

RAO

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DoD



DoD 2014 Budget Update 05 ► CBO Provides Options for Congress

As Congress negotiates a FY 2014 budget in hopes of avoiding another government shutdown, the Congressional Budget Office (CBO) released a new report, "Options for Reducing the Deficit, 2014-2023" dated NOV 2013 that includes an array of spending cuts and revenue increasing options for FY 2014 and the beyond. Some of the options outlined in CBO's report would affect the American population at large, including:

- Raise the age of Medicare eligibility to 67
- Increase Medicare Part B premiums for all beneficiaries

- Raise the full retirement age and the earliest eligible age for Social Security
- Reduce Social Security benefits for new beneficiaries by 15 percent
- Change the COLA formula for adjusting Social Security benefits

Others are aimed more specifically at military and veterans’ programs. We’ve identified some of the alternatives that CBO published in its budget-option package:

- Significantly reduce all services manpower
- Cap annual military pay raises at 0.5 percent below the average American's. **
- Raise out-of-pocket costs for TRICARE-for-Life by up to \$6,000 a year per married couple **
- Dramatically raise TRICARE fees for beneficiaries under age 65 **
- Bar working-age retirees and families from using TRICARE Prime
- Eliminate concurrent receipt of VA disability compensation and military retired pay **
- Change the COLA formula for military and federal civilian retired pay and VA compensation **
- Replace military personnel with civilians in certain positions

(** Refer to DoD Benefit Cuts Update 24 for more details)

Many of these proposals have been around for years, and have been rejected by Congress before. Others are new – **most notably the proposal to end concurrent receipt of VA disability compensation and military retired pay for disabled military retirees**. But in this political and budget environment, legislators pressed to come up with a budget package quickly may be disposed to simply grab some off-the-shelf options and worry about any potential consequences later. That means we could see some of these proposals surface in the next few months. The proposals to cut COLAs and raise TRICARE fees are ones to keep a particularly close eye on. To review the CBO report go to <http://www.cbo.gov/sites/default/files/cbofiles/attachments/44715-OptionsForReducingDeficit.pdf>. [Source: MOAA Leg Up 15 Nov 2013 ++]

DoD Benefit Cuts Update 23 ► Who Moved the Goal Post?

Secretary of Defense Chuck Hagel recently outlined six budget priorities that will shape the Pentagon’s FY 2015 budget proposal, which includes protecting investments while seeking “significant savings” in the area of personnel and compensation. The six priorities are

- Focus on eliminating middle management/”back-office” staffs.
- Reevaluate how the military should organize, train, and equip.
- Prepare for prolonged readiness challenges.
- Protect investments in acquisition and procurement.
- Reconsider the appropriate force mix across the services.
- Slow the growth of pay and benefits.

The six priorities are a result of the secretary’s earlier Strategic Choices and Management Review and reflect the department’s continuing struggle to deal with the “too fast, too much, too abrupt, and too irresponsible” sequestration cuts. One of Hagel’s priorities is to protect investments in acquisition and procurement programs. This is the same area in which the Government Accountability Office (GAO) has found both cost and schedule growth remains significant. In their October report on defense acquisition, the GAO cited “39 percent of fiscal 2012 programs have had unit cost growth of 25 percent or more.” However, this costly growth area seems to be exempt from scrutiny by DoD.

What is troubling is Hagel's sixth priority — slowing the growth of pay and benefits. In his statement, he urges Congress to permit more reforms to personnel accounts, stating, "Without serious attempts to achieve significant savings in this area — which consumes *roughly half* of the DoD budget and is increasing — we risk becoming an unbalanced force, one that is well-compensated but poorly trained and equipped, with limited readiness and capability." What concerns MOAA is he states personnel accounts consume roughly half of the DoD budget. Who moved the goalpost? In April of this year, DoD presented their FY 2014 budget submission, which stated, "The cost of military pay and allowances, combined with military health care, comprises about *one-third* of the Department's budget." Now, seven months later, what appears to be part of a broader Pentagon public relations campaign to garner support for cutting currently serving and retiree pay and benefits is to state personnel costs consume roughly half of the budget.

What changed? What changed is the Pentagon's definition of personnel accounts. The new interpretation goes well beyond the traditional military personnel and defense health care accounts, which have remained relatively unchanged as a third of the DoD budget for the past 30 years. Their definition now includes all pay and benefits — for current military and civilian personnel, retirees, and direct and in-kind services (such as DoD schools, commissaries, and more). MOAA has shown members of Congress the military personnel accounts (to include health care) have remained steady for years, but now the Pentagon has thrown in the kitchen sink to make a more alarming and inflated statement. The Pentagon uses terms like "slow the growth" and "bend the curve" to mask the very real impact those processes will have on people's lives. They're hiding behind budget jargon and vague words in an effort to avoid blame for what they're actually doing.

They hope this new math and ambiguous wording will provide them with the ammunition needed to cap pay and shift billions in health care costs onto beneficiaries, as if those who wear or have worn the uniform are a liability rather than our most precious national defense asset. Sustainability of the all-volunteer force is key to securing our national defense. You sustain the force with pay that is comparable with private-sector pay and a retirement package that ensures a skilled career force. The bottom line: It's no surprise DoD resorts to moving the goalposts and changing calculation methods in clinging to their case. But no matter how Pentagon leaders try to skew the data, the plain truth is military personnel costs are not breaking DoD's bank. [Source: MOAA Leg Up 15 Nov 2013 ++]

DoD Benefit Cuts Update 24 ► CBO Vet Deficit Reduction Options

Military members, retirees and veterans have a few more reasons to be wary of politicians who say their priority is to cut federal spending. The Congressional Budget Office on 13 NOV released a report of more than 100 options for reducing budget deficits in the years 2014 thru 2023. To read the report go to www.cbo.gov/publication/44715 and then proceed to <http://www.cbo.gov/sites/default/files/cbofiles/attachments/44715-OptionsForReducingDeficit.pdf>. More than a few of the CBO options are fresh ideas to roll back compensation for categories of veterans or to raise Tricare fees for military retirees, on suggestions that the government is being too generous. To be fair, CBO is not singling out veterans. There are options in the report to make nervous many segments of society dependent on federal payments, from Social Security recipients to drug manufacturers. But for select veterans' programs, CBO makes some hard-edged points that lawmakers bent on cutting spending might find compelling, if not persuasive, to help address the nation's debt crisis. Here are some of those ideas:

- **Cap pay raises:** From 2000 through 2010, Congress approved basic pay raises that averaged a half-percentage point above private sector wage growth. The military could save \$25 billion from 2015 to 2023 by reversing course, capping raises yearly at 0.5 percent below civilian wage growth. CBO predicts only a "minor" effect on force retention.

PRO: Evidence in favor of this move are data showing cash compensation for enlisted members now exceeds wages of 90 percent of civilian counterparts, well above the Defense Department’s goal of keeping service pay ahead of 70 percent of civilians of similar age and educational background. CBO said officer compensation exceeds 86 percent of private sector peers.

CON: The case against capping raises is that recruiting and retention goals could be compromised, CBO says, and smaller raises also dampen other elements of military compensation, including retirement annuities.

- **Raise Tricare fees Option 1.** Target military retirees cost share for health care. Have Tricare-for-Life users — retirees, spouses and survivors age 65 and older — pay the first \$550 of costs not covered by Medicare and then 50 percent of the next \$4,950.

PRO: CBO says this would slow Tricare costs by \$31 billion from 2015 to 2023 but also save Medicare dollars as older beneficiaries seek fewer health services.

CON: The drawback is that some TLF users might not seek needed preventive care or manage their chronic conditions as closely as they do now.

- **Raise Tricare fees Option 2.** Targets “working age” retirees and families enrolled in Tricare Prime by raising fees, deductibles and co-pays in a complex combination too detailed to describe here. The Prime changes for retirees could save from \$2 billion to \$11 billion by 2023, depending on final details.

- **Concurrent receipt:** Until 2003, military retirees who drew tax-free compensation from the Department of Veterans Affairs for service-connected disabilities saw retired pay reduced by an equal amount. Congress phased out this ban on “concurrent receipt” over several years for retirees with disability ratings of 50 percent or higher. As a result, last year 420,000 retirees received \$7 billion in concurrent receipt payments. Lifting this ban, CBO suggests, encouraged many more retirees to seek a VA disability rating. In 2005, only 33 percent who served 20 or more years received VA disability pay. By 2012, that proportion of longevity retirees drawing disability pay had climbed to 45 percent. CBO says \$108 billion could be saved from 2015 to 2023 if the ban on concurrent receipt were restored for current and future retirees.

