Nov 2013 ++]

WWII Vets 52 ► Robert Swenson

There is something about guys like Bob Swenson, who for two days back in World War II took part in a heroic mission. Bodies were on the ground, gunned down by the Germans. Swenson is now 90, retired as a bank analyst for the state and living in Bellevue. He's very low-key about how earlier this month he finally got the Bronze Star for bravery in action on March 24, 1945. He was a pilot on a glider sometimes nicknamed "The Flying Coffin." It was an unwieldy flying crate that carried up to 15 men on a one-way trip. It's hard to imagine the nearly 49-foot-long things flying, but they did. Few people have even heard that the gliders -- really, this country's original stealth plane -- were used in that war and something like 6,000 men trained as their pilots. Swenson was 21 back then. "At that age you're not scared. Life is still an adventure," he says.



WWII glider pilot Bob Swenson, 90, shares old photographs at his Bellevue home.

The Waco CG-4A glider was pulled into the air attached by a 350-foot nylon rope to a C-47 transport aircraft. The fabric-covered gliders would get towed behind enemy lines, with the pilots then landing, as the book, "Silent Wings of War," described it, amid flak and small-arms fire, "in some farmer's potato patch or grazing meadow

bordered by tall trees. ..." Explains Charles Day, a historian and secretary of the National World War II Glider Pilot Association, based in Lubbock, Texas: "Most people think of a glider as a soaring glider with one or two places (for passengers). These were large enough to put in a Jeep, or a quarter-ton trailer, or 57 mm anti-tank gun, or a 75 mm howitzer. "If you parachuted in the howitzer, it had to be disassembled into components, and each of those pieces would drop who knows how far apart. If you parachuted in men from a plane going 120, 130 miles an hour, those guys could end up a quarter-mile apart or more." With a glider, says Day, the soldiers all arrived in one spot, with artillery immediately ready for action.

There were nearly 14,000 of the gliders made for the U.S. military. In later years, helicopters evolved to take over that task. The gliders weren't exactly known for a comfortable ride. "It was like riding inside a bass drum," Swenson remembers. "It was just that fabric hull around a metal frame, no insulation. There was all this noise of the air going from side to side." Swenson went to flying school, hoping to be a fighter pilot, and went as far as advanced school. Then, he says, "I didn't pass the test ride." But the Army Air Corps wanted glider pilots, even if they had washed out as fighter pilots. "They'd take anything that was alive," says Swenson. The glider pilots were a proud bunch, especially because some pilots of powered planes looked down upon them. On its website, the Glider Pilots Association says about the "G" on the silver wings that pilots wore. It stood for "glider." But, says the site, "The brash, high-spirited pilots were not a bit bashful about letting everyone know that the 'G' stood for 'Guts.'" **And why not?** The glider pilots took part in eight major operations. Swenson was in Operation Varsity, which involved 1,348 American and British gliders. They were taking troops and armament to take the strategic city of Wesel, Germany, to deliver "the final, fatal blow to the Axis forces," says the Glider Pilot Association.

Normally, the glider pilots were told to meet at a central point after landing so they could make their way back to base. But there was such a shortage of infantrymen that Capt. Charles Gordon of the 435th Troop Carrier Group of glider pilots, of which Swenson was a member, volunteered his 288 men to become infantrymen upon landing. Swenson was equipped with a machine gun. The gliders were towed for 2½ hours from their base in France. Nearing the landing site, Swenson remembers, the 13 soldiers and two pilots made sure to sit on their flak jackets, in case a bullet came in through the bottom. The Allies had used smoke machines to make the gliders less visible to the Germans. Still, the flak and bullets punctured the glider. "Nasty," Swenson remembers. Landing in field, jumping out of the glider, the Americans were immediately greeted by sniper and artillery fire. The men lay flat on the ground until it slowed a half-hour or so later. Later, a buddy of Swenson's gave him photos he had taken of the battlefield. There, in front of one glider, are two dead Americans, gunned down as they disembarked.



Major Robert Swenson USAFR (Retired) Then and Now

Swenson remembers seeing a glider friend of his, a bullet having gone in and out of his back. He remembers seeing dead American paratroopers suspended from trees, caught in the limbs during landing, and shot by the Germans. Around midnight that day, the glider pilots and infantrymen, repelled some 200 German infantry that came with a tank, artillery and flak guns to break through the line. One flight officer managed to hit the tank when firing a bazooka for the first time in combat, says the Glider Pilot Association. Swenson was not hurt in the mission that ended the afternoon of the next day. Some 1,100 German soldiers and armed civilians were captured, according to military records. Day says some 90 glider pilots from the 435th and other groups were killed in Operation Varsity. Swenson returned home, eventually went to the University of Washington and in 1951 earned a degree in economics and business. For a couple of years, he was recalled to duty for the Korean War and served as a supply officer. Then he went into the banking business.

It wasn't until 1995 that all the men in the 435th Glider Pilot Infantry Company were awarded the Bronze Star. But some of the men could not be located, some had passed away, and Swenson, for whatever reason, was never contacted. He was finally honored 10 AUG in a ceremony at the DoubleTree by Hilton Hotel Seattle Airport, with the Army presenting him with the medal, complete with a color guard and Army brass ensemble. This was all due to the efforts of Patricia Overman, a Des Moines woman who researched the history of her late dad, Elmer Lee Whitmire, also a glider pilot. She found Swenson. With their numbers dwindling because of age, says Overman, "This may be the last award presented to a WWII veteran in this state, especially this high of an award." Swenson, who, in a time when we are used to hype, keeps it low key. "It never comes out even," he says of his medal. "Some guys are over-recognized, some underrecognized. "I was fortunate. I got some breaks." *The Seattle Times* | Erik Lacitis 17 Aug 2013 ++]

OBIT | McKone~John R ► 31 OCT 2013

Retired Air Force Col. John R. McKone, 81, of Hardyville, died 31 OCT at Rappahannock General Hospital in Kilmarnock of pulmonary fibrosis. "He was very dedicated to the country, very patriotic in every sense and honest," said his widow, Norma Jean McKone. On July 1, 1960, two months after Francis Gary Powers' U-2 spy plane was shot down over the Soviet Union, then-Capt. McKone, 343rd Strategic Reconnaissance Squadron, 55th Strategic Reconnaissance Wing, was part of the crew of a RB-47 reconnaissance bomber. It was flying in international airspace over the Barents Sea, which sits between Norway, Russia and the Arctic Ocean, when a Soviet MiG jet fighter attacked it and shot it down, killing four of the six crew members. Col. McKone parachuted into the sea, where he was later picked up by a Russian trawler. Turned over to the authorities, he was sent to Lubyanka Prison in Moscow.

While at Lubyanka, Col. McKone and his crewmate were interrogated around the clock, he told an interviewer from the National Security Archive at George Washington University, according to a transcript. The Soviets would question him for four to six hours, give him an hour break, then the process would be repeated, he said. He lost about 60 pounds in his first two months of imprisonment, he said, describing breakfast as follows: "I'd have maybe a couple tablespoons of rice in the morning. You got to take your tablespoon, which was the only utensil we had to eat with, and take all the sticks and stones and pieces of glass, aluminum and everything else you found in it, put that in one pile, and then you had the rice in the other pile. And then you'd have a cup of black coffee, and that would be breakfast." He also described seeing his crewmate for the first time in months. "He came in with his interrogator and interpreter and I didn't recognize him," Col. McKone said. "He looked at me and he didn't recognize me. And I said, 'Bruce ... are you Bruce Olmstead?' Because I noticed something familiar about his face and his eyes. And he burst out in tears and ran over to me and gave me a big kiss and he says, 'Yes, thank God. It's John McKone.' And

so we recognized each other through our voices, not the way we looked. So that's what a couple of months of solitary can do to you in the Lubyanka."

After seven months in the Soviet prison, Col. McKone was released in a deal struck by the Soviet Union and the United States. Part of that deal was that he and the other crew member, co-pilot Capt. Freeman B. Olmstead, be returned with little fanfare, Norma Jean McKone said. A parade planned in New York was canceled, among other things, and it wasn't until 2004 that Col. McKone was awarded the Silver Star for his actions. The citation, awarded for actions during the Cold War, reads



Action Date: July 1, 1960 - January 24, 1961

Service: Air Force

Rank: Colonel

Company: 343d Strategic Reconnaissance Squadron

Regiment: 55th Strategic Reconnaissance Wing

The President of the United States of America, authorized by Act of Congress July 9, 1918, takes pleasure in presenting the Silver Star to Colonel [then Captain] John R. McKone (AFSN: FR-62063), United States Air Force, for gallantry in connection with military operations against an opposing armed force from 1 July 1960 to 24 January 1961.

During this period, while assigned to the 343rd Strategic Reconnaissance Squadron, 55th Strategic Reconnaissance Wing, Colonel McKone was held captive in solitary confinement in the infamous Lubyanka Prison, Moscow, in the former United of Soviet Socialist Republics, after his crew's RB-47 aircraft had been shot down by a Soviet fighter aircraft over international waters. For 208 days, Colonel McKone was interrogated and harassed at length on a continuous basis by numerous top Soviet Secret Police interrogating teams. Although greatly weakened physically by the lack of food, denial of sleep, and the mental rigors of constant interrogation, Colonel McKone steadfastly refused all attempts to give sensitive defense information or be exploited for propaganda purposes, resisting all Soviet efforts through cajolery, trickery, and threats of death to obtain the confessions they sought as part of the pretrial investigation. After enduring seven months of threats, insults, and unmentionable hardship, Colonel McKone was finally released to United States control. As a result of his indomitable spirit, exceptional loyalty, and continuous heroic actions, a "showcase trial" was never conducted, earning him the everlasting gratitude of his fellow prisoner and country as well as gaining respect of his Soviet captors. For his sustained courage and extraordinary leadership in an exceptionally hostile environment, Colonel McKone was publicly recognized at the highest levels of government, including the President of the United States. By his gallantry and devotion to duty, Colonel McKone has reflected great credit upon himself and the United States Air Force.

According to the Military Times, he also received the Legion of Merit twice, the Distinguished Flying Cross twice and the Prisoner of War Medal. Col. McKone was born June 16, 1932, in Kansas City, Mo., and grew up in Kansas. He graduated from Kansas State University and spent 28 years in the Air Force, retiring in 1983. After he returned from his imprisonment, he was willing to tell others about his time in Moscow and to counsel anyone who

had gone through a similar experience, his wife said. "He had no regrets," she said. "He was proud of how he had conducted himself."

An Eagle Scout, Col. McKone went to work for the Boy Scouts of America after retiring from the Air Force, and later took a job managing several marinas. He was a Gideon and a Rotarian and was active in his church and community. In his spare time, he took an interest in model trains. His collection is being passed down to his grandchildren and great-grandchildren, his widow said. A funeral was scheduled at 11 a.m. Saturday at Spring Hill Baptist Church, and a military burial will follow at a later date at Arlington National Cemetery. In addition to his wife, he is survived by his sons, John R. McKone II and Robert Andrew McKone; his daughters, Catherine Yvonne Mackish and Lori Sean Sullivan; his stepchildren, Katherine Jean Ball and Judith Ann Coccoma; and 16 grandchildren and 12 great-grandchildren. [Source: Richmond Times-Dispatch | Ted Strong | 4 Nov 2013 ++]

OBIT | Spence~John Pitts ► 29 OCT 2013

John Spence, a diver often credited as the first U.S. combat "frogman" in World War II and an important figure in the rigorous training that led to the establishment of the Navy SEALs, has died. Spence died 29 OCT at a care facility in Bend, Ore. He was 95. Because much of what Spence and others did during the war was under the Office of Strategic Services, the forerunner to the Central Intelligence Agency, stories of their bravery and resourcefulness were long classified as top secret. Only in the late 1980s was the secrecy classification lifted, allowing Spence to finally tell friends and family members of his wartime experiences. Rick Kaiser, executive director of the Navy SEAL Museum at Fort Pierce, Fla., said that Spence "fought for our country with nothing more than a Ka-Bar knife, a pack of explosives and a diving rig." "In today's age of drone strikes and worldwide instant communications," Kaiser said, "it's hard to imagine going to war depending on nothing but your training, your cause and your teammates."



John Spence, shown in a 2012 photo

John Pitts Spence was born June 14, 1918, in Centerville Tenn., where his father was the sheriff. He joined the Navy in 1936 and was trained as a gunner and "hard-hat" diver. He served on the battleship Idaho, whose home port was San Pedro, left the Navy in 1940 and worked for Lockheed in Los Angeles County. He moved to rejoin the military after the Japanese attack on Pearl Harbor. Although he wanted to deploy as a gunner protecting merchant ships, Spence had the kind of diving experience that made him a natural for a clandestine group being organized by the OSS under the legendary Major Gen. William "Wild Bill" Donovan. Spence became the first enlisted man

selected for the group, which was trained in stealth, demolition and close-in combat tactics, with the goal of sinking enemy ships and also blowing up underwater emplacements meant to thwart beach landings by U.S. assault troops. During the training phase, a new word was coined, based on the green waterproof suit that Spence was wearing. "Someone saw me surfacing one day and yelled out, 'Hey, frogman!' The name stuck for all of us," Spence told maritime historian and filmmaker Erick Simmel.

In the initial training, Spence met a medical school student named Chris Lambertsen, who had developed a breathing apparatus that Spence was ordered to test. The device sent no bubbles to the surface, which would help swimmers approach their target without notice. "The only sound was my own breathing," Spence told Simmel. "It made me feel kind of like Buck Rogers. Its classification was ... on a par with the atomic program." Lambertsen's breathing device, which he built in his garage, became the prototype for the apparatus still used by SEALs and other Special Forces troops. Sent to England, Spence's unit prepared for a mission to attack a German submarine base on the French coast. But to Spence's dismay, the mission was scrubbed at the last moment for fear it would tip the Germans that the D-Day landings at Normandy were in preparation. Spence made several forays into occupied France with British commandos, linking up with the French underground and rescuing downed airmen. Later he was assigned to a training command in the Bahamas as a scuba instructor preparing combat swimmers to support the war against Japan.



Navy Frogmen conduct Operation Fishnet, an effort to destroy communist food supply in an unknown location, Sept. 16, 1952.

During the "island-hopping" campaign in the Pacific, Spence deployed aboard the destroyer Wadsworth. He manned a forward gun battery to provide covering fire for combat swimmers during the assault on Iwo Jima. During the prolonged battle for Okinawa, he fought off Japanese kamikaze planes in a battle described by historians as pitting "gunners who wanted to live against pilots who wanted to die." After the war, Spence remained in the Navy until retiring in 1961 as a master chief gunner's mate. The first SEAL teams were organized in 1962 – one in Coronado, one in Virginia – with the enthusiastic support of President John F. Kennedy. After leaving the Navy, Spence returned to Lockheed Corp. as a systems testing engineer. He lived in the San Fernando Valley and then in Oroville in Northern California. After the death of his second wife, Spence moved to Bend, Ore. Once the veil of secrecy was lifted, Spence was honored by the Army Special Forces and the Underwater Demolition Team SEAL Assn. He received a green beret from the Army and, from the Navy, a Trident, the insignia worn by SEALs. He was honored at the Naval Academy. Spence's third wife, Marilyn, died in 2002. He is survived by daughters Genevieve Ross, Yvonne Romano, Margot Kirkwood and Sharon Ogden, and several grandchildren and great-grandchildren. [Source: Los Angeles Times | Tony Perry | 3 Nov 2013 ++]

State Veteran's Benefits & Discounts ► Oklahoma 2013

The state of Oklahoma 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 – OK**” 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://www.ok.gov/odva> & <http://militaryandveteransdiscounts.com/location/oklahoma.html> .

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

[Source: <http://www.military.com/benefits/veteran-state-benefits/oklahoma-state-veterans-benefits.html?comp=7000023431425&rank=2> Nov 2013 ++]

Vet Legislation



Vet Suicide Update 02 ► H.R.3387 Introduced

On 30 OCT Congresswoman Kyrsten Sinema (D-AZ) and Congressman Tim Murphy (R-PA) introduced the Classified Veterans Access to Care Act (H.R.3387). The legislation aims to prevent the estimated 22 veteran deaths resulting from suicide each day by ensuring that veterans with classified experiences have access to appropriate mental health care at the Department of Veterans Affairs. Joining Representatives Sinema and Murphy in cosponsoring the bill are Representatives Ann Kirkpatrick (D-AZ) Dan Benishek (R-MI) Tulsi Gabbard (D-HI), and Duncan Hunter (R-CA). Arizona Iraq Veteran Daniel Somers committed suicide in June 2013. Somers had served two tours in Iraq and was diagnosed with both a traumatic brain injury and PTSD upon returning home. Daniel's experiences in Iraq were classified and could not be discussed in a group setting, but the VA offered Somers only group therapy sessions — denying him effective mental health treatment. The Classified Veterans Access to Care Act ensures that veterans with classified experiences have appropriate access to mental health services from the Department of Veterans Affairs.

Rep. Sinema said, “No one who returns home from serving our country should ever feel like she or he has nowhere to turn. Our bill offers a reasonable solution that ensures all veterans experiencing combat-related mental health wounds have appropriate access to comprehensive mental health care.” Rep. Tim Murphy, who serves as a

Lieutenant Commander in the Navy Reserve Medical Service Corps as a psychologist said, “Daniel Somers’ tragic suicide was made even more heartbreaking because the Department of Veterans Affairs failed in its mission to provide him with the best possible psychological care. We owe it to Daniel and others who have sacrificed on our behalf to ensure the VA provides veterans with consistent, quality care in a setting they can trust. VA regulations shouldn’t discriminate based on mission, and that’s what this bill will address.”

The Classified Veterans Access to Care Act ensures the VA's process identifies veterans with classified experiences and transitions them to individualized therapeutic treatment in an expedited fashion. The bill directs the Secretary of VA to include the opportunity, on the appropriate medical and benefits information and forms, for a veteran to indicate if he or she participated in a classified mission during military service. The legislation also directs the Secretary of the VA to develop and disseminate guidance to the necessary VHA personnel, including VA mental health professionals, to engage and direct individuals with classified experiences seeking mental health counseling to appropriate care settings. The bill has been referred to the House Committee on Veterans' Affairs. [Source: TREA News for the Enlisted 8 Nov 2013 ++]

Veteran Legislation 113th Congress ► As of 12 Nov 2013

For a listing of Congressional bills of interest to the veteran community introduced in the 113th Congress refer to this Bulletin’s “**House & Senate Veteran Legislation**” attachment. Support of these bills through cosponsorship by other legislators is critical if they are ever going to move through the legislative process for a floor vote to become law. A good indication of that likelihood is the number of cosponsors who have signed onto the bill. Any number of members may cosponsor a bill in the House or Senate. At <http://thomas.loc.gov> you can review a copy of each bill’s content, determine its current status, the committee it has been assigned to, and if your legislator is a sponsor or cosponsor of it. To determine what bills, amendments your representative has sponsored, cosponsored, or dropped sponsorship on refer to <http://thomas.loc.gov/bss/d111/sponlst.html>.

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

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

- H.R.3368 : **Veterans Day Off Act.** A bill to require employers to provide veterans with time off on Veterans Day.

- H.R.3369 : **Hmong Veterans' Service Recognition Act.** A bill to amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to inter in national cemeteries individuals who supported the United States in Laos during the Vietnam War era.

- H.R.3383 : **Caregivers Expansion and Improvement Act of 2013.** A bill to amend title 38, United States Code, to extend to all veterans with a serious service-connected injury eligibility to participate in the family caregiver services program.

- H.R.3384 : **Veterans' Entry to Apprenticeship Act.** A bill to amend title 38, United States Code, to ensure that veterans may attend pre-apprenticeship programs using certain educational assistance provided by the Secretary of Veterans Affairs, and for other purposes.

- H.R.3387 : **Classified Veterans Access to Care Act.** A bill to amend title 38, United States Code, to improve the mental health treatment provided by the Secretary of Veterans Affairs to veterans who served in classified missions.

- H.R.3395 : **VOW to Hire Heroes Extension Act of 2013.** A bill to amend the Internal Revenue Code of 1986 to extend the work opportunity credit for hiring veterans, and for other purposes.

- H.R.3396 : **Veterans Health Care Stamp Act.** A bill to provide for the issuance of a Veterans Health Care Stamp.

- H.R.3397 : **Unofficial Information Use Guidelines for Determining Vet Benefit Eligibility.** A bill to require the Secretary of Defense, in consultation with the Secretary of Veterans Affairs, to develop guidelines regarding the use by the Secretaries of the military departments and the Secretary of Veterans Affairs of unofficial sources of information to determine the eligibility of a member or former member of the Armed Forces for benefits and decorations when the member's service records are incomplete because of damage to the records, including records damaged by a 1973 fire at the National Personnel Records Center in St. Louis, Missouri.

- H.R.3399 : **Veterans Education Counseling Act.** A bill to amend title 38, United States Code, to make certain clarifications and improvements in the academic and vocational counseling programs administered by the Secretary of Veterans Affairs.

- H.R.3405 : **United We Stand to Hire Veterans Act.** A bill to better connect current and former members of the Armed Forces with employment opportunities by consolidating duplicative Federal Government Internet websites into a single portal, to conserve resources by merging redundant and competing programs, and for other purposes.

- H.R.3408 : **Injured and Amputee Veterans Bill of Rights.** A bill to direct the Secretary of Veterans Affairs to educate certain staff of the Department of Veterans Affairs and to inform veterans about the Injured and Amputee Veterans Bill of Rights, and for other purposes.

- H.R.3422 : **Veterans Homebuyer Accessibility Act of 2013.** A bill to amend the Internal Revenue Code of 1986 to allow a credit for veteran first-time homebuyers and for adaptive housing and mobility improvements for disabled veterans, and for other purposes.

- H.R.3441 : **Spouses of Heroes Education Act.** A bill to amend title 38, United States Code, to expand the Marine Gunnery Sergeant John David Fry scholarship to include spouses of members of the Armed Forces who die in the line of duty, and for other purposes.

- H.R.3442 : **VA Grant Eligibles.** A bill to direct the Secretary of Veterans Affairs to make grants to eligible non-profit entities to establish clearinghouses for local information about employment opportunities and services for veterans.

- H.R.3443 : **Streamlining Support for Veterans and Military Caregivers Act.** A bill to amend titles 38 and 37, United States Code, to expand eligibility for certain caregiver services provided by the Secretary of Veterans Affairs, and to modify the Department of Defense special compensation program to make eligible members of the uniformed services with serious injuries or illnesses and to exempt payments of such compensation from taxation, and for other purposes.

- S.1578 : **VA Payment for MFH Care.** A bill to authorize the Secretary of Veterans Affairs to cover the costs associated with the care of veterans at medical foster homes.

- S.1580 : **Ensuring Safe Shelter for Homeless Veterans Act of 2013.** A bill to amend title 38, United States Code, to require recipients of per diem payments from the Secretary of Veterans Affairs for the provision of services for homeless veterans to comply with codes relevant to operations and level of care provided, and for other purposes.

- S.1581 : **Survivors of Military Sexual Assault and Domestic Abuse Act of 2013.** A bill to authorize the Secretary of Veterans Affairs to provide counseling and treatment for sexual trauma to members of the Armed Forces, to require the Secretary to screen veterans for domestic abuse, to require the Secretary to submit reports on military sexual trauma and domestic abuse, and for other purposes.

- S.1583 : **Mental Health Support for Veteran Families and Caregivers Act of 2013.** A bill to require the Secretary of Veterans Affairs to conduct an education program and peer support program for the education and training of family members and caregivers of veterans with mental health disorders.

- S.1584 : **Disabled Vet Replacement Cars.** A bill to amend title 38, United States Code, to provide replacement automobiles for certain disabled veterans and members of the Armed Forces, and for other purposes.