PRO: Retirees would still receive higher after-tax payments than would retirees who are not disabled.

CON: The argument against is that retired pay and VA pay compensate for “different characteristics of military service: rewarding longevity in the former case and remunerating for pain and suffering in the latter. ... Moreover, some retirees would find the loss of income financially difficult.” That CBO floated such an option could dampen hope among military retirees with disabilities rated 40 percent and less that Congress someday will lift the concurrent receipt ban for them too.

- **Narrow eligibility for VA compensation:** The law requires VA to define “service-connected” ailments broadly so if symptoms occur in service the condition usually is compensable. Last year, CBO says, VA paid 520,000 veterans a total of \$2.9 billion “for seven medical conditions that ... are generally neither caused nor aggravated by military service.” VA could save \$20 billion from 2015 to 2023 if it stopped compensating veterans for chronic obstructive pulmonary disease, arteriosclerotic heart disease, hemorrhoids, uterine fibroids, multiple sclerosis, Crohn’s disease and osteoarthritis. Indeed, if Congress eliminated “compensation for all disabilities unrelated to military duties,” CBO says, the savings would be far greater, though, admittedly, this “would be more difficult to administer.”

PRO: The argument in support is that VA disability pay should be more comparable with civilian systems, which “do not typically compensate individuals for all medical problems” that develop during employment.

CON: The opposing argument is that military service “imposes extraordinary risks” and hardships, which justify current pays and benefits, including compensation for those who become disabled in any way while in service.

- **Tighten VA “IU” benefits:** VA will supplement regular disability compensation for veterans not rated 100 percent disabled if they are deemed “unable to engage in substantial work,” CBO explains. The “individual unemployability” benefit is paid today to 300,000 veterans, boosting monthly incomes by an average of \$1,800. One-third of IU veterans, however, are over 65, the age by which many American workers are retired and drawing full Social Security benefits. CBO said VA could save \$15 billion by 2023 if it stopped IU to older veterans.

These are not recommendations, CBO says — only options intended to inform lawmakers. [Source: The News Tribune | Tom Philpott | 16 Nov 2013 ++]

DoD Benefit Cuts Update 25 ► All Conus Commissary Closing Plan Requested

Tasked by Defense Secretary Chuck Hagel to find ways to preserve force readiness amid sharply falling budgets, his comptroller and the Joint Staff have asked the Defense Commissary Agency (DeCA) for a plan to close all stateside base grocery stores, say military resale community sources. Time will tell if this is just the loudest warning shot yet fired by a department desperate for budget relief, or if stateside commissaries, still enormously popular with military families and retirees, are viewed by current military leaders as a costly relic burdening a financially stressed force. Under Secretary of Defense Robert Hale, the department’s top financial adviser, and Air Force Lt. Gen. Mark F. Ramsay, director of force structure, resources and assessment for the Joint Staff, reportedly requested the plan in a meeting with military personnel policy and commissary officials.

It was to be briefed soon to Deputy Defense Secretary Ashton Carter and Adm. James Winnefeld, vice chairman of the Joint Chiefs of Staff.

Another high hurdle if the plan is to be included in the Obama administration’s fiscal 2015 defense budget request would be approval from the Office of Management and Budget and the White House. The military resale industry already has reminded Hagel in a letter that on 7 AUG at Camp Pendleton, Calif., President Obama told Marines that closing commissaries is “not how a great nation should be treating its military and military families.” Also, First Lady Michelle Obama and Jill Biden, the vice president’s wife, have for several years led a nationwide initiative in support of military families, called Joining Forces. It is hard to imagine them staying silent as action is taken to end prized discounted grocery shopping on base. Commissaries rely on taxpayer subsidies of \$1.4 billion a year to operate 247 stores worldwide. They now face their gravest threat in decades because of the budget sequestration tool formula in the 2011 Budget Control Act, and Congress’ failure to replace it with a balanced debt-reduction deal.

Military leaders have testified often this year that they can’t roll back weapon programs or shrink the force fast enough to absorb — in a balanced way — the \$50 billion a year in cuts demanded from sequestration. So operations, maintenance and modernization dollars are decimated to achieve near-term savings. Training and readiness are plummeting, say the service chiefs. In that environment, commissaries have become “ground zero” for deeper cuts, said an industry official. Those dollars are coveted to support other needs such as flying hours, ship streaming days and troop unit rotations to combat training centers. Closing almost 180 stateside stores could free up \$800 million to \$900 million annually, by some estimates. Asked to confirm if Hale requested a plan to close stateside commissaries, Navy Cmdr. Bill Urban, a DoD press officer, said Hagel “has made it clear on numerous occasions that all cost-cutting efforts need to be on the table for [DOD] to meet the spending caps associated with the 2011 Budget Control Act. At this time, no final decisions have been made on the ... fiscal 2015 budget submission. Therefore, it would be inappropriate to discuss any specific budget decisions.”

At a hearing 20 NOV of House armed services subcommittee on military personnel, its chairman, Rep. Joe Wilson (R-SC) asked DeCA Director Joseph H. JEU about a directive the agency got from defense leaders in February ordering an independent study to cut commissary costs up to 28 percent. Wilson, who promises to defend the benefit, asked when Congress could see the study. "Due to sequestration," JEU said, "the department is reviewing all of its programs and nothing, including commissaries, is off the table." JEU declined to discuss the directive or study further. But another witness did, Thomas T. Gordy, president of the Armed Forces Marketing Council, which represents brokers doing business with military stores. Gordy testified his group was encouraged over the summer to hear that the department was considering cuts for DeCA lower than 28 percent. "However," he said, "in recent weeks we understand the Joint Staff has asked DeCA to look at cutting its budget 33 to 66 percent." Gordy revealed three ideas DeCA weighed in recent months that would lower patron savings but preserve stateside stores.

- One would double the patron surcharge, from 5 percent to 10 percent of the cost of goods sold.
- A second would increase commissary prices worldwide by 2 percent to 3 percent, enough to cover agency costs for shipping goods to overseas stores.
- A third is an "enhanced commissary" model that would allow stores to sell wine, beer and health and beauty products at a profit, to offset the cost of store operations. Critics worry this one could endanger base exchanges, which operate for profit. Some exchange profits fund morale, welfare and recreational facilities on bases.

With support from industry, commissaries have been shaped into a model of efficiency for the entire department, argued Patrick Nixon, president of the American Logistics Association, which represents manufacturers and vendors of products sold in base stores. Though commissaries have shared in the pain of sequestration, including furloughs and hiring freezes, Nixon said, "that may not be enough to feed the budget beast. Some defense planners want far more. They seek to reduce the commissary budget far beyond that being asked for any other defense program." Commissaries save patrons more than 30 percent off supermarket prices, JEU testified, with average annual savings for a family of four of almost \$4,500. Rep. Joe Heck, R-Nev., asked JEU to react to the cost-saving ideas Gordy described and criticized. Each would lower patron savings, JEU said. But Heck noted that doubling the surcharge, for example, would lower savings for a family of four by only \$225 a year, to \$4,225, to help preserve the benefit. Given fiscal challenges, hard decisions are needed, Heck said. "We have got to look at the cost-benefit of each one of these, and I would encourage you to take that kind of perspective," he told JEU. [Source: Stars & Stripes | Tom Philpott | 21 Nov 2013 +]

DoD Benefit Cuts Update 26 ► Stars & Stripes/Pentagon Channel

The Pentagon, under intense pressure to maintain American military might in an era of sequestration and falling budgets, is considering the elimination of Stars and Stripes and the Pentagon Channel as well as programming cuts to American Forces Network. The Cost Assessment and Program Evaluation office, which answers to the secretary of Defense, has been tasked with reviewing spending on all such media products. The Pentagon typically refuses comment on budget studies while in process, and when asked for information on the scope and intent of the review, officials would only say all of DOD is currently the subject of a top-to-bottom spending review ordered by Defense Secretary Chuck Hagel. "In this budget environment, we're looking at everything," said Navy Cmdr. Bill Urban, spokesman for the cost assessment office. Bryan Whitman, principal deputy assistant secretary of defense for public affairs, referred queries on the matter back to Stars and Stripes managers and Defense Media Activity.

Ray B. Shepherd, the head of the Defense Media Activity, which oversees all three outlets, refused to elaborate on the study. "We've been asked to look at everything," Shepherd said. Although the parameters of the review are unclear, Stars and Stripes publisher Max Lederer said budget officials have been making unprecedented requests for

information. He said he'd been tasked with providing budget numbers and scenarios for cuts — sometimes given just hours to do so — without being told why the review was underway. “When you get asked questions in a vacuum, you get concerned,” Lederer said. According to Shepherd, the 2013 budget for American Forces Radio and Television Service was \$51.6 million, and costs for the Pentagon Channel about \$6.1 million. Stars and Stripes’ DOD subsidy for 2014 was \$7.8 million, according to its chief financial officer, Bill Murphy. The majority of the paper’s budget comes from advertising, newspaper sales and other staff-generated revenue. While the American Forces Network and The Pentagon Channel are command-directed information outlets, Stars and Stripes is editorially independent under federal law. The newspaper, which distributes its daily print paper in the Middle East, Asia and Europe and maintains a growing online presence, is staffed almost exclusively by civilians and has a civilian ombudsman who answers to Congress.

Asked 20 NOV, senators with the Armed Services Committee, who must consider deep cuts in end strength for the services, cuts to weapons programs and trimming of military benefits, said they had not been apprised of any such review. “I had just heard rumors,” said Sen. John McCain (R-AZ). “But I think it would be a terrible mistake, I really do. The men and women who are serving get a lot of their information this way. It’s a great conduit to spread information to the men and women who are serving all over the world. “Armed Forces Network, among many other things, does sports, which all of our men and women love,” McCain said. “So I think it would be crazy.” Sen. Claire McCaskill (D-MO) agreed. “I don’t like the idea. I certainly acknowledge [the Pentagon has] some really difficult choices ahead, and I’d want to look at it, but I think an independent editorial voice like Stars and Stripes provides is pretty darn important for transparency and accountability and oversight in the military.” [Source: Stars & Stripes | Editor | 25 Nov 2013 +]

DoD Audits ► Pentagon’s Bosses Thwart Accurate DFAS Audit

The Pentagon’s central payroll and accounting office, which pays out tens of billions of dollars a year to U.S. service members and defense contractors worldwide, likes to boast of a decade worth of clean audits by outside firms hired to check its books. The Defense Finance and Accounting Service (DFAS) was created in 1991 by Dick Cheney, then the secretary of defense, to help the government’s biggest agency get on top of its spending after President Ronald Reagan had overseen a massive military buildup the previous decade to counter the Soviet Union. Cheney also sought to prevent repeats of the \$435 hammers, \$37 screws and other embarrassing disclosures of excessive spending. But more than two decades later — after another big military buildup, this time in response to the Sept. 11, 2001, terror attacks — a McClatchy investigation has found troubling signs that the system set up to strengthen accountability for Pentagon spending is broken. Among the signs of dysfunction, according to interviews with key players, internal emails, memos and other documents obtained by McClatchy, are:

- **Outside audits by a certified public accounting firm of the Defense Finance and Accounting Service’s books turned out to be shoddy, according to the Pentagon’s own accountants, although that same CPA firm had endorsed the agency’s previous fiscal records for years.**
- **In reaction to the skeptical evaluations, Pentagon officials pressured their accountants to suppress their findings, then backdated documents in what appears to have been an effort to conceal the critiques.**
- **The Defense Department’s Office of the Inspector General (DoD OIG), which was brought in to watchdog the audit, not only helped squelch the critical work but also allowed the outside firm to be paid despite the serious questions about the quality of its work.**

“The unchecked and wasteful spending at the Pentagon has been well-documented, starting when I uncovered \$700 toilet seats,” said Sen. Chuck Grassley, an Iowa Republican who has chronicled profligate Pentagon spending for years. “Attempts to steer the ship in the right direction is a massive undertaking that can only be done with a

competent inspector general willing to be a junkyard dog and not afraid to knock some heads.” Grassley said the DFAS and the inspector general’s office both failed in their roles. The senator is about to release a report that supports McClatchy’s findings. “The outside audit firm rubber-stamped DFAS’ practices using defective audit methods,” a draft of Grassley’s report concludes. “For its part, the (inspector general) was prepared to call foul on (the accounting firm) for substandard work but was somehow steamrolled by DFAS. The IG failed to do its job.” The problems at the Pentagon’s central accounting office suggest one reason why a long list of presidents, lawmakers and defense secretaries have failed to curb Pentagon excess or even establish a straightforward record of Pentagon spending.

The matter has prompted a probe of more recent Pentagon ledgers by the GAO, the investigative arm of Congress. Bridget Serchak, a Pentagon inspector general spokeswoman, would only say that her office never issued the review in question. She declined to comment on the questions raised by McClatchy. The DFAS, which has 13,000 employees in 10 offices around the globe, is an arm of the Pentagon comptroller, Robert Hale. Navy Cmdr. William Urban, chief spokesman for both Hale and his central accounting office, said neither the comptroller nor his staff unduly pressured the inspector general’s accountants or their bosses. “We categorically deny that the comptroller or his staff attempted to exert any kind of inappropriate influence on the (inspector general’s office) in connection with the financial statement audits of the DFAS,” Urban said. CliftonLarsonAllen, a Minneapolis-based Top 10 accounting company, now owns the federal audits practice of the outside audit firm, UKW. It didn’t respond to questions from McClatchy. UKW previously strongly defended its audits of the central accounting office to Pentagon officials.

At first glance, this saga might seem like an inside bureaucratic tangle over boring audits. But with the DFAS handling most of the money Congress gives the Defense Department — \$615 billion in fiscal 2013 — even a very low percentage of errors could be costing taxpayers tens of millions in lost funds. An accurate look at the ledgers of the central payroll and accounting office could be expected to prevent such losses. Accountants with the inspector general’s office, the primary watchdog of the Pentagon, which accounts for one-fifth of all federal spending, tried to provide such an assessment. **The accountants repeatedly told their bosses that a clean audit of the DFAS’s books for fiscal 2008 should be overturned** because it failed to document \$4.4 billion in adjustments and had other poor internal controls, according to Grassley’s report. But the bosses told the inspector general auditors to downplay their concerns and to endorse the UKW audit. Then, in reviewing the 2009 audit, the inspector general accountants repeatedly asked UKW auditors to do more work to support a clean opinion, but the firm refused, according to participants and Grassley’s report.

In early 2010, the **accountants concluded that UKW’s analysis simply did not meet minimum auditing standards** required by the federal government. This time, their bosses went along, at least initially. At a Jan. 27, 2010, meeting and in an email two days later, Patricia A. Marsh, then the Pentagon’s assistant inspector general for financial management, told DFAS officials that her office was going to issue a “non-endorsement” letter — a formal rejection that would signal the clean 2009 audit was based on inferior work. That’s when James J. Cornell, a former DFAS senior executive who was then inspector general of the House of Representatives, said he complained about the disparaging report to Pentagon higher-ups, and it was abruptly killed. The DFAS had drafted Cornell to oversee its response to the inspector general’s fiscal probe as the accounting service’s former head of internal review. In April 2010, three months after being backed by their bosses, the inspector general’s two lead accountants of the audits received letters informing them that their assignments had been “terminated,” according to documents reviewed by McClatchy.

Even more unusual, the terminations were retroactive to Jan. 27, 2010 — the precise point when the inspector general’s office had informed the DFAS that it would not endorse the 2009 audit. “They wanted to get rid of us because we were seeing the naughty-naughty,” said a member of the inspector general’s audit team, who spoke on condition of anonymity for fear of retaliation. The retroactive terminations effectively wiped the slate clean, turned back the clock and removed from the official record the inspector general accountants’ critical findings that the audit did not meet professional standards. The termination letters were signed by Normand Gomolak Jr., the principal contracting officer with the DFAS. Gomolak did not respond to questions from McClatchy. UKW, meanwhile, was paid the outstanding bills for its 2009 audit of the accounting service, even though the Pentagon inspector general’s top lawyer had advised against making the payments. Left unclear is how an employee of the accounting service, the target of the outside audits, could have removed the inspector general’s accountants.

Cornell, who told McClatchy he had pushed to halt the inquiry, said someone high up at the Pentagon authorized the termination letters, but he would not identify the person. Cornell, however, defended the terminations, contending the inspector general overreached. “Basically you had an unchecked (Pentagon) IG running around as a bully,” Cornell said. “It was supposed to be a quality-control review. It was never meant to be a re-audit. When it turned into a re-audit, they pulled the plug.” Such interference by an inspector general for a major legislative body into the work of the inspector general for a major executive agency is very rare. “This is the first I’ve ever heard of an instance,” said Mark Jones, executive director of the Council of the Inspectors General on Integrity and Efficiency, told McClatchy on 21 NOV. “It actually surprises me.”