- S.1585 : **Service-Disabled Veterans Insurance program Premium Rates.** A bill to amend title 38, United States Code, to update the Service-Disabled Veterans Insurance program to base premium rates on the Commissioners 2001 Standard Ordinary Mortality Table instead of the Commissioners 1941 Standard Ordinary Table of Mortality.

- S.1586 : **Enhanced Dental Care for Veterans Act of 2013.** A bill to amend title 38, United States Code, to improve dental health care for veterans, and for other purposes.

- S.1588 : **Vet Reimbursement from VA for Emergency Medical Treatment.** A bill to amend title 38, United States Code, to expand eligibility for reimbursement for emergency medical treatment to certain veterans that were unable to receive care from the Department of Veterans Affairs in the 24-month period preceding the furnishing of such emergency treatment.

- S.1589 : **Improving Quality of Care Within the Department of Veterans Affairs Act of 2013.** A bill to amend title 38, United States Code, to require the Secretary of Veterans Affairs to ensure the Department of Veterans Affairs has an up-to-date policy on reporting of cases of infectious diseases, to require an

independent assessment of the Veterans Integrated Service Networks and medical centers of the Department, and for other purposes.

- S.1591 : **Hire A Hero Act of 2013.** A bill to amend the Internal Revenue Code of 1986 to allow the work opportunity credit to small businesses which hire individuals who are members of the Ready Reserve or National Guard, and for other purposes.
- S.1604 : **Veterans Health Care Eligibility Expansion and Enhancement Act of 2013.** A bill to amend title 38, United States Code, to expand and enhance eligibility for health care and services through the Department of Veterans Affairs, and for other purposes.
- S.1624 : **VOW to Hire Heroes Extension Act of 2013.** A bill to amend the Internal Revenue Code of 1986 to extend the work opportunity credit for hiring veterans, and for other purposes.
- S.1637 : **United We Stand to Hire Veterans Act.** A bill to better connect current and former members of the Armed Forces with employment opportunities by consolidating duplicative Federal Government Internet websites into a single portal, to conserve resources by merging redundant and competing programs, and for other purposes.
- S.1643 : **Veterans' Advisory Committee on Education Improvement Act of 2013.** A bill to amend title 38, United States Code, to provide for a two-year extension of the Veterans' Advisory Committee on Education.

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

Veteran Hearing/Mark-up Schedule ► As of 13 Nov 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:>

- November 14, 2013. HVAC will hold a round table discussion entitled “Addressing Operational Challenges to Ensure Accurate and Optimal VA Third Party Collections.”
- November 20, 2013. (Rescheduled) HVAC will conduct an oversight hearing entitled “Building VA’s Future – Confronting Persistent Challenges in VA Major Construction.”

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

SECDEF Update 05 ► **Sacrifices Will be Asked of Troops and their Families**

Defense Secretary Chuck Hagel warned 5 NOV that troops and their families will be asked to sacrifice on pay and benefits to preserve readiness in an era of tighter budgets. Hagel listed politically-charged changes to compensation and personnel policy as one of his top six priorities in reforming the military following the wars in Iraq and Afghanistan as the department gears up to meet new challenges. "This may be the most difficult" to achieve among his six priorities, Hagel said of proposals to trim pay increases, overhaul TRICARE and review retirement benefits while adapting to cuts in personnel. "Without serious attempts to achieve significant savings in this area, which consumes roughly half of the DoD budget and is increasing every year, we risk becoming an unbalanced force," Hagel said. The alternative was to have a military that is "well-compensated, but poorly trained and equipped, with limited readiness and capability," Hagel said in a keynote address to a Global Security Forum 2013 sponsored by the Center for Strategic and International Studies.



Hagel acknowledged the need to get approval for changes to compensation and personnel policy from members of Congress, who would be reluctant to justify military pay cuts to voters back home. At a CSIS panel on defense budgets following Hagel's address, Jim Dyer, former staff director for the House Appropriations Committee, said he saw "no movement on pay, or to address TRICARE costs" in the current political environment. "Congress is not there on this yet," Dyer said. "They're too determined not to hurt the troops," or their own chances for re-election, Dyer said. In his 35-minute speech, Hagel said his strategic vision for the department's future constantly had to be balanced against the uncertainty of funding. The overall goal, given the political gridlock in Congress, involved a tradeoff on shrinking the size of the military to maintain investments in new weapons and cyberwarfare capabilities, Hagel said.

"Destructive technologies and weapons that were once the province of advanced militaries are being sought by non-state actors and other nations," Hagel said. "This will require our continued investment in cutting-edge defensive space and cyber technologies, and capabilities like missile defense, as well as offensive technologies and capabilities to deter aggressors and respond if we must." The degree of difficulty in the task increased exponentially under the budget cuts, Hagel said. The Defense Department is "currently facing sequester-level cuts on the order of \$500 billion over 10 years. This is in addition to the ten-year, \$487 billion reduction in DoD's budget that is already underway." "These cuts are too fast, too much, too abrupt, and too irresponsible," Hagel said. "DoD took a \$37 billion sequester cut during the past fiscal year, and we could be forced to absorb a \$52 billion sequester cut this fiscal year."

Yet, Hagel said he remained committed to his six priorities "for our budget and strategic planning efforts going forward" -- institutional reform, force planning, readiness, investments in emerging capabilities, balancing capacity and capability, and balancing personnel responsibilities with a sustainable compensation policy. Hagel also echoed the themes of former Defense Secretary Robert Gates and former Secretary of State Hillary Clinton, who reached a consensus on foreign policy that combined the soft power of diplomacy and development with the hard power of the military to achieve what they termed 'smart power'. Hagel said, "We will need to place more of an emphasis on civilian instruments of power." [Source: Military.com | Richard Sisk | 5 Nov 2013 ++]

Medal of Honor Citations ► Nishimoto, Joe M WWII



Upgraded to



Nishimoto, Joe M.

***Rank and organization:* Private First Class U.S. Army, Company G, 442nd Regimental Combat Team**

***Place and date:* Near La Houssiere, France, November 7, 1944**

***Entered service at:* Jerome War Relocation Center in Arkansas October 4, 1943**

***Born:* February 21, 1919, Fresno California**

Citation:

Private First Class Joe M. Nishimoto distinguished himself by extraordinary heroism in action on 7 November 1944, near La Houssiere, France. After three days of unsuccessful attempts by his company to dislodge the enemy from a strongly defended ridge, Private First Class Nishimoto, as acting squad leader, boldly crawled forward through a heavily mined and booby-trapped area. Spotting a machine gun nest, he hurled a grenade and destroyed the emplacement. Then, circling to the rear of another machine gun position, he fired his submachine gun at point-blank range, killing one gunner and wounding another. Pursuing two enemy riflemen, Private First Class Nishimoto killed one, while the other hastily retreated. Continuing his determined assault, he drove another machine gun crew from its position. The enemy, with their key strong points taken, were forced to withdraw from this sector. Private First Class Nishimoto's extraordinary heroism and devotion to duty are in keeping with the highest traditions of military service and reflect great credit on him, his unit, and the United States Army.



Private First Class Joe Nishimoto

One week later he was killed in another action. During White House ceremonies on June 21, 2000, he and twenty other Asian-Americans had their Distinguished Service Crosses upgraded to Medals of Honor. His Medal of Honor was posthumously awarded to his family by President Clinton. Nishimoto was born in California to Japanese immigrant parents. He was a Nisei, which means that he was a second generation Japanese-American. He was interned at the Jerome War Relocation Center in Arkansas where he joined the US Army in October 1943. He volunteered to be part of the all-Nisei 100th Infantry Battalion. This army unit was mostly made up of Japanese Americans from Hawaii and the mainland. His remains were returned to the states and buried in the Washington Colony Cemetery in Fresno California.

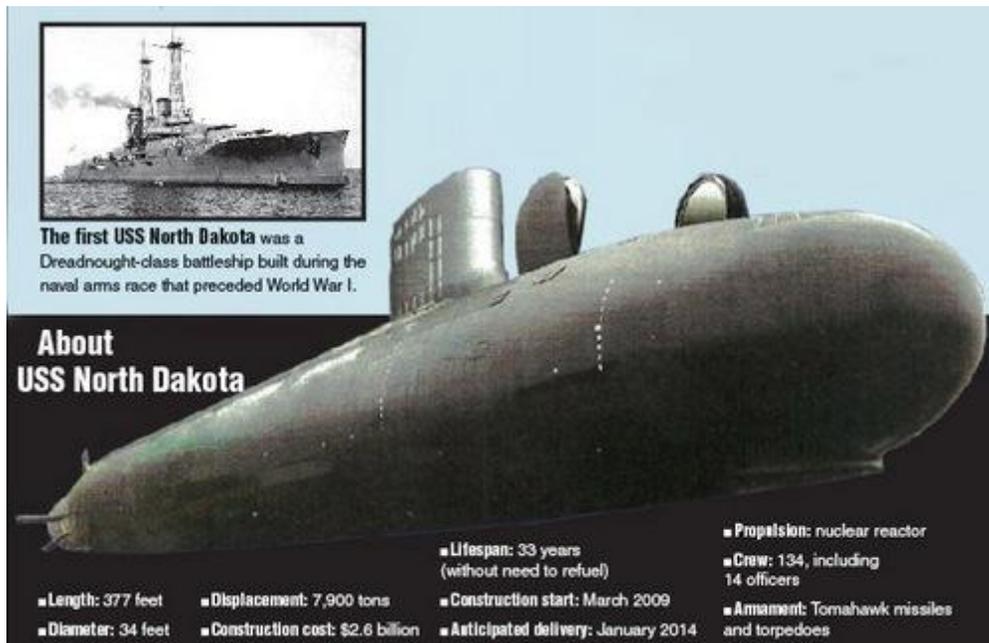


[Source: <http://www.history.army.mil/html/moh/wwII-m-s.html#MABRY> & <http://www.findagrave.com/cgi-bin/fg.cgi?page=gr&GRid=10899879> Nov 2013 ++]

USS North Dakota (SSN-784) ► Christened 2 NOV

The Navy will christen its newest a \$2.6 billion attack submarine North Dakota, Saturday, 2 NOV, during an 11 a.m. EDT ceremony at a General Dynamics Electric Boat shipyard in Groton, Conn. It is the first Navy vessel to carry the name North Dakota in nearly a century. The christening coincides with the 124th anniversary of North Dakota becoming the 39th state of the Union. "Very nice birthday present, this great submarine," U.S. Sen. John Hoeven

said at the ceremony. Vice Adm. Michael Connor, commander, Submarine Forces, will deliver the ceremony's principal address. Katie Fowler, wife of retired Vice Adm. Jeff Fowler, will serve as the ship's sponsor, break a champagne bottle against a plate welded to the hull, and officially christen the ship North Dakota.



The Virginia-class attack submarine North Dakota

The North Dakota, designated SSN 784, honors the state's citizens and veterans as well as their military support from the Frontier Wars through the Cold War and the Global War on Terrorism. Seventeen North Dakotans have been awarded the Medal of Honor for actions in combat. "The work of the more than a thousand shipyard craftsmen

and engineers who built this boat has helped make the fleet stronger and our nation safer," said Secretary of the Navy Ray Mabus. "Their dedication and expertise has the world's most advanced submarine on track to deliver in early 2014, giving the North Dakota the shortest construction span of any Virginia-class submarine to date."

The North Dakota is the second ship named in honor of North Dakota, and will be the 11th Virginia-class submarine when it is commissioned in 2014. The last ship to bear North Dakota's name was a coal-fired, steam-powered battleship built in 1910. It was decommissioned in 1923 and sold for scrap in 1931.