Jack Armstrong, who oversaw the inspector general probe as its audit program manager, said his accountants followed government-wide procedures. He said it’s not up to the target of a Pentagon inspector general probe to set the parameters of the inquiry. “Neither the DFAS audit committee nor the DOD comptroller have the right to circumvent the authority of the OIG,” Armstrong said. “The standards and rigor required for auditing the financial statements of the DoD cannot be trivialized or dismissed as over-effort and waste.” Danielle Brian, executive director of the Project on Government Oversight, a nonpartisan watchdog group in Washington, agreed. Inspectors general at all federal agencies are supposed to be completely independent, she said. “A good inspector general would not allow agency representatives to interfere with their ongoing work,” Brian said. “The agency can respond to their work, but it shouldn’t be able to reach in and stop the work.”

Grassley blames weak officials in the DoD OIG, whom he says have yet to be held accountable for caving to pressure. The senator said he would ask the Council of the Inspectors General on Integrity and Efficiency to look into the performance of the Pentagon’s inspector general’s office. The council, a government agency, has the power to investigate abuse by inspectors general. Daniel R. Blair, a top inspector general manager who helped oversee the inspector general probe, has been promoted twice and is now the deputy inspector general for auditing. Blair did not return calls from McClatchy. Meanwhile, the outside auditing firm UKW received close to \$150,000 from the Pentagon for the suspect 2009 work, according to Armstrong. “To successfully root out waste day in and day out, there must be a top-notch audit capability in the hands of an inspector general who is ready and willing to use it effectively,” Grassley told McClatchy. In this instance, he asserted, the inspector general’s office “allowed the department’s central finance and accounting office to run roughshod over the contract, the law, audit standards and independent oversight.”

Grassley, who was expected to release a report on irregularities at the DFSS and the DoD OIG this week, said the inspector general accountants were performing their work properly — at least until someone stopped them. Several inspector general employees involved in the audits went to Grassley to object to their office’s handling of the matter.

“We thought management was on board with us, then out of the blue they changed their minds,” an inspector general source, who asked not to be identified for fear of retaliation, told McClatchy. Jim Minnery, a former DFAS accountant, said his warnings about widespread problems at the agency went unheeded as well. He said he left the accounting agency in frustration in 2006 because **his bosses weren’t interested in tracking the mountains of money that passed through it.** “When I was there, DFAS would brag that they were getting a clean audit,” Minnery told McClatchy. “We (accountants) would just laugh out loud. Their systems are so screwed up.”

Minnery described a lucrative audit mill in which private certified public accounting firms make millions of dollars each year providing financial seals of approval that the Pentagon and other federal agencies then point to as proof that their congressionally approved funds are not mismanaged. “The reason the Defense Department gets these clean audits is because these firms that audit them want to do more business with the Pentagon,” he said. Taxpayers might have benefited from honest audits of the DFAS. Better bookkeeping during the period under scrutiny may have prevented the accounting service from giving a soldier active-duty pay totaling \$185,000 for two years after he left the Army in 2009, a mistake that didn’t come to light until a December 2012 GAO report. Better bookkeeping might have saved taxpayers the \$13,208 that the central accounting office paid over more than three months, from Oct. 15, 2008, to Jan. 30, 2009, to a soldier who had gone AWOL, another one of numerous errors revealed in the GAO report.

As the inspector general accountants were reviewing the central accounting office audit and reaching the conclusion that it was substandard, Mark Easton, a deputy to Pentagon Comptroller Hale, was getting weekly briefings on the probe, according to participants. A second inspector general participant, who said the process “was very ugly,” said Hale was able to pressure the inspector general’s office because he had large control of its funding. “Hale and Easton let it be known that DFAS could not fail (its audits),” the participant, a former Pentagon inspector general official with knowledge of the inquiry and who requested anonymity in order to speak candidly, told McClatchy. “Hale and Easton were in a frantic effort to show that major DOD agencies could receive clean (audits),” the participant said. “The prospect of any agency going backwards was not acceptable. The IG was supposed to support the party line.”

Hale spokesman Urban said, “The comptroller and DFAS did provide information to the (inspector general’s office), but as we stated they did not attempt to exert any kind of inappropriate influence.” Pentagon insiders, however, said many employees fear crossing Hale because he crafts the agency’s annual budget as comptroller. They said the DFAS has broad sway because it processes hundreds of billions in payments to military and civilian employees, and to contractors. Brian, the executive director of the Project on Government Oversight, said Pentagon accounting is under greater scrutiny from lawmakers as Congress seeks ways to cut spending and reduce the government’s \$17 trillion debt. “I’m not surprised that the Pentagon would be doing everything they can to try to cover up evidence that they’re not as financially responsible as they should be,” Brian said. [Source: McClatchy Washington Bureau | James Rosen & Marisa Taylor | 22 Nov 2013 +]

DoD Medical Countermeasures ► DoD Duplicating Effort by HHS

A Los Angeles Times article reports that a Defense Department biodefense facility under construction in Florida is widely seen as unnecessarily duplicating work carried out by the Health and Human Services (HHS) Department. The Pentagon plant, once finished, would manufacture medical countermeasures for U.S. troops that could be used

against biowarfare agents. Some of the expense of the facility is being paid for by reallocating Defense dollars intended for the purchase of new biodefense and chemical protection gear and equipment, according to government records and security experts. The HHS is already cooperating with university scientists and pharmaceutical firms at a cost of billions of dollars to produce the same kinds of biowarfare countermeasures as the Pentagon facility is expected to manufacture.

Construction began late last month. The military is pursuing the project **against** the recommendation of a 2009 report ordered by the White House. The analysis by the Tufts Center for the Study of Drug Development recommended that the government work with private industry to acquire the needed medicines, as "contract manufacturing is less costly and timelier than constructing and operating a dedicated facility." However, Andrew Weber, assistant Defense secretary for nuclear, chemical and biological defense programs, pushed for the facility. He reportedly thought his HHS opposites were moving too slowly in securing steady sources for the production of vaccines and countermeasures. "We started off talking about doing this together," said an anonymous HHS official who participated in the 2010 interagency biodefense discussions. After a while, though, it became clear that Weber did not want the HHS Biomedical Advanced Research and Development Authority -- which funds the development of medicines for use against weapons of mass destruction -- to have superseding control over countermeasure production, according to the Times report. The Pentagon "wanted to be in charge of their own fate," another unnamed HHS official said.

Weber's vision won the support of the White House in late 2010 when President Obama's then-chief counter-terrorism adviser, John Brennan, signed off on a document that said the Pentagon should "establish agile and flexible advanced development and manufacturing capabilities." The department anticipates it will cost \$40 million annually over the coming five years to run the Florida facility, said James Petro, a senior aide to Weber. Additional monies would be needed to purchase any medicines produced there. [Source: NAUS Weekly Update 27 Nov 2013 ++]

NAUS Note: If DoD wants to cut at least \$400 million over the next 10 years, plus the cost of medicines purchased, they could cut this program immediately instead of insisting on increased in TRICARE premiums and copays.

DoD Project Paperclip Lawsuit Update 02 ► Case Heads to 9th Circuit

Veterans subjected to Cold War-era drug experiments asked the 9th Circuit on 26 NOV to grant them more relief than ordered last week by a federal judge. The notice of appeal comes four years after Vietnam Veterans of America led a class action against various government entities, claiming that at least 7,800 soldiers had been used as guinea pigs in Project Paperclip. Soldiers were allegedly administered at least 250 and perhaps as many as 400 types of drugs, among them Sarin, one of the most deadly drugs known, amphetamines, barbiturates, mustard gas, phosgene gas and LSD. Using tactics it often attributed to the Soviet enemy, the U.S. government sought drugs to control human behavior, cause confusion, promote weakness or temporary loss of hearing and vision, induce hypnosis, and enhance a person's ability to withstand torture, according to the complaint. U.S. District Judge Claudia Wilken certified the plaintiffs as a class last year, a status that could make thousands of veterans eligible for relief.

Though the defendants succeeded in tossing claims against Attorney General Eric Holder and the CIA, the Department of Defense and Department of the Army remained on the hook. The crux of the veterans' argument is that Administrative Procedure Act obligates the defendants to provide notice to test subjects and to provide them medical care. They also cite a 1962 Army regulation involving the use of volunteers as research subjects. Updated in 1990, that regulation allegedly requires the Army to notify test subjects about possible side effects "even after the

individual volunteer has completed his or her participation in research." Judge Wilken gave both sides some relief on 19 NOV, granting the DoD, Army and CIA summary judgment on certain claims, and giving the plaintiffs summary judgment only as to one claim against the Army. Based on interpretation of the disputed Army regulation, Wilken agreed that the duty to warn is properly interpreted as applying on an on-going basis, not just as part of the pre-experiment consent process, and is owed to service members who became test subjects before 1988.

"The court concludes that defendants' duty to warn test subjects of possible health effects is not limited to the time that these individuals provide consent to participate in the experiments," Wilken wrote. "Instead, defendants have an ongoing duty to warn about newly acquired information that may affect the well-being of test subjects after they completed their participation in research." The plaintiffs did not convince the court that the Department of Veterans' Affairs "systematically fails to offer them care. Although there may be general dissatisfaction and individual erroneous results, plaintiffs and the class members can seek medical care through the DVA and challenge denial of care through the statutory scheme prescribed by Congress," Wilken wrote. The judge also found for the defendants on the plaintiffs' constitutional claims, finding the plaintiffs could not prove that it was a violation of due process when the Army did not follow its own regulations. Wilken vacated the final pretrial conference and the trial dates in this case. The notice of appeal filed Tuesday cites that opinion as well as any "any and all adverse orders and rulings." Eugene Illovsky with Morrison & Foerster filed the notice [Source: Courthouse News Service | Barbara Leonard | 26 Nov 2013 ++]

DoD Mobilized Reserve 20 NOV 2013 ► Decrease of 2,344

The Department of Defense announced the current number of reservists on active duty as of 20 NOV 2013. The net collective result is 2,344 fewer reservists mobilized than last reported in the 1NOV 2013 RAO Bulletin. At any given time, services may activate some units and individuals while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 32,650; Navy Reserve 4,138; Marine Corps Reserve 1,993; Air National Guard and Air Force Reserve 7,457; and the Coast Guard Reserve 376. This brings the total National Guard and Reserve personnel who have been activated to 46,614 including both units and individual augmentees. Since 911 there have been 884,786 reservists activated for duty. At <http://www.defense.gov/documents/Mob%20Weekly%20Report%2020%20Nov%2013.pdf> is a cumulative roster of all National Guard and Reserve personnel who are currently activated. [Source: DoD News Release No. R-028-13 dtd 20 Nov 2013 ++]

DoD/VA Seamless Transition Update 19 ► Program Sputtered to a Halt

After launching with much fanfare in 2009, the interagency program office charged with developing an integrated electronic health record (EHR) for the Defense and Veterans Affairs departments all but sputtered to a halt in September, Nextgov has learned. The development followed a decision by Defense and VA in February to independently develop their own EHRs, due to the high cost of the joint system, pegged at \$28 billion by Frank Kendall, Defense undersecretary for acquisition, technology and logistics. Neither Defense nor VA formally announced the shutdown of the interagency program office. A hint of its demise can be found in an industry briefing ([https://e-commerce.sscno.nmci.navy.mil/command/02/acq/navbusopor.nsf/0/2A0FF8259E2E97E886257C2100511F06/\\$FILE](https://e-commerce.sscno.nmci.navy.mil/command/02/acq/navbusopor.nsf/0/2A0FF8259E2E97E886257C2100511F06/$FILE))

[E/DHMSM%20Industry%20Day%201%20Brief%20-%2031%20OCT%202013.pdf](#)) that said Christopher Miller had assumed the role of acting director of the office, in addition to his role as program executive officer of the new Defense Healthcare Management Systems Modernization, charged with developing the Defense EHR.

Maureen Schumann, a Pentagon spokeswoman confirmed on 18 NOV to Nextgov that Barclay Butler, appointed director of the interagency program office in February 2012, left his job on 23 SEP. Defense and VA are in the early stages of development of a revised charter and organizational chart of the office, Schumann added, and once completed, "the staffing for the IPO will be determined and announced." While the office has been all but vaporized, both Defense and VA face the rather difficult task of finding a workaround to provisions in the National Defense Authorization Act of 2008 that mandated a joint EHR. The two departments also need to figure out how to work their way around language in the 2014 VA spending bill that also mandates a single EHR, which could become law if Congress passes a 2014 budget. [Source: Next.Gov | Bob Brewin | 19 Nov 2013 ++]

UN Disability Treaty ► DoD/VA Secretaries Endorse

Defense Secretary Chuck Hagel and Eric Shinseki, Secretary of the Department of Veterans Affairs, said a UN treaty requiring signatory nations to improve services and accessibility to the disabled is good for American troops and its disabled veterans. In separate statements submitted to the Senate Foreign Relations Committee on 21 NOV, the two combat-wounded Vietnam veterans urged the Senate to ratify the treaty. The agreement has broad support from veterans' organizations, but is viewed with suspicion by some conservative groups who believe it could be used to alter American law regarding decisions about children's health -- especially with respect to birth control and abortion -- and home-schooling. The Senate panel met Thursday morning to hear Secretary of State John Kerry, also a Vietnam veteran, offer support for Senate ratification of the treaty. Kerry said language included in the treaty specifically states that nothing in it can be used to alter or amend American law on matters of parental rights governing healthcare or education.

Hagel, in his statement, said thousands of Iraq and Afghan war veterans will be living with disabilities for the rest of their lives. The more accessible the world is to the disabled, the greater opportunities these veterans will have, he said. "These wounded warriors deserve to have the same opportunities to live, work, and travel as every other American, and to participate fully in society whether at home or abroad," Hagel said. The treaty also will benefit military personnel who have family members with disabilities, he said, many of whom now have to choose between their families and their careers when considering assignments in other countries. Shinseki said the treaty will help the country's 5.5 million disabled veterans -- as well as 50 million other Americans who are disabled -- study and work overseas by improving access. In his statement, Shinseki drew on his own experience to argue that the treaty will also directly benefit servicemembers dealing with injuries. "I served for roughly 10 years in Europe as a disabled soldier following my tours in Vietnam," said Shinseki, who lost much of his right foot to a landmine. "I recall the absence of aids for the disabled in many places where I served -- ramps, lifts, automatic door openers, among other devices that are commonly available in this country."

Twenty-one veterans and military associations have endorsed the treaty, including The American Legion, Paralyzed Veterans of America, Disabled Veterans of America, Veterans of Foreign Wars and the Iraq and Afghanistan Veterans of America. Only one group, AMVETS, withdrew its support after its leadership concluded nothing in it would actually benefit U.S. veterans. Daniel Dellinger, national commander of The American Legion, reiterated his group's support for the treaty after the morning hearing. "We need to ratify this treaty," he said. "I think [the hearing is] going well and I think it will be ratified."

Whistleblower Defense Hotline Program ► 31,000 Contacts Last Year

News consumers may not be aware that many of the front-page scandals -- mishandling of bodies at Arlington Cemetery and Dover Air Force Base, sexual assaults in the military, bribery of naval officers by contractors in Asia -- came to light because of whistleblower complaints to the Pentagon's anonymous hotline (www.dodig.mil/Hotline or 800-424-9098). Patrick Gookin, installed in March as the first to hold the title of director of the Defense Hotline Program and whistleblower protection ombudsman, has been trying to change that by reaching out to the workforce, hotline officials at other federal agencies and, as of this month, the press. "We're the unsung hero of the department in that we don't tell people who we're chasing, but we do tell people when we've caught them," he told reporters on 13 NOV. The Pentagon's version of the hotlines used throughout the government, he noted, was called into 24/7 service after the Sept. 11, 2001, terrorist attacks and after 2005's Hurricane Katrina.



Use of the hotline -- which has telephone, online, facsimile and U.S. mail formats -- has shot up 125 percent from 2009 to 2013, reaching a high of 31,000 contacts last year, with 4,862 of them resulting in referrals for investigation in fiscal 2012, Gookin said. Callers are not required to identify themselves. "Veracity trumps motivation," he said. "You could call for the wrong reason, like a jilted lover, but if it's true, we'll take it on." A former Marine criminal investigator who also worked for the Defense Logistics Agency inspector general, Gookin said, "I was a customer and received action items from the hotline" before moving over to the Defense inspector general's office. His staff of 30, mostly investigators and support staff, does not conduct the probes of waste, fraud, abuse and violations of law, but performs triage to cull out the highest-priority cases for referral to appropriate bodies. Though heady topics of complaints range from retaliation against whistleblowers to human trafficking to intelligence breaches, as much as 60 percent of the traffic turns out to be irrelevant or spam. Queries on pay and benefits, for example, or employment discrimination are re-routed to other offices. Complaints considered actionable for further probing are ranked. Top priority goes to complaints affecting life, health or safety and intelligence matters, which must be moved on the first day of the contact. Second-priority items tend to involve misconduct or reprisals and require action within three days. The remainder tend to be routine, of the "my boss yelled at me" variety, Gookin said.