Next-generation attack submarines allow the Navy to maintain undersea supremacy well into the 21st century. They have improved stealth, sophisticated surveillance capabilities and special warfare enhancements that will enable them to meet the Navy's multi-mission requirements. The North Dakota will have the capability to attack targets ashore with highly accurate Tomahawk cruise missiles and conduct covert long-term surveillance of land areas, littoral waters or other sea-based forces. Other missions include anti-submarine and anti-ship warfare; special forces delivery and support; and mine delivery and minefield mapping. The Virginia-class is 7,800-tons, 377 feet in length, has a beam of 34 feet, and can operate at more than 25 knots submerged. It is designed with a reactor plant that will not require refueling during the planned life of the ship – reducing lifecycle costs while increasing underway time. To view the ceremony via live webcast, go to: www.navy.mil. [Source: DoD Press Release No. 760-13 Oct 31, 2013 ++]

Military Lingo/Jargon/Slang ► 021

USA Academy: *GI* - Government Issue (not to be used when referring to enlisted personnel)

USA Acronyms: *US ARMY* - Uncle Sam Ain't Released Me Yet

USA Equipment: *Gore-Tex* - The camouflaged, hooded outer jacket which has largely replaced the traditional field jacket, so named because of the material used in construction

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

USA Misc: *Beer Vouchers* - Money

USA Rank: *CWO* - Chief Warrant Officer grade 3 and 4

USA Soldiers: *CAB Chaser* - Someone who leaves the FOB only to try to get his combat action

badge. As soon as he gets it, he reverts to standard "fobbit" activity, and never again leaves the FOB.

USA Unit Nicknames: *Alcoholics Anonymous - 82nd Airborne Division* From the stylized "AA" cypher on the division patch.

USAF: *Bumf paper* - Toilet paper.

USMC: *7 Day Store* - Convenience store.

USN: *Women's Uniform Buttons* - How did women's clothing come to be buttoned on the opposite side than men's clothing? - At one time buttons were only worn by very well to do people, peasants only used pull over stuff or strings. This means that the well to do women had servants to help them dress, while most of their spouses did not. It was easier for the servants to button the ladies' clothing if the buttons were on the other side. it was easier because this would put the buttons on the right side of the servant, thereby making it easier to manipulate.

Military History

Aviation Art 51 ► **Avengers of the Philippines**



Avengers of the Philippines
by John Shaw

A salute to the pilots of Air Group 51 who helped liberate the Philippines and to the Americans who defended the Philippines before their capture by the Japanese.

November 14, 1944 . . . As smoldering enemy ships mark a trail to Manila Bay, Avengers and Hellcats of Air Group 51 overfly the isle of Corregidor on their return to the carrier U.S.S. San Jacinto. With the misty mountains of Bataan standing as a silent sentinel, Naval LT (JG) George H.W. Bush pilots his TBM in one of his last combat missions of WWII. The valor of Bush's group in the Battle of Leyte Gulf and in the strikes on Manila Bay helped pave the way for MacArthur's campaign to liberate the Philippines. [Source: <http://www.aviationarthangar.com/avarthaavofp.html> Nov 2013 ++]

Grenada Military Intervention ► 30th Anniversary

On 25 OCT officials from U.S. Southern Command and the U.S. Embassy in Grenada were scheduled to join leaders from Grenada and its eastern Caribbean neighbors to commemorate the 30th anniversary of a multinational intervention that rescued Grenada from chaos and restored the security and democratic institutions it enjoys today. Marine Gen. John F. Kelly, commander of U.S. Southern Command; Larry Palmer, U.S. Ambassador to Barbados and the Eastern Caribbean, and families of the 19 U.S. service members killed and U.S. veterans of the mission were scheduled to mark what the Grenadians have come to call "Thanksgiving Day" hosted by Grenada Prime Minister Keith Mitchell and Gov. Gen. Cecile La Grenade, attend Thanksgiving Day services, lay a wreath at the Intervention Memorial Monument and attend a ceremony honoring the U.S. service members who lost their lives in the operation. Among those accompanying Kelly to the ceremonies will be Nelson Del Valle, a conference coordinator for Southcom's Regional Engagement Branch. For Del Valle, who works regularly with officials from nations throughout its area of responsibility, including Grenada, to promote partnership and cooperation, the visit will be profoundly personal.

Del Valle was a 23-year-old Marine corporal stationed at Camp Lejeune, N.C., when he got the call during a late October 1983 evening ordering him to report to base with his gear. He and eight other members of the 2nd Marine Division's interrogation unit were loaded on a helicopter and flown to Pope Air Force Base, N.C., where they joined soldiers from the 82nd Airborne Division based at neighboring Fort Bragg. "We all thought we were going to Beirut," Del Valle recalled, assuming they were part of a response to the U.S. Marine barracks attack in Lebanon just two days earlier that had left 241 Marines dead. But seated together in a C-130 Hercules transport aircraft, the troops were told that they were headed to Grenada for a mission the military had code-named Operation Urgent Fury. They learned during their onboard intelligence briefing that Grenada's Prime Minister Maurice Bishop had been abducted and assassinated during a bloody coup, throwing the tiny island nation into escalating violence. The Organization of Eastern Caribbean States, as well as the nations of Barbados and Jamaica, appealed to the United States for help.

The United States responded with its first major military operation since the Vietnam War. A nearly 8,000-member joint force, designated Joint Task Force 120, included the Army's Rapid Deployment Force, made up of Rangers from the 1st and 2nd Ranger Battalions and 82nd Airborne Division paratroopers, the Army Special Forces, Marines, the Navy's Independence Carrier Battle Group, and Navy SEALs and Air Force fighting and airlift wings. Joining them were about 300 members of the Caribbean Peace Forces, fielded from Jamaica, Barbados and the eastern Caribbean. The goal was three-fold: to protect innocent lives; prevent the chaos from escalating; and help restore government institutions and rule of law in Grenada. The intervention began early in the morning of Oct. 25, 1983, with a parachute assault by Army Rangers at Point Salines and a Marine assault at Pearl. Working out of a detention facility, Del Valle's job was to gather intelligence to support the combat operations. Information about the

situation in Grenada was limited, he said, but the Grenadian locals went out of their way to provide details he knew would benefit the combat soldiers and Marines. "They did their job and protected us so we could do ours," he said of his comrades. "It motivated us to get them the information they needed to save lives. It was definitely teamwork all around."

Over the next nine days, U.S. troops rescued and evacuated 599 U.S. citizens, including medical students at a university, as well as 121 non-combatants from other nations, according to a report Dr. Ronald H. Cole of the Joint Staff History Office compiled on the operation for the Joint Chiefs of Staff. In addition to protecting innocent lives, they also helped the people of Grenada restore law and order and governmental institutions, Jose Ruiz, a Southcom public affairs officer, told American Forces Press Service. "In a show of regional solidarity with the people of Grenada, more than 300 peacekeepers from Jamaica, Barbados and the eastern Caribbean joined U.S. forces in intervening to end the violence and intimidation that threatened not only Grenada's citizens and visitors, but also the future of an otherwise peaceful island nation," he said. The intervention has had a long-term impact in strengthening the United States' partnerships with Grenada and its regional neighbors, Ruiz said. "What has followed the success of international intervention is three decades of peace for the people of Grenada and the eastern Caribbean, during which our countries have strengthened their friendship and expanded their economic, cultural, political and security ties," he said.

Meanwhile, lessons learned through the intervention led to major changes in the force that to this day improve its ability to conduct joint operations. The intervention highlighted communication problems and difficulties in coordinating between the services, Coles noted in his report. Ultimately, that led to some of the most-sweeping changes within the Defense Department since its establishment in 1947. The Goldwater-Nichols Department of Defense Reorganization Act of 1986 instituted broad reforms in U.S. military organization, doctrine and operating procedures. Del Valle said he saw the benefits of those reforms firsthand when he deployed to another joint operation -- this one, Operation Just Cause in Panama in December 1989. Today, Del Valle said he's excited about returning to Grenada for the first time since the intervention to see the fruits of what he and his fellow service members fought for three decades ago.

Remembering the destroyed buildings and burned cars along Grenada's streets in 1983, he said he looks forward to seeing the country stable, secure and prosperous. Most of all, he said, he wants to be able to see the impact it's had on the Grenadian people. "I remember seeing the faces of the locals, and the terror and fear in most of their eyes," he said. "Returning there is important for me, because I don't want to remember them like that for the rest of my life." Reflecting on the 30th anniversary commemoration, Del Valle said he's proud of what he and his fellow soldiers, sailors, airmen and Marines accomplished in Grenada. "I think it's a good thing that people know what the United States did for this little nation that needed help, and that we were able to do the right thing there," he said. [Source: AFPS| Donna Miles | 24 OCT 2013 ++]

Military History ► **Gulf War Operation Earnest Will**

Operation Earnest Will (24 July 1987 - 26 September 1988) was the U.S. military protection of Kuwaiti owned oil tankers from Iranian attacks in 1987 and 1988, three years into the Tanker War phase of the Iran-Iraq War. It was the largest naval convoy operation since World War II. The U.S. Navy warships that escorted the tankers, part of U.S. Naval Forces Central Command, were the most visible part of the operation, but U.S. Air Force AWACS radar planes provided surveillance and Army special operations helicopters hunted for possible attackers. In December 1986, the government of Kuwait asked the Reagan administration to send the U.S. Navy to protect Kuwaiti tankers. U.S. law forbade the use of Navy ships to escort civilian vessels under foreign flag, so the Kuwaiti ships were re-

registered under U.S. flag. Even before Earnest Will formally began, it became clear how dangerous Persian Gulf operations would be. On 17 May, an Iraqi warplane fired two Exocet missiles at the guided missile frigate USS Stark, killing 37 sailors and injuring 21. Iraqi officials said the targeting of the U.S. warship was accidental.



USS Stark (FFG-31) listing after being struck by two Iraqi Exocet missiles

On the very first escort mission, on 24 July 1987, the Kuwaiti oil tanker al-Rekkahre, re-flagged as the U.S. tanker Bridgeton, struck an Iranian mine damaging the ship, but causing no injuries. The Bridgeton proceeded under her own power to Kuwait, with the thin-skinned U.S. Navy escorts following behind to avoid mines. On 15 October, the U.S. tanker Sea Isle City was struck while at anchor by an Iranian Silkworm missile, wounding 18. The U.S. Navy responded by destroying two Iranian oil platforms. Earnest Will overlapped with Operation Prime Chance, a largely secret effort to stop Iranian forces from attacking Gulf shipping. The most dramatic moment of Prime Chance was likely the September 21, 1987, attack on the Iran Ajr, an Iranian ship converted for use as a minelayer. Using night-vision devices, Army gunship crews watched the Iranian vessel lay several mines, then engaged with miniguns and rockets. A SEAL team landed aboard the vessel and seized it. Several Iranian sailors were rescued from the waters of the Persian Gulf after leaping overboard during the attack. The SEALs scuttled the vessel the following day.



Marines inspect a ZU-23 23mm automatic anti-aircraft gun on the Iranian Sassan oil platform

On 14 April 1988, the American frigate USS Copeland, while on patrol, encountered trouble with its primary missile launcher. The Samuel B. Roberts, assuming Copeland's patrol area, struck an Iranian mine and was badly damaged. The explosion put a 25-foot hole in the Roberts' hull and nearly sank it. The crew saved their ship with no loss of life, and Roberts was towed to Dubai on April 16. After the mining, U.S. Navy divers recovered other mines in the area. When the serial numbers were found to match those of mines seized along with the Iran Ajr the previous September, U.S. military officials planned a retaliatory operation against Iranian targets in the Persian Gulf. Four days later, U.S. forces retaliated with a one-day attack on Iranian warships, armed speedboats, and oil platforms used as naval bases.



Samuel B. Roberts is carried away aboard the Mighty Servant 2 after hitting a mine in the Persian Gulf.

On 18 OCT the U.S. Navy mounted Operation Praying Mantis. The destroyers USS Merrill (DD 976) and USS Lynde McCormick (DDG 8), plus the amphibious transport dock USS Trenton (LPD-14), neutralized the Sassan oil platform. The Iranian personnel on the platform were given the opportunity to abandon it for a tugboat waiting alongside, but instead chose to open fire on Merrill, whose 5 inch, 54 caliber guns quickly dispatched the smaller, platform-mounted Iranian gun. Immediately afterward, U.S. Marines from Marine Air-Ground Task Force (MAGTF) 2-88 fast-roped onto the Sassan platform, gathered intelligence, and set explosives to render it unusable. The other group, which included a guided missile cruiser and two frigates, attacked the Sirri oil platform. Iran responded by dispatching Boghammar speedboats to attack various targets in the Persian Gulf, including an American-flagged supply ship and a Panamanian-flagged ship. After these attacks, A-6E Intruder aircraft from the VA-95 "Green Lizards" were directed to the speedboats by an American frigate. The two aircraft, piloted by Lieutenant Commander James Engler and Lieutenant Paul Webb, dropped Rockeye cluster bombs on the speedboats, sinking one and damaging several others, which then fled to the Iranian-controlled island of Abu Musa.