As of 1 OCT, the hotline office was no longer taking complaints by email because the "unstructured" format involves too much back and forth. Tipsters who call by phone are encouraged to go online, though some accommodations can be made. Phone calls are never recorded, Gookin said, and the only progress updates staff are allowed to give to repeat callers are indications of whether a case is open or closed. The hotline staff follow up on how the separate agency investigators receiving the referrals resolved the issue, and the hotline's work is evaluated retrospectively under Quality Assurance Review Procedures. Asked whether Edward Snowden, the terminated Booz Allen contractor who this spring spilled National Security Agency domestic surveillance documents into the public eye, could have chosen the Defense hotline route, Gookin said he could have, initially. "He had every opportunity to go through us, though we wouldn't have told him his complaint's status, so there wouldn't be instant gratification. But it would have been highest priority. Once he went outside the system," Gookin said, "as far as I know, he violated the law." [Source: GovExec.com | Charles S. Clark | 15 Nov 2013 +]

Arlington National Cemetery Update 45 ► **Section 60 Memento Dispute**

An advisory commission is recommending that Arlington National Cemetery end its relaxed policy on mementos in a section for those killed in Iraq and Afghanistan by the end of next year. The Washington Post reports that the panel led by former U.S. Sen. Max Cleland, a disabled Vietnam veteran, made the recommendation 19 NOV to the secretary of the Army. The commission says it is fitting to end the exception to the cemetery's policy, which allows only flowers and small photographs, as troops are withdrawn from Afghanistan. The familiar image of rows of white gravestones at Arlington should be preserved, commission members said. Families of servicemembers buried in Section 60 objected to the removal of items left at grave sites and a compromise allowed a small photo and a handmade memento to be left through April, when normal maintenance resumes. Some families' decorations extended to wind chimes and holiday lights, said Chet Edwards, a commission member and a former Democratic congressman from Texas. "While there are families with individual ways of grieving, we have an obligation to preserve for future generations consistent standards at Arlington National Cemetery," Edwards said. "What's been harder and harder for us to defend is there's a standard for Section 60 and even within Section 60." Family representatives acknowledge those items distract from the solemn atmosphere, but say tasteful mementos should be allowed. "This is part of our grieving process," said Paula Davis, whose son Justin is buried there. "It might be generational. We personalize the graves. We don't just stand there and pray." [Source: Associated Press article 21 Nov 2013 +]

NDAA 2014 Update 04 ► **Senate Acts on Military's 2014 Budget Bill vet**

On 18 NOV the White House pressed the Pentagon to rein in Tricare costs and begin a new round of base closings as the Senate took up the National Defense Authorization Act on the military's 2014 budget. There are a number of areas of agreement with the initial markup of the Senate Armed Services Committee (SASC) on the NDAA, but the administration "has serious concerns with certain provisions," Office of Management and Budget (OMB) officials said in a lengthy response to the markup. OMB called on SASC to control Tricare costs at the Department of Defense "while keeping retired beneficiaries' share of these costs well below the levels experienced when the Tricare program was implemented in the mid-1990s." Slowing the growth of Tricare costs would result in savings of \$902 million in fiscal year 2014 and \$9.3 billion through fiscal year 2018. Those savings were needed to offset projected increases in personnel costs, OMB said. Proposals for changes include:

- President Obama has proposed slowing this growth by introducing a new set of enrollment fees and higher co-pays to retirees under the age of 65.
- The Pentagon proposed an annual enrollment fee based on a percentage of retired pay for Medicare-eligible retirees in the Tricare For Life Program. Working age retirees in the Tricare Standard and Tricare Extra programs also would face new annual enrollment fees phased in over five years.
- The White House proposed an increase to the current enrollment fee for working age retirees in the Tricare Prime program phased in over the next four years.
- The White House has proposed increasing Tricare Prime co-pays for retirees and their beneficiaries by \$4 for medical visits not related to mental health.

Pentagon leaders have said that spiral personnel costs to include healthcare are eating up too much of the military's annual budgets and putting training and readiness missions at risk. "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 official Statement of Administration Policy in response to the initial Senate markup wasn't limited to Tricare. OMB officials also "strongly objected" to the markup's proposal for a major review of the infrastructure at overseas facilities before considering another round of the Base Realignment and Closure Commission procedure for bases in the U.S. "Without authorization for a new round of BRAC, DoD may not properly align the military's infrastructure with the needs of the evolving force structure, which is critical to ensuring that limited resources are available for the highest priorities of the Armed Forces," the OMB statement said.

The administration objected to several other provisions in the markup while commending the Committee for working to offer stronger protections for sexual assault victims in the ranks. The SASC markup would amend Article 60 of the Uniform Code of Military Justice to limit the authority of a convening authority to modify the findings of a court-martial on specified sexual offenses, and also require automatic higher-level review of any decision by a commander not to prosecute a sexual assault allegation. However, the markup would not take sexual assault cases and other major crimes out of the chain of command as proposed by Sen. Kirsten Gillibrand, D-N.Y. Gillibrand's proposed amendment to the NDAA on stripping commanders of their courts martial authority was expected to be debated later this week.

In introducing the markup, Sen. Carl Levin (D-MI), the SASC chairman, said the "bipartisan bill provides for our nation's defense and upholds our obligations to our men and women in uniform and their families." Levin, who opposes the Gillibrand amendment, said "an important part of keeping faith with servicemembers is addressing the plague of sexual assaults in our military, and the bill includes the strongest, most effective approach to combating sexual assault." The SASC markup authorizes an FY2014 active duty end strength for the Army of 520,000; the Navy, 323,600; the Marine Corps, 190,200; and the Air Force, 327,600. The Committee also authorized a one percent across-the-board pay raise for all members of the uniformed services in fiscal year 2014, a proposal backed by OMB. The chamber on 21 NOV voted 51-44 against moving forward with the 2014 NDAA. Sixty votes were needed to end debate and send the bill to a conference committee to reconcile legislative differences between House and Senate. Lawmakers then left for an 11-day Thanksgiving Day recess. Sen. Levin vowed to press for passage of the bill before the end of the year, despite Republican outrage over Democrats' decision to partially amend the centuries-old rules for filibuster so judicial appointments can be approved with a simple majority. [Source: Military.com | Richard Sisk | 19 Nov 2013 ++]

BRAC Update 34 ► Officials Say DoD Needs More

The Defense Department is again asking Congress to allow it to use a tool that would help alleviate draconian budget cuts possible under sequestration: the base realignment and closure process. The latest call came from Frank Kendall, the undersecretary of defense for acquisition, technology and logistics. In a commentary printed in Roll Call today, Kendall said the logic for another closure round is irrefutable. The department simply cannot afford to keep excess infrastructure on the books, he said. "For example, the Army has announced plans to reduce its force from 562,000 to 490,000 soldiers and more reductions could be forced by looming budget cuts, but without BRAC the Army will not be allowed to close any bases to reduce overhead," Kendall wrote. "This 'empty space' tax on our warfighters will simply result in cuts to capabilities elsewhere in the budget." And those cuts, more often than not, would occur in operations and maintenance and modernization accounts. Operations and maintenance cuts cripple near-term readiness, modernization cuts affect long-term readiness.

In 2004, the department estimated it had about 25 percent excess infrastructure. The 2005 base realignment and closure process cut roughly 53 percent of that. Since then the military has grown smaller so the percentage of excess

infrastructure has probably crept up. Even as the 2005 BRAC round was underway, then-Defense Secretary Donald H. Rumsfeld acknowledged the need for another round. His successor, Robert M. Gates, reiterated this as did Defense Secretary Leon E. Panetta and current Defense Secretary Chuck Hagel. Kendall emphasized that the BRAC process has been extraordinarily successful. The process is "an analytical, apolitical, transparent, independently validated process that has yielded billions of dollars in savings while making closed bases available to communities for redevelopment," he said.