Iranian frigate IS Sahand (74) attacked by aircraft of U.S. Navy Carrier Air Wing 11 after the guided missile frigate USS Samuel B. Roberts struck an Iranian mine

Action continued to escalate. Joshan, an Iranian Combattante II Kaman-class fast attack craft, challenged USS Wainwright (CG-28) and Surface Action Group Charlie, firing a Harpoon missile at them. The USS Simpson (FFG-56) responded to the challenge by firing four Standard missiles, while USS Wainwright followed with two Standard missiles. The attacks destroyed the Iranian ship's superstructure but did not immediately sink it, so USS Bagley (FF-

1069) fired a Harpoon of its own . The three ships of SAG Charlie closed on the Joshan, destroying it with naval gunfire. Two Iranian F-4 fighters then approached the USS Wainwright, which fired a few Standard missiles at the approaching fighters, driving them away. Fighting continued when the Iranian frigate IS Sahand (F74) departed Bandar Abbas and challenged elements of an American surface group. The frigate was spotted by two VA-95 A-6Es while they were flying surface combat air patrol for USS Joseph Strauss (DDG-16). Sahand fired missiles at the A-6Es, and the Intruders replied with two Harpoons and four laser-guided Skipper bombs. USS Joseph Strauss added a Harpoon. Most, if not all, of the U.S. weapons hit the Iranian ship.



Fires blazing on Sahand's decks eventually reached her magazines, causing an explosion that helped sink the ship. Despite the loss of Sahand, one of Iran's most modern ships, the Iranian navy continued to fight. Late in the day, a sister ship, IS Sabalan (F73), departed from its berth and fired a surface-to-air missile at several A-6Es from VA-95. Intruder pilot Engler dropped a laser-guided bomb on Sabalan, leaving the ship dead in the water. The Iranian frigate, stern partially submerged, was taken in tow by an Iranian tug. VA-95's aircraft, as ordered, did not continue the attack. Engler was awarded the Distinguished Flying Cross by Admiral William J. Crowe, Chairman of the Joint Chiefs of Staff, for these actions against the Sabalan and the Iranian gunboats. On 3 July 1988, USS Vincennes shot down Iran Air Flight 655, an Airbus A300B2, over the Strait of Hormuz after mistaking it for an Iranian F-14. 290 people were killed. These two side effects of Earnest Will — Praying Mantis and the downing of the airliner — helped convince Iran to agree to a ceasefire on 20 August 1988, ending its eight-year war with Iraq. On 26 September 1988, USS Vandegrift escorted the last tanker of the operation to Kuwait.



Memorial for Iranian sailors who died in Operation Praying Mantis at Behesht-e Zahra cemetery in Tehran

[Source: http://www.martinfrost.ws/htmlfiles/july2008/operation_praying_mantis.html Oct 2013 ++]

WWII Prewar Events ▶ Burgos, Spain, Sept. 12, 1936



In the Spanish civil War an insurgent fighter tosses a hand grenade over a barbed wire fence and into loyalist soldiers with machine guns blazing in Burgos, Spain, on Sept. 12, 1936.

Spanish American War Images 39 ▶ Breaking Camp



9th Infantry breaking camp to embark for the Spanish-American war (1898)

Military History Anniversaries ► 15 Nov thru 14 Dec

Significant events in U.S. Military History are listed in the attachment to this Bulletin titled, “**Military History Anniversaries 15 Nov thru 14 Dec**”.

Health Care

Defense Health Agency Update 05 ► MTF Tricare Service Center Phase Out

The Defense Department is weighing an option to save money by closing Tricare customer service centers at stateside military treatment facilities, where contractors provide face-to-face help with questions on topics such as enrollment and claims processing, but stressed that no changes are in the works at Tricare Service Centers overseas. The potential closure of the centers, which serve hundreds of thousands of troops and their families throughout the United States, is part of a reorganization of DOD health care administration into the new Defense Health Agency, intended to save billions of dollars by increasing efficiency and reducing duplication of services. But there’s been no final decision to close the U.S. help centers, a defense official said 8 NOV in an email. “When the Defense Department announced the creation of the Defense Health Agency, elimination of walk-in service at Tricare Service Centers was one of the proposed actions to increase efficiency,” said Pentagon spokeswoman Lt. Col. Cathy Wilkinson. “However, the plan has not been finalized concerning the implementation or timing of such action.”

Regardless of the final decision, Tricare users based overseas won’t be affected, Wilkinson said. “I can verify that NO changes to Tricare Service Centers overseas are being considered,” she said. If DOD moves ahead with closing the centers, they’ll be replaced by call-in help lines, according to plan for the reform of the defense health system the Pentagon submitted to Congress in June. According to the plan, call centers would improve customer service and be far cheaper. “The Tricare Service Center (TSC) initiative will improve customer service efficiency by eliminating expensive walk-in service centers located at every [Military Treatment Facility] and providing greater access to information through current toll-free call centers and readily available internet resources,” the plan stated. “These options are available 24/7 worldwide and more than 80 percent less expensive per encounter compared to the TSCs.” [Source: Stars & Stripes | Chris Carroll | 8 Nov 2013 ++]

Medicare Reimbursement Rates 2014 Update 04 ► 10 yr Freeze Draft Proposal

The House Ways and Means and Senate Finance Committees are working together on bipartisan legislation that aims to finally repeal and replace the flawed Medicare/TRICARE physician reimbursement rate. Current law calls for a 24 percent cut in Medicare/TRICARE reimbursement rates to doctors on January 1. Allowing such a large cut to take place would devastate access to care for beneficiaries. For years Congress has passed patchwork legislation to block these cuts, kicking the can from one year to the next year. The annual cycle of uncertainty wrecks havoc on physicians participating in Medicare and TRICARE, and threatens access to care for millions of beneficiaries. The proposed permanent fix would repeal the Sustainable Growth Rate (SGR) that drives the annual cuts. It would replace it with a ten year freeze of physician reimbursement rates at current levels.

It would also seek to boost efficiency in the health care system by incentivizing physicians to use alternative payment models that focus more on value than volume. Starting in 2024 doctors participating in fee for service plans would see a negative 1 percent annual adjustment, and those using more efficient alternative payment methods

would see a 2 percent increase. The plan would also offer payments for care coordination, value-based reporting systems and meaningful use of electronic health records. Under the proposal doctors would be held to accountability standards for quality and resource utilization. Physician stakeholder groups have until November 12th to respond to the draft proposal. The total cost of the legislation is roughly \$139 billion. Although it's far less expensive than previous proposals, the challenge for Congress is coming up with the offsets to pay for it and convincing physicians to agree to a ten year pay freeze. [Source: MOAA Leg Up 8 Nov 2013 ++]

Medicare Open Enrollment Period ► 15 OCT thru 7 DEC 2013

If you're a Medicare beneficiary, here's something for your autumn to-do list: Go Medicare shopping. Review your benefits and costs for 2014, compare alternatives and decide whether to keep or change plans during Medicare's annual open enrollment period Oct. 15 through Dec. 7. This year, Medicare's open enrollment overlaps with open enrollment for the new insurance marketplaces or exchanges created under the Affordable Care Act, also commonly referred to as Obamacare - but don't let that throw you. Medicare's 50 million-plus beneficiaries, most of them seniors, will steer clear of the marketplaces. Got questions? Here's what you need to know about Medicare's open enrollment in the marketplace era:

Q: I have Medicare. Can I use my online state insurance marketplace to compare and buy a Medicare Advantage, supplement or prescription plan?

A: No, the marketplaces (also known as health exchanges) are not for Medicare beneficiaries. They are mostly for uninsured Americans and do not offer Medicare Advantage, medigap supplemental policies or Part D prescription plans. Medicare is not changing because of the marketplaces. For a medigap or Medicare Advantage plan, consult www.medicare.gov.

Q: What if I mistakenly sign up for insurance on the marketplace, will my Medicare coverage be automatically canceled?

A: No, if you have Medicare coverage, you won't qualify for insurance on the marketplace. But if you do sign up for a plan accidentally, cancel the marketplace policy.

Q: I'm a Medicare beneficiary, and someone contacted me and said I could buy insurance through the marketplace. What's up?

A: It's illegal for someone to knowingly sell a Medicare beneficiary a marketplace plan. Watch out for scammers during open enrollment. Do not share your Medicare number or personal information with anyone who says he or she can sell you a plan through the marketplace.

Q: Can I get the premium tax credit that people get when they buy insurance on the marketplaces?

A: If you're enrolled in Medicare, you're not eligible for the tax credits that some people qualify for on the marketplaces, but you already get a substantial break on costs. The overall costs of care under Medicare Part B, which pays doctors' visits, and Part D, the prescription drug benefit, are subsidized 75 percent from federal general revenues. Plus, if you're a Medicare beneficiary with limited resources and income, you may qualify for low-cost Part D drug coverage under the Extra Help program. Go to www.ssa.gov, call 800-772-1213 or visit your local Social Security office.

[Source: AARP | Marsha Mercer | 15 Oct 2013 ++]

USFHP Update 03 ► Member Satisfaction Rating 92.5%

The US Family Health Plan (USFHP), for eligible military beneficiaries in six regions of the US, has achieved a 2013 overall member satisfaction rating of 92.5 percent, which surpasses the satisfaction rates of other managed care plans. This is the 19th consecutive year the plan has been rated higher than other plans. The national benchmark for member satisfaction with their health plan is 65.2 percent, as calculated by The Myers Group (of Duluth, Ga.) -- a National Committee for Quality Assurance (NCQA) certified survey vendor -- and based on 203 Commercial Audit Survey results which were submitted to the NCQA in 2013. Compared with those 203 health plans, the USFHP is in the 99th percentile for overall member satisfaction. Customer service and the ability to get needed care have been substantiated as among the key drivers of the USFHP's consistently high member satisfaction rating. The USFHP, a TRICARE Prime option, serves active-duty family members, including activated National Guard and Reserve family members, and retirees and their family members. The local health care networks through which members receive care include Brighton Marine Health Center (serving Massachusetts, Rhode Island and northern Connecticut), CHRISTUS Health (serving southeast Texas and southwest Louisiana), Johns Hopkins Medicine (serving Maryland, Washington D.C. and parts of Pennsylvania, Virginia, Delaware and West Virginia), Martin's Point Health Care (serving Maine, New Hampshire, Vermont, upstate and western New York, and the northern tier of Pennsylvania), Pacific Medical Centers (PacMed Clinics, serving the Puget Sound area of Washington State), and St. Vincent Catholic Medical Centers (serving New York City, Long Island, southern Connecticut, New Jersey, and Philadelphia and area suburbs). [Source: NAUS Weekly Update 1 Nov 2013 ++]

OxyElite Pro ► Suspected Links To Acute Hepatitis

The U.S. Food and Drug Administration (FDA) is advising consumers to stop using OxyElite Pro, a dietary supplement, because of suspected links to acute hepatitis. The FDA is investigating reports of acute non-viral hepatitis in Hawaii where 29 cases are linked to a dietary supplement. The FDA urges consumers to stop using the product while the investigation continues. The product is sold nationwide in retail stores and on the Internet. Eleven of the 29 patients have been hospitalized with acute hepatitis, two have received liver transplants and one person has died. The CDC is also investigating other cases of liver injury nation-wide that could be related. For more information about the FDA warning, visit the FDA website. Consumers who believe they have been harmed by using a dietary supplement should contact their health care practitioner. Healthcare professionals and patients are encouraged to report adverse events or side effects related to the use of these products to the FDA's MedWatch Safety Information and Adverse Event Reporting Program:

- Complete and submit the report Online: www.fda.gov/MedWatch/report.htm¹
- [Download form](#)² or call 1-800-332-1088 to request a reporting form, then complete and return to the address on the pre-addressed form, or submit by fax to 1-800-FDA-0178

[Source: <http://www.fda.gov/Safety/MedWatch/SafetyInformation/SafetyAlertsforHumanMedicalProducts/ucm370857.htm> Nov 2012 ++]

Testosterone Treatments ► Heart Attack/Stroke/ Death Link

A Veterans Affairs study suggests Testosterone treatments may increase risks for heart attacks, strokes and death in older men with low hormone levels and other health problems. The results raise concerns about the widely used testosterone gels, patches or injections that are heavily marketed for low sex drive, fatigue and purported anti-aging

benefits, the authors and other doctors said. Men who used testosterone were 30 percent more likely to have a heart attack or stroke or to die during a three-year period than men with low hormone levels who didn't take the supplements. Hormone users and nonusers were in their early 60s on average, and most had other health problems including high blood pressure, unhealthy cholesterol and diabetes. The research doesn't prove that testosterone caused the heart attacks, strokes or death, but echoes a previous study in older men and should prompt doctors and patients to discuss potential risks and benefits of using the products, said study lead author Dr. Michael Ho, a cardiologist with the VA's Eastern Colorado Health System in Denver.