The department saves more than \$12 billion a year from the five BRAC rounds announced in 1988, 1991, 1993, 1995 and 2005. DOD needs BRAC, Kendall said, to help carry out the balanced reductions required to comply with the \$487 billion in cuts mandated by the Budget Control Act of 2011. The fiscal 2014 budget request assumes that a BRAC 2015 round will be a key component in reducing personnel in line with mandated reductions. "In today's environment, as we work to cobble together contingency plans on how to deal with the sequester over the long haul, a \$6 billion investment that yields a \$3 billion annual payback would be extraordinarily welcome," he said. [Source: AFPS | Jim Garamone | 22 No 2013 ++]

VA



VA Burial Benefit Update 28 ► S.1471 Approved and Passed to House

The Senate passed a bill 18 NOV that would allow the Department of Veterans Affairs to unbury military service members in national cemeteries if they committed a capital crime. Sen. Dan Coats (R-IN) introduced the Alicia Dawn Koehl Respect for National Cemeteries Act after Koehl she was shot by a service member. Michael Anderson was buried at Fort Custer National Cemetery, but Coats argued he shouldn't have been since existing law prohibits anyone convicted of a federal or state capital crime from receiving a military honor burial. The cemetery claimed they couldn't disinter Anderson's remains because he wasn't officially convicted since he shot himself after committing the crime. Coats' bill corrects that technicality. "No veteran who commits a capital crime should be given the right to a military honor burial ... to ensure that our fallen veterans can rest in peace ... not next to criminals who commit such a heinous crime," Coats said. S.1471 would authorize the Secretary of Veterans Affairs and the Secretary of the Army to reconsider decisions to inter or honor the memory of a person in a national cemetery if the person may have committed a federal or state capital crime but was not convicted by reason of unavailability for trial due to death or flight to avoid prosecution. The bill passed through a unanimous consent agreement and now head to the House for further action. [Source: The Hill | Ramsey Cox | 18 Nov 2013 ++]

VA Loans Update 09 ► Practical Uses

Understanding eligible uses for VA loans can help military members maximize their home loan benefits during PCS season and veterans upon discharge. VA mortgages of up to \$417,000 are partially backed by the U.S. Department of

Veterans Affairs, meaning that the VA guarantees lenders a portion of each loan to encourage those lenders to make loans to eligible veterans. These loans can help eligible borrowers purchase or refinance many types of primary residences including:

- Single-family homes
- Townhouses
- Approved condominium units
- Multi-family dwellings (up to four units per borrower with landlord experience)
- New construction
- Qualified manufactured homes

These types of homes can be considered for VA financing if they meet the program's Minimum Property Requirements (MPR) as determined by a VA-approved appraisal. For purchases, the property or home must appraise for at least the sales price agreed upon between the buyer and the seller. In the case of VA refinance loans, the Loan-to-Value (LTV) ratio may be as high as 100%. If PCSing from one station to another, it's likely you may need or want housing besides what's offered on the military base. According to some housing reports, owning a home is cheaper than renting in most metro areas which cover some military bases. A VA purchase loan this PCS season can be one of the most practical decisions an eligible borrower can make. For additional information about using VA home loan benefits during PCS season, contact a direct VA loan officer via <https://www.directvaloans.com>. [Source: Militry.com | Military Insider | 29 Jul 2013 ++]

VA Health Care Utilization ► OEF/OIF/OND Vet Usage Reports

VA presents a report four times a year containing data on Veterans who have used VA health care and who served in Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF), or Operation New Dawn (OND). The latest report (534 KB, PDF) at <http://www.publichealth.va.gov/docs/epidemiology/healthcare-utilization-report-fy2013-qr2.pdf> contains data from **October 1, 2001 to March 31, 2013**. This report was delayed because of the need for VA and the Department of Defense to enhance data security. Some of the findings were:

- Approximately 57 percent (934,264) of all separated OEF/OIF/OND Veterans have used VA health care since October 1, 2001.
- Between April 1, 2012 and March 31, 2013, a total of 569,177 of these Veterans accessed VA health care.
- The frequency and percent of the three most common diagnoses were: musculoskeletal ailments (543,328 or 58.2 percent); mental disorders (508,410 or 54.4 percent); and symptoms, signs, and ill-defined conditions (conditions that do not have an immediately obvious cause or isolated laboratory test abnormalities) (501,271 or 53.7 percent). A Veteran can have more than one diagnosis.

The VA health care utilization report is created by comparing a Department of Defense roster of returning Veterans to VA's electronic inpatient and outpatient health records. The data used in the report provide valuable information about Veterans who have accessed VA health care. The report does not represent all recent Veterans who have become eligible for VA health care, who have ever served in OEF, OIF, or OND, or who are currently serving in these conflicts. Carefully designed epidemiology studies are required to answer specific questions about the health of all Veterans who served in Iraq or Afghanistan. For a review of these studies refer to <http://www.publichealth.va.gov/epidemiology/studies/index.asp>. Past reports available for download can be found at:

- [1st Quarter FY 2013](#) (566 KB, PDF)
- [4th Quarter FY 2012](#) (427 KB, PDF)

- [3rd Quarter FY 2012](#) (448 KB, PDF)
- [2nd Quarter FY 2012](#) (412 KB, PDF)
- [1st Quarter FY 2012](#) (407 KB, PDF)
- [4th Quarter FY 2011](#) (130 KB, PDF)

[Source: <http://www.publichealth.va.gov/epidemiology/reports/oefoifond/health-care-utilization/index.asp> Nov 2013 ++]

VA Facility Use (PTSD) ► Recent Veterans with PTSD Report

VA presents a report four times a year on the number of Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF), and Operation New Dawn (OND) Veterans who were diagnosed with post-traumatic stress disorder (PTSD) and who used medical care at various VA facilities. The latest report (579 KB, PDF) at <http://www.publichealth.va.gov/docs/epidemiology/ptsd-report-fy2013-qtr2.pdf> contains data from **October 1, 2001 to March 31, 2013**. During this time, 297,875 OEF/OIF/OND Veterans were seen for potential PTSD at VA facilities following their return from these overseas deployments. This report was delayed because of the need for VA and the Department of Defense to enhance data security. The report shows the number of Veterans with potential PTSD by:

- VA Medical Center (VAMC)
- Veterans Integrated Service Network (VISN) (clusters of VAMCs within a region)
- Vet Center

The report lists the number of inpatients (patients who are hospitalized overnight or longer), outpatients (patients who receive care without staying overnight), and total patients, including Veterans whose primary reason for their medical visit was PTSD and Veterans who sought medical care for any reason. Data for the report came from:

- The Department of Defense, Defense Manpower Data Center's personnel roster of active duty, Reserve, or National Guard troops who participated in OEF/OIF/OND, separated from active duty, and became eligible for VA benefits.
- VA's inpatient and outpatient electronic patient records.
- VA Readjustment Counseling Service's Vet Center users records

The report only describes Veterans who have used VA health care; therefore, these Veterans may be different from Veterans who have not used VA health care. Carefully designed epidemiology studies are required to answer specific questions about the health of all Veterans who served in Iraq or Afghanistan. For a review of these studies ref to <http://www.publichealth.va.gov/epidemiology/studies/index.asp> . Past reports available for download can be found at:

- [1st Quarter FY 2013](#) (664 KB, PDF)
- [4th Quarter FY 2012](#) (425 KB, PDF)
- [3rd Quarter FY 2012](#) (415 KB, PDF)
- [2nd Quarter FY 2012](#) (416 KB, PDF)
- [1st Quarter FY 2012](#) (503 KB, PDF)
- [4th Quarter FY 2011](#) (399 KB, PDF)

[Source: <http://www.publichealth.va.gov/epidemiology/reports/oefoifond/ptsd/index.asp> Nov 2013 ++]

VA ID Card Update 02 ► Susceptible to Identity Theft

Anyone with a smartphone and a bar code app can scan any VA identification card issued since 2004 and the cardholder's Social Security number immediately pops up on the screen. Tampa businessman and Army veteran Barry Landau wants answers. "I didn't think that was possible." Landau said. "The card is absolutely no good." WFTS found Veterans Affairs published warnings about the veterans information, or VIC, cards on their website in 2011 and in July of this year. The alert states, "Some barcode readers, including those available as applications on cell phones, can scan the bar code on the front of the card, and reveal the veteran's social security number." Thirty-year Navy veteran Walt Raysick, who holds a leadership position with the American Legion, said the VA failed to alert him of the card's vulnerability. "That's my Social Security number. That's terrible," Raysick said. No one from the U.S. Department of Veterans Affairs would go on camera to answer questions.