The nationwide study involved an analysis of health data on 8,700 veterans with low levels of testosterone, the main male sex hormone. All had undergone a heart imaging test and many had risk factors for heart problems, including blocked heart arteries. Risks linked with testosterone were similar in men with and without existing heart problems. Nearly 26 percent of men using testosterone had one of the bad outcomes within three years of the heart test, compared with 20 percent of nonusers. It's unclear how the hormone might increase heart risks but possibilities include evidence that testosterone might make blood substances called platelets stick together, which could lead to blood clots, the study authors said. Previous studies on the supplements' health effects have had mixed results, with some research suggesting potential heart benefits but none of the studies has been conclusive.

The new study was published 5 NOV in the Journal of the American Medical Association. An editorial in the journal said it is uncertain if the study results apply to other groups of men, including younger men using the hormone for supposed anti-aging benefits. "There is only anecdotal evidence that testosterone is safe for these men," said editorial author Dr. Anne Cappola, a hormone expert at University of Pennsylvania and an associate journal editor. "In light of the high volume of prescriptions and aggressive marketing by testosterone manufacturers, prescribers and patients should be wary" and more research is needed, she wrote. Annual prescriptions for testosterone supplements have increased more than five-fold in recent years, climbing to more than 5 million and \$1.6 billion in U.S. sales in 2011, the study noted. Dr. Nathaniel Polnaszek, a urologist with Scott & White Healthcare in Round Rock, Texas, said he prescribes testosterone for many men, mostly in their 40s and 50s, with low levels and erectile dysfunction or other symptoms. He called the study "concerning." "This is something I'm going to be discussing with my patients," he said.



Testosterone levels gradually decline as men age, and guidelines from doctors who specialize in hormone-related problems say hormone supplements should only be considered in men with symptoms of low levels, including sexual dysfunction. They're not advised for men with prostate cancer because of concerns they could make the disease spread, said Dr. Robert Carey, a former Endocrine Society president and a professor of medicine at the University of Virginia Health System. AbbVie, Inc., makers of one heavily marketed testosterone supplement, AndroGel, issued a statement in response to the study, noting that testosterone treatments are approved by the Food and Drug Administration, and the risks are listed. Possible side effects shown on the package insert include high blood pressure, blood clots in the legs, and body swelling that may occur with or without heart failure. "This may cause serious problems for people who have heart, kidney or liver disease," the insert says. "We encourage discussion between physicians and patients that leads to proper diagnosis based on symptoms, lab tests and a patient's other health needs," AbbVie said. [Source: USA Today article 5 Nov 2013 ++]

Mental Health Assessment ► If in Doubt, Check it Out

If you are concerned about yourself or a loved one, visit Military Pathways at <http://www.militarymentalhealth.org> to take a free, anonymous, online self-assessment for common mental health conditions such as depression, posttraumatic stress disorder or generalized anxiety disorder. These conditions are treatable, and a self-assessment is not only easy but can be the first step you take toward getting the help you need. The screening will not provide a diagnosis – for that you need to see a professional. But, it will tell you whether or not you have symptoms that are consistent with a condition or concern that would benefit from further evaluation or treatment. It will also give you guidance as to where you might seek assistance. For more information, visit the Defense Centers of Excellence Blog. [Source: <http://www.militarymentalhealth.org> NoV 2013 ++]

General Interest



Notes of Interest ► 1 thru 14 Nov 2013

- **ARNG.** The Army National Guard will decrease in size from 358,200 troops to 350,200 by the end of fiscal 2015, according to Lt. Gen. William Ingram, director of the Army Guard. "The Army's getting smaller. The Guard, the [active- and reserve-component] mix, and the number of soldiers that would remain in the National Guard is a concern," he said.
- **Vet Jobs.** In FY 2012, the Executive Branch of Government hired the highest percentage of veterans in over 20 years, surpassing the previous high set in FY 2011. The Government hired approximately 195,000 new employees in FY 2012 as compared to approximately 230,000 new employees in FY 2011—a reduction of over 34,000 total hires. Of those 195,000 FY 2012 hires, approximately 56,000 were veterans, equaling 28.9% of total hires.
- **Korean War Veterans Memorial.** Korean War veterans and families can now take a virtual tour of their national memorial from their home computers, as well as other mobile devices. Also included on the 60th Anniversary site is a Korean War Wiki-type encyclopedia, oral histories and other resource material. Visit www.koreanwar60.com/kwm.
- **Tuition Aid.** The Marine Corps has added a host of restrictions to its tuition assistance (TA) program, limiting the number of Marines eligible for subsidized college courses.
- **NDAA.** Senate Majority Leader Harry Reid (D-NV) is saying that he plans to bring the National Defense Authorization Act (NDAA) to the floor on 18 NOV. That will give the Senate several days to consider possible amendments (possible examples: increasing active duty pay by 1.8% vice Obama's 1.0% mark, ending the SBP/DIC offset etc.) and a vote before the Thanksgiving break.
- **West Point.** Two graduates of West Point are set to become the first men to marry each other at the storied military academy. West Point hosted two same-sex weddings of women in late 2012, more than a year after New York legalized gay marriage. But this is the first time two men are being wed at West Point.

- **Military Sexual Assaults.** Sexual assaults in the military increased by an unprecedented 46 percent during the last fiscal year. There were 3,553 sexual assault complaints from October 2012 through June, compared to 2,434 reports during the same period the previous year.

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

Fisher House Update 03: 2014 Military Race Circuit Schedule

Team Fisher House is the online grassroots fundraising program of Fisher House Foundation. The program places equal emphasis on raising awareness as it does on raising funds. The program was started in 2006 by Cathy Cabrey and Stacy Toner, two Army spouses with passions for running and supporting military families. The funds raised through the Team Fisher House program benefit Fisher House Foundation, a 4-star rated non-profit dedicated to Helping Military Families. To date, more than \$6 Million has been raised for the Foundation by Team Fisher House participants.



Team Fisher House has released the schedule for the 2014 Military Race Circuit. The website <http://www.teamfisherhouse.org/site/PageServer?pagename=Homepage> will open registration for the 2014 races in January-February 2014. Run dates are:

- Marine Corps Historic Half Marathon - May 18, 2014.
- Navy - Air Force Half Marathon & Navy 5K Race - September 2014.
- Air Force Marathon Race (Marathon, Half Marathon, 10K, & 5K) - September 20, 2014.
- Army Ten Miler - October 12, 2014.
- Marine Corps Marathon Races-Marathon & 10K - October 26, 2014.

[Source: Military Connection Newsletter Nov 2013 ++]

Seasonal Worker Tips ► **Stepping Stone to Full Time Work**

Apply early: Be deliberate and engaged in your job search. Start now and don't just limit it to online search engines or job-boards. Ask family and friends if their companies are hiring. When you go to the movies, look around at nearby stores—are there any help wanted signs in the window? Regulars such as Nordstrom's and Macy's are sure bets, but check other retailers such as Lowe's and Best Buy.

Be honest: The interview is your opportunity to audition for a full-time job. Let it be known that you're very interested in this seasonal job, including any opportunities that can lead to a full-time gig. Then list all the reasons why you are the best candidate for the job. Being straightforward and expressing your desire to move into a regular, full-time position shows an employer that you'll also be motivated to do well at given tasks (as a temporary).

Remember, it maybe seasonal, but still conduct your research on the company, dress professionally and go prepared with questions.

Express interest: Once you start, be sure to introduce yourself to management and get on their radar. Let them know what additional skills and experience you have to offer beyond the position, and that you're interested and available for more work. Also, develop rapport and meaningful connections with peers and co-workers. One of them might be a potential gateway to another opportunity. When you leave, remain in contact via LinkedIn, Facebook and Twitter.

Be dependable: Showing up for work on time means you care about your job, and being available at short notice says you're someone the boss can rely on in a crunch. Don't just collect a paycheck and go home, make it less about you and more about fulfilling the company's needs.

Stay flexible: Further, offer to fill-in the scheduling gaps and take advantage of the days and hours others don't want. Being willing to work nights, weekends and holidays makes you stand out. Flexibility also signals a willing to partner with your employer in meeting their needs and it shows that you're a team-player. By offering to work different shifts in various departments, you'll also receive additional training which will make you well-rounded.

Be a problem-solver: Don't wait for a molehill to turn into a mountain. Be proactive and find solutions if you spot an issue—don't let it become a crisis. Also, volunteer to help with ongoing problems and be a self-starter. Show that you're self-sufficient and don't stop there—continue to show initiative. Be confident and resourceful and demonstrate your value.

Keep it real: Don't play games, either. Don't do all the right things to get noticed then fall of the wagon near the end of your stint (or when you're hired permanently). If you're being productive and giving it your best effort—do it all the time (regardless of you employee status). Viewing seasonal work as a long-term job helps you adopt the right attitude. Be honest with yourself and above all be your best self at work.

Be professional: Dress appropriately for your work environment and look the part. In fact, dress a bit above the norm because you are being watched. That means no flip-flops or pajama-like attire, and no jeans with thigh-length holes, either. Pay attention to accessories and makeup and keep it workplace appropriate.

Stand out: Your work ethic, flexibility, attitude and enthusiasm will go far in helping you achieve your goals. Also, pay attention to what matters in your specific work environment. Find out what the company's mission and goals are and align yourself early.

Be money-wise: Budget wisely and after you pay your bills, put a little in savings each paycheck ... just in case you do get called back to work after the holiday season. You'll need to make ends meet until your first paycheck. Also, if you work at a retailer that sells attire, etc., use your employee discount to score on the things you need to complete your career-look.

[Source: Spouse Buzz | Corinne Lincoln-Pinheiro |12 Nov 2013 ++]

Chicken Nuggets ► How much is chicken?



How much of a chicken nugget would you say is chicken? It really depends on the source. Dr. Richard D. deShazo, a professor of medicine and pediatrics, along with Dr. Steven Bigler, a pathologist, recently put chicken nuggets

from a couple of undisclosed national fast-food restaurants under the microscope and published a study in the American Journal of Medicine about it. They told The Atlantic what they found: "It's almost like super glue that we're eating. In some fast-food restaurants," deShazo says. "We've taken a very healthy product - lean, white meat - and processed it, goo-ed it up with fat, sugar and salt." To be more specific, he found that:

- **Nugget A** contained: 56 percent fat, 25 percent carbohydrates, 19 percent protein, and Blood vessels, nerves, "generous quantities of epithelium [from skin of visceral organs] and associated supportive tissue."
- **Nugget B** contained: 58 percent fat, 24 percent carbs, 18 percent protein, and lots of skeletal muscle, and "generous quantities of fat and other tissue, including connective tissue and bone."

Yummy. Both nuggets had the breading removed before analysis, so that isn't factored in. The National Chicken Council had plenty to say about the study. It argued that chicken nuggets are an excellent source of protein and that the study "evaluates only two chicken nugget samples out of the billions of chicken nuggets that are made every year," The Atlantic says. In a fact-vs.-myth article (<http://www.nationalchickencouncil.org/whats-in-those-chicken-nuggets>), it also says that chicken nuggets are not meat glue. "Transglutaminase, referred to by some as 'meat glue,' is not used to make chicken nuggets," the council says. Not all chicken nuggets have a makeup like this, deShazo says. "Some chains are outspoken in addressing recent concerns about this, including KFC and Chick-fil-A, which advertise that their nuggets are entirely breast meat," The Atlantic says. So look for that kind of labeling if these results creep you out. [Source: MoneyTalksNews | Brandon Ballenger | 1 Nov 2013 ++]

NFL Salute Tradition ► Idea Has Gained Prominent Supporters

If Robert Griffith's plan takes hold, an Iraq War veteran wearing a Bears cap and Jay Cutler jersey would rise during the national anthem to salute the flag. A few rows away, a Marine from World War II would lock his right arm into a salute. All around Soldier Field, and at stadiums across the NFL, other veterans would stand and do the same. Griffith's dream is unlikely to become reality this Veterans Day weekend, when the retired Navy commander hoped teams would start a tradition of inviting veterans to salute. An NFL spokeswoman said every team is planning events to recognize current and former military members in November, but only the Tampa Bay Buccaneers were planning to ask vets to salute. But the idea has gained prominent supporters, including some lawmakers and former astronaut Buzz Aldrin, who hope it continues to gather steam.



Robert Griffith's plan would have uniformed servicemembers like the ones pictured here at the Chicago Bears' 2009 Veterans Day game at Soldier Field joined in their salute by veterans in the crowd.

The simple gesture of saluting, innocuous as it may seem, is governed by federal rules. Until 2008, veterans had to be wearing some sort of uniform — an American Legion or Veterans of Foreign Wars cap sufficed — to render the military salute. Recent changes approved by Congress mean a uniform is no longer required to salute during the national anthem or certain flag ceremonies. But the Legion and VFW disagree about whether that's a good idea, and many veterans either don't know about the rule change or are unsure whether they should participate. Legion members passed a resolution last year asking Congress to restore the old standards. While he understands the intent of the updates, American Legion spokesman and flag expert Mike Buss said they create a slippery slope. When veterans out of uniform start saluting, Buss said he worries that children or others who haven't earned the privilege are likely to follow suit. Civilians are not supposed to make a military salute. "When Grandpa goes to the ballgame and he does the military salute, they'll think 'I can,' and really they can't," Buss said. "Of course, they're not going to go to jail. But it's not proper etiquette."

Griffith, of Arlington Heights, takes another approach. He believes that inviting vets to salute at football games would give fans the chance to honor them. Though no invitation is required, Griffith said many veterans are hesitant to salute alone. Others, he believes, simply haven't heard about the changes. "This is something that Congress has recognized and given them the opportunity to do it and it just hasn't happened," said Griffith, 79. "My goal is to ... make these guys feel comfortable as they see one after another standing up and it just becomes part of what they do." For some Bears fans, saluting is already part of pregame tradition. Peter Runich, who grew up in Gary but now lives in North Carolina, said he earned the right to salute the flag by serving in the Army and National Guard. Runich, wearing a Robbie Gould jersey, touched his finger to his eyebrow in a crisp salute during the national anthem at a Bears game in October. The gesture led to conversation with other veterans seated nearby, he said.

Runich is part of a tradition that dates to the Revolutionary War, when Continental soldiers would greet officers by removing their tricorn hats and sweep them to their side. The salute has deeper roots in Europe. "We can literally trace it back to the age of chivalry," said historian Richard Baker, of the U.S. Army Heritage and Education Center. "One of the viewpoints is it comes from the time frame when the knights would meet each other upon the fields and raise their visors. It became a sign of respect and acknowledgment." After the Civil War, the U.S. military adopted specific rules describing how and when to salute. As decades passed, the regulations were tweaked and rewritten. Joe Davis, a VFW spokesman, said his organization supports the updates and another bill before a House subcommittee that would let nonuniformed vets salute during the Pledge of Allegiance. That said, he doesn't want to create the perception that veterans require lawmaker instructions to honor the Stars and Stripes. "The military folks don't need to be told how to show proper respect for the flag or our national anthem — it is ingrained in us as American patriots," Davis said. "Part of our mission as military veterans is to help educate the rest of America about what service to country and patriotism means."

Griffith isn't alone in lobbying the NFL to embrace veteran saluting. Aldrin is remembered for saluting the American flag on the moon. He's now hoping the NFL invites him to salute on camera at the Super Bowl to raise awareness about the updates to the flag code. "I wasn't really in a military uniform" on the moon, Aldrin told the Tribune, but "when we finished erecting the American flag, I felt it was appropriate for me as a veteran ... to hand-salute the flag. That was one of the proudest moments that I could reflect on." So far, Aldrin and Griffith's efforts have yet to receive the NFL's endorsement. A Bears spokesman, who said stadium events last Veterans Day included a re-enlistment ceremony and honoring a World War II servicemember, said the team was discussing Griffith's idea with its military contacts but hadn't made any plans to institute it. While he's supportive of other efforts to recognize veterans, Griffith said he hopes his idea will catch on. He said he believes seeing veterans, old and young, rising to salute would send a powerful patriotic message to others in the stadium and those watching on TV. "Things change," he said, "and I think that this is an absolute enrichment of our flag ceremonies." [Source: Chicago Tribune | Mitch Smith | 4 Nov 2013 ++]

Marriage in Later Years ► Issues to Discuss before the Ceremony

If you're getting married in your 20s or 30s, your main concerns may be buying a house and starting a family. But if you remarry in your 50s and 60s, you need to pay attention to protecting your house and family financially. In 2011, the remarriage rate for those between the ages of 55 and 64 was almost 17 percent, and for those 65 and older, it was 4.6 percent, a study by the [National Center for Family & Marriage Research](#) at Bowling Green State University found. As unromantic as it sounds, if you're part of those age groups, you probably have assets, children and grandchildren to think about before you head to the altar. What are some of the things you should keep in mind before your big day?

1. Talk about yourself — and your kids. In any good marriage, you need open communication. Not only should you be prepared to talk about your credit score, credit history, assets and debts, you also should be prepared to bring your kids and grandkids into the conversation. That way you can try to avoid misunderstandings and anger over the financial decisions you make.

2. Not just for the rich and famous. You don't have to be wealthy and powerful to need a prenuptial agreement. You should each hire your own attorney to represent your interests when negotiating a prenup. By putting all your decisions down on paper, you can avoid legal disputes down the road.

3. Whose home, sweet home? If you both own homes, you'll have to decide where you want to live.

You might want to move into one person's house and sell the other, or sell both and purchase a home together. If you move into a home one of you already owns, you'll have to determine what to do if the person who owns the house dies first. Will the surviving spouse continue to live there? Will it pass on to the owner's children? Will it be sold?

4. Yours, mine and ours. Then you'll need to figure out how to pay the bills. Will your bank accounts and credit cards remain separate? Will you establish a joint checking account to pay the bills? You'll also have to decide who will pay what. Will everything be split 50-50? If you're still working, will the spouse with the larger income pay the lion's share of expenses?

5. Who gets power of attorney? If you have a power of attorney or health care surrogate, you should discuss who will carry on that role. Your first instinct might be to change the designated decision maker from an adult child to your new spouse. But you should also consider your spouse's age and health. Of course, anyone could become ill at any age, but you should give it extra thought before shifting those powers to an older person.

6. Who inherits what? One spouse probably will die first, so you'll need to discuss who should inherit that person's money, possessions and property. Typically you'll want to leave assets for your children or grandchildren, while also leaving something for your surviving spouse. How much your spouse is entitled to inherit will vary from state to state.

- In many states, it doesn't matter what your will says. A surviving spouse can't be cut out of the will, either intentionally or accidentally, according to <http://NOLO.com>.
- Most states allow a surviving spouse to claim one-third to one-half of the estate of the spouse who died. In some states the amount you can claim depends on how long you've been married.
- In the 10 community property states – Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin – each spouse generally owns half of what either earned during the marriage (unless that's overridden in writing) and can do what they want with their half of the estate.

Rules for how retirement accounts are handled after someone dies can be extremely complex, The Wall Street Journal says. But generally speaking:

- If you have a 401(k), your spouse is generally considered your beneficiary, regardless of who is named as beneficiary for the account.
- If you want your children to inherit something, moving your money to an IRA might be a better choice.

Take the time to decide how to distribute heirlooms and personal items. There can be plenty of hurt feelings because Grandma's tea set went to your second wife, rather than to your grandchild. [Source: MoneyTalksNews | Susan Ladika | 21 Oct 2013 ++]

Pledge Of Allegiance Update 02 ► A Little History

The Pledge of Allegiance of the United States is an expression of loyalty to the federal flag and the republic of the United States of America, originally composed by Francis Bellamy, who was a Baptist minister and Christian socialist, in August 1892. The original "Pledge of Allegiance" was published in the 8 SEP issue of the popular children's magazine The Youth's Companion as part of the National Public-School Celebration of Columbus Day, a celebration of the 400th anniversary of Christopher Columbus's arrival in the Americas. The event was conceived and promoted by James B. Upham, a marketer for the magazine, as a campaign to instill the idea of American nationalism by selling flags to public schools and magazines to students. According to author Margarett S. Miller this was in line with Upham's vision which he "would often say to his wife: 'Mary, if I can instill into the minds of our American youth a love for their country and the principles on which it was founded, and create in them an ambition to carry on with the ideals which the early founders wrote into The Constitution, I shall not have lived in vain.'"

The Pledge was supposed to be quick and to the point. Bellamy designed it to be recited in 15 seconds. As a socialist, he had initially also considered using the words equality and fraternity but decided against it – knowing that the state superintendents of education on his committee were against equality for women and African Americans. In Bellamy's recollection of the creation of the Pledge, he recalled "At the beginning of the nineties patriotism and national feeling was at a low ebb. The patriotic ardor of the Civil War was an old story...The time was ripe for a reawakening of simple Americanism and the leaders in the new movement rightly felt that patriotic education should begin in the public schools." James Upham "felt that a flag should be on every schoolhouse", so the publication "fostered a plan of selling flags to schools through the children themselves at cost, which was so successful that 25,000 schools acquired flags in one year.

The Pledge was formally adopted by Congress as the pledge in 1942. Congressional sessions open with the recital of the Pledge, as do many government meetings at local levels, and meetings held by many private organizations. It is also commonly recited in school at the beginning of every school day, although the Supreme Court has ruled on several occasions that students cannot be compelled to recite the Pledge, nor can they be punished for not doing so. According to the Flag Code, the Pledge "should be rendered by standing at attention facing the flag with the right hand over the heart. When not in uniform men should remove any non-religious headdress with their right hand and hold it at the left shoulder, the hand being over the heart. Persons in uniform should remain silent, face the flag, and render the military salute. The Pledge has been modified four times since its composition as indicated below. Changes are highlighted in bold italics

- **1892**: "I pledge allegiance to my flag and the republic for which it stands: one nation indivisible with liberty and justice for all."

- **1892 to 1923:** "I pledge allegiance to my flag and *to* the republic for which it stands: one nation indivisible with liberty and justice for all."
- **1923 to 1924:** "I pledge allegiance to *the flag of the United States* and to the republic for which it stands: one nation indivisible with liberty and justice for all."
- **1924 to 1954:** "I pledge allegiance to the flag of the United States *of America*, and to the republic for which it stands; one nation indivisible with liberty and justice for all."
- **1954 to Present:** "I pledge allegiance to the flag of the United States of America , and to the republic for which it stands, one nation *under God*, indivisible, with liberty and justice for all."