A VA spokesperson did respond, saying they've begun work on the next-generation ID card, which will not contain a Social Security number. However, it's not being rolled out until next year. Dave Braun, co-chairman of the Veterans Memorial Park Museum Committee, said the VA should have done more to get the word out about the risk of identity theft if one these cards is lost or stolen. "Where is the distribution to notify everyone?" Braun said. "They are not telling anyone about it." Congressman Gus Bilirakis, vice chairman of the Veterans' Affairs Committee, said it is "...unacceptable that nothing more immediate has been done to rectify this issue. ...The VA should take all precautions to make sure this information is protected." Meanwhile, veterans should treat their current ID cards as they do their Social Security card. Recommend leave it at home unless it is needed for a day-of appointment or you plan to use it for obtaining a veteran discount in those states that have not yet implemented placing veteran status on their driver licenses. [Source: WFTS ABC News | Jackie Callaway | 16 No 2013 +]

VA Advance Funding Update 02 ► HVAC/SVAC Move on Approval

The Senate Veterans' Affairs Committee moved 19 NOV to protect all veterans programs from a future government shutdown. But the measure, S.932, won't help immediately. Because the shutdown protection involves providing funds one year in advance for all veterans programs, the best-case scenario would have its provisions first apply in fiscal 2015, which begins on Oct. 1, 2014. That means if there is another government shutdown on 15 JAN, when temporary appropriations expire, only veterans medical programs that already receive advanced funding would be protected. The Putting Veterans Funding First Act of 2013 enjoys wide support from veterans' groups and bipartisan support from lawmakers. But the Obama administration, Veterans Affairs Department and a few members of Congress are not on board.

The legislation comes in the wake of the 17-day shutdown in October that led to furloughs of about 10,000 VA workers, slowed processing of benefits claims and for a few days closed VA regional offices to the public. The Senate Veterans' Affairs Committee approved the bill on a 13-1 vote. Sen. Richard Burr (R-NC), ranking Republican on the committee, was the lone opponent. He said he has concerns that providing funding one year in advance would limit the ability of Congress to shape veterans' programs. Current law already provides advance funding for VA medical programs and services. The bill would bring into the fold VA's Veterans Benefits Administration, information technology program, national cemeteries, construction and the Office of Inspector General. The bill also would allow advance funding for actual benefits payments. The House Veterans' Affairs Committee has passed similar legislation that does not include advance funding of benefits, although there appears to be widespread agreement to also prevent disability and survivors benefits and GI Bill education benefits from lapsing if Congress fails to pass a budget by the 1 OCT start of the fiscal year. [Source: MilitaryTimes | Rick Maze | 19 Nov 2013 ++]

VA Fraud, Waste & Abuse Update 82 ► Reported 15 thru 30 Nov 2013

- **Fraud Alert** - The VA wants all veterans to be aware of a new scam aimed at them:

Veterans should be aware of a marketing scam targeting callers trying to reach the Department of Veterans Affairs (VA) National Call Center or GI Bill Call Center. A marketing company has established two fraudulent numbers that differ from the two official VA call center numbers by one digit. If the fraudulent number is dialed by mistake, the answering party will offer a gift card and try to obtain personal and financial information, including credit card information, from the caller. The answering party may even transfer the caller to the VA after the caller's information is obtained. Note that VA will never ask you for a credit card number or banking information over the phone. Before giving personal sensitive information over the phone make sure you know who you are taking to.

The numbers to be avoided are:

800-872-1000 (the VA National Call Center number is 800-827-1000)

888-442-4511 (the VA GI Bill Call Center number is 888-442-4551)

Reversing two numbers in a series of numbers is a common mental error know as a 'transposition' which we all make at one time or another. VA has notified law enforcement authorities to address this situation. Please pass this information along to other veterans you know. [Source: VA Secy Vet Group Liason Officer | Kevin Secor | 21 Nov 2013 ++]

- **Albuquerque NM** - Max R. Tafoya, 63, the owner of an Albuquerque-area construction company, pleaded guilty this morning to defrauding a federal program that sets aside federal contracts for businesses owned by service-disabled veterans. Tafoya's son-in-law, Tyler Cole, 41, of Los Ranchos de Albuquerque, N.M., also pleaded guilty to participating in the fraudulent scheme. The guilty pleas were entered under plea agreements that require a 57 month prison sentence for Tafoya and a 37 month prison sentence for Cole. The court will determine whether Tafoya and Cole will be required to pay restitution and fines or forfeit assets derived from their criminal activity.

Tafoya and Cole were charged in Feb. 2012, in an indictment alleging that the two men obtained almost \$11 million in federal contracts by falsely claiming that Tafoya's company, M.R. Tafoya Construction, Incorporated (Tafoya Construction), was qualified to participate in the U.S. Department of Veterans Affairs' (VA) Service-Disabled Veteran Owned Small Business (SDVOSB) Program. A superseding indictment filed in March 2013, added charges of witness tampering and obstruction of justice against Tafoya.

In his plea agreement, Tafoya admitted that between 2009 and 2010, Tafoya Construction was awarded five contracts valued at an aggregate amount of \$10,984,189 that required the company to hold SDVOSB status. During that period, Tafoya, a veteran without any service-connected disability, owned 100% of Tafoya Construction stock. Tafoya admitted that he obtained the lucrative contracts by paying his step-brother Andrew Castillo, a service-disabled veteran who works and resides in Florida, a \$600 weekly fee to allow Tafoya Construction to use Castillo's name and service-disabled status in its bids for SDVOSB contracts. Tafoya acknowledged asking Cole to complete certifications stating that Tafoya Construction was a SDVOSB and submit them to the VA so that Tafoya Construction could obtain SDVOSB contracts. Tafoya also admitted that he drew up a number of false documents designed to create the appearance that Castillo was the majority owner and controller of Tafoya Construction, when in fact he did not own or operate the company, and that Cole forged Castillo's signature on the documents.

According to Tafoya's plea agreement, in Feb. 2011, Tafoya lied to a VA investigator to support the fraudulent claim that Tafoya Construction was a SDVOSB. Tafoya admitted making the following false statements to the investigator: (1) that Castillo paid \$100,000 to purchase 51% of Tafoya Construction; (2) that Castillo worked in Tafoya Construction's Albuquerque office; (3) that Castillo was working at a VA construction site in Santa Fe that day; and (4) that Castillo personally signed the VA contracts and bonding paperwork on the SDVOSB contracts awarded to Tafoya Construction. Tafoya also admitted traveling to Florida later in Feb. 2011, to meet with Castillo for the purpose of creating fraudulent documents in an attempt to cover up their fraudulent scheme. Tafoya subsequently submitted these fraudulent documents to a federal grand jury in July 2011.

In his plea agreement, Cole admitted serving as manager of Tafoya Construction from 2008 to 2011, and participating in Tafoya's illegal scheme to defraud the United States by falsely claiming that Tafoya Construction was a SDVOSB. Cole admitted to filling out and submitting certifications to the VA that falsely claimed that Tafoya Construction was owned by Castillo, a service-disabled veteran. Cole further admitted forging Castillo's signature on bids and other paper work submitted to the VA and on documents created to make it appear that Castillo was the 51% owner of Tafoya Construction. As a result of Tafoya's and Cole's fraudulent scheme, from 2009 to 2010, the VA awarded Tafoya Construction five contracts in the aggregate amount of \$10,984,189 for work at the Fort Bliss National Cemetery, the Santa Fe National Cemetery, the Fort Logan National Cemetery, and the Jefferson Barracks National Cemetery. Castillo entered a guilty plea in Oct. 2011, to a conspiracy charge. He remains on conditions of release pending his sentencing hearing, which has yet to be scheduled.

Acting U.S. Attorney Steven C. Yarbrough said, "Contracts under the SDVOSB Program are supposed to go to small businesses that are actually owned by service-disabled veterans, and not to imposters who break the rules and scheme to beat the system. This prosecution is part of a nationwide effort to protect service-disabled veterans who own small businesses by tightening controls to prevent fraud and abuse. Today, Max Tafoya and Tyler Cole are being held accountable for abusing a program that seeks to fulfill our moral obligation to provide disabled veterans with benefits designed to ease the losses and disadvantages they have incurred as a consequence of disabilities they sustained while serving our country." [Source: U.S. Attorneys Office District of New Mexico Press Release 12 Nov 2013 ++]

VAMC Top Performers ► 32 Named in TJC 2013 Report

Thirty-two Department of Veterans Affairs medical facilities from across the nation were recently recognized as "top performers" based on data submitted in 2012 by the independent panel that accredits and certifies health care organizations