[Source: http://en.wikipedia.org/wiki/Pledge_of_Allegiance Nov 2013 ++]

Facebook ► More Privacy Concerns | Cursor Tracking

As if Facebook doesn't raise enough privacy concerns, it now admits to testing a program that would track how you move your computer mouse. The Wall Street Journal reports: "The social network may start collecting data on minute user interactions with its content, such as how long a user's cursor hovers over a certain part of its website, or whether a user's newsfeed is visible at a given moment on the screen of his or her mobile phone, Facebook analytics chief Ken Rudin said ... during an interview." "Your scrolls, your hovers, your highlights, your right clicks: Facebook wants them all," Ars Technica says. This kind of data, called behavioral data, could be used for a wide range of purposes, including improving the way Facebook works and more precisely targeting users with certain ads, Rudin told the WSJ. The tracking is just part of a broader program the site is testing, and Facebook could make a decision on whether to keep collecting this kind of data in the next few months.

Given Facebook's record and interests, it might not be surprising to hear it wants to track your cursor. But the WSJ says another business already does – Shutterstock, a stock photography website. "Shutterstock records literally everything that its users do on the site," the WSJ says, using a system called Hadoop to analyze the activity. Facebook is using a modified version of the same system. The amount of data Facebook gathers has been growing exponentially in the past four years. Its data analytics warehouse has grown 4,000 times over that period, "to a current level of 300 petabytes," the Journal says. A petabyte is more than 1 million gigabytes; a new consumer desktop computer these days might come with 500 gigabytes of storage. For more detail go to http://blogs.wsj.com/digits/2013/10/30/facebook-considers-vast-increase-in-data-collection/?mod=wsj_streaming_stream. [Source: MoneyTalksNews | Brandon Ballenger | 5 Nov 2013 ++]

10 Military Cemeteries to Visit ► Historic Connections to the Past

Military cemeteries offer a historic connection to the past, and Veterans Day is a perfect time to visit, says Stephen W. Lehman, senior historian with the U.S. Army Center of Military History in Washington. "When you see the name and the date on a grave marker, you have to remember these are people just like you. Visits need not be limited to military holidays or events. Honoring those who served, both living and dead, is an obligation we owe to our veterans and provides learning opportunities for our children. The next time you go on vacation or are in the area of any the following take time out and pay your respects. You'll find it a rewarding experience for both you and your family. Some notable burial grounds to visit are:

- **Andersonville National Cemetery**, Georgia
- **Arlington National Cemetery**, Virginia

- **Fort Leavenworth National Cemetery**, Kansas
- **Fort Rosecrans National Cemetery**, San Diego
- **Gettysburg National Cemetery**, Pennsylvania
- **National Memorial Cemetery of the Pacific**, Honolulu
- **Oise-Aisne American Cemetery and Memorial**, France
- **San Francisco National Cemetery**, California
- **Santa Fe National Cemetery**, New Mexico
- **West Point Cemetery**, New York

To learn about these sites refer to the addendum to this Bulletin titled, “**10 Military Cemeteries to Visit**”.
 [Source: USA Today | Larry Bleiberg | 8 Nov 2013 ++]

Have You Heard? ► A Sailor's Thoughts

- Some random and rambling thoughts accumulated from various quarters over the years. A bit of introspection from an "older" sailor.
- A sailor will walk 10 miles in a freezing rain to get a beer but complain mightily about standing a 4-hour quarterdeck watch on a beautiful, balmy spring day.
- A sailor will lie and cheat to get off the ship early and then will have no idea where he wants to go.
- Sailors are territorial. They have their assigned spaces to clean and maintain. Woe betide the shipmate who tracks through a freshly swabbed deck.
- Sailors constantly complain about the food on the mess-decks while concurrently going back for second or third helpings.
- Some sailors have taken literally the old t-shirt saying that they should “Join the Navy. Sail to distant ports. Catch embarrassing, exotic diseases.”
- After a sea cruise, I realized how much I missed being at sea. We are now considering a Med cruise visiting some of my past favorite ports. Of course I’ll have to pony up better than \$5,000 for the privilege. To think, Uncle Sam actually had to pay me to visit those same ports 25 years ago.
- You can spend two years on a ship and never visit every nook and cranny or even every major space aboard. Yet, you can know all your shipmates.
- Campari and soda taken in the warm Spanish sun is an excellent hangover remedy.
- E5 is the almost perfect military pay grade. Too senior to catch the crap details, too junior to be blamed if things go awry.
- Never be first, never be last and never volunteer for anything.
- Almost every port has a “gut.” An area teeming with cheap bars, easy women and partiers. Kind of like Bourbon St., but with foreign currency.
- If the Guardia Civil tell you to “Alto,” you’d best alto, right now. Same goes for the Carabinieri, gendarmes and other assorted police forces. You could easily find yourself in that port’s hoosegow. Or shot.
- Contrary to popular belief, Chief Petty Officers do not walk on water. They walk just above it.
- Sad but true, when visiting even the most exotic ports of call, some sailors only see the inside of the nearest pub.
- Also under the category of sad but true, that lithe, sultry Mediterranean beauty you spent those wonderful three days with and have dreamed about ever since, is almost certainly a grandmother now and buying her clothes from Omar the Tent maker.
- A sailor can, and will, sleep anywhere, anytime.

- Do not eat Mafunga, ever!
- Yes, it's true, it does flow downhill.
- In the traditional "crackerjack" uniform you were recognized as a member of United States Navy, no matter what port you were in. Damn all who want to eliminate or change that uniform.
- The Marine dress blue uniform is, by far, the sharpest of all the armed forces.
- Most sailors won't disrespect a shipmate's mother. On the other hand, it's not entirely wise to tell them you have a good looking sister.
- Sailors and Marines will generally fight one another, and fight together against all comers.
- If you can at all help it, never tell anyone that you are seasick.
- Check the rear dungaree pockets of a sailor. Right pocket a wallet. Left pocket a book.
- The guys who seemed to get away with doing the least, always seemed to be first in the pay line and the chow-line.
- General Quarters drills and the need to evacuate one's bowels often seem to coincide.
- Speaking of which, when the need arises, the nearest head is always the one which is secured for cleaning.
- Three people you never screw with: the doc, the paymaster and the ship's barber.
- In the summer, all deck seamen wanted to be signalmen. In the winter they wanted to be radar-men.
- Do snipes ever get the grease and oil off their hands?
- Never play a drinking game which involves the loser paying for all the drinks.
- There are only two good ships: the one you came from and the one you're going to.
- Whites, coming from the cleaners, clean, pressed and starched, last that way about 30 microseconds after donning them. The Navy dress white uniform is a natural dirt magnet.
- Sweat pumps operate in direct proportion to the seniority of the official visiting.
- Skill, daring and science will always win out over horseshit, superstition and luck.
- We train in peace so that in time of war the greater damage will be upon our enemies and not upon ourselves.
- "Pride and professionalism" trumps "Fun and zest" any day.
- The shrill call of a bosun's pipe still puts a chill down my spine.
- Three biggest lies in the Navy: We're happy to be here; this is not an inspection; we're here to help.
- Everything goes in the log.
- Rule 1: The Captain is always right. Rule 2: When in doubt refer to Rule 1.
- A wet napkin under your tray keeps the tray from sliding on the mess deck table in rough seas, keeping at least one hand free to hold on to your beverage.
- Never walk between the projector and the movie screen after the flick has started.
- A guy who doesn't share a care package from home is no shipmate.
- When transiting the ocean, the ship's chronometer is always advanced at 0200 which makes for a short night. When going in the opposite direction, the chronometer is retarded at 1400 which extends the work day.
- If I had to do it all over again, I would. Twice.
- When I sleep, I often dream I am back at sea.
- Good shipmates are friends forever.

Interesting Ideas ▶ **How to Eat Popcorn Online**

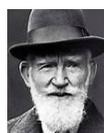


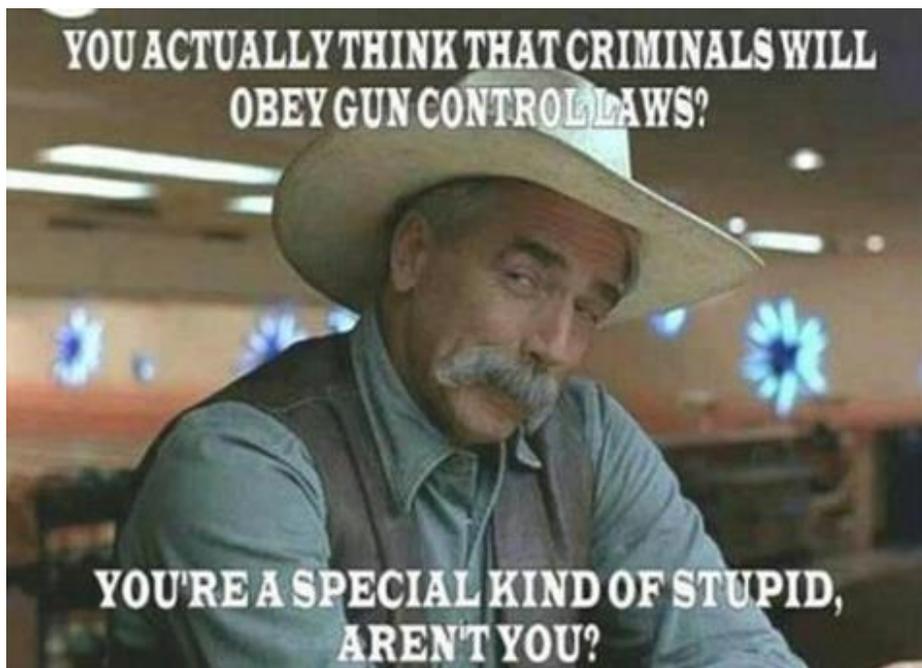
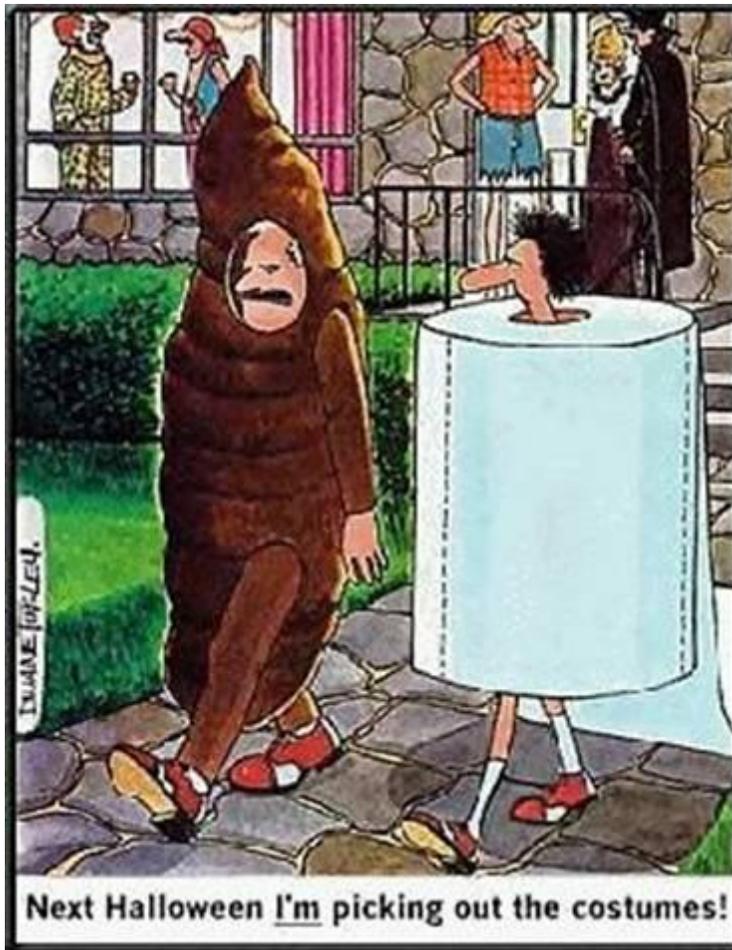
Different Solutions

Photos That say it All ▶ **Deployment**



“Progress is impossible without change; and those who cannot change their minds cannot change anything.”
— **George Bernard Shaw**, Irish playwright & a co-founder of the London School of Economics (1856-1950)







The Woodpecker May Have to Go



ELECTION DAY

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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 15,821 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.
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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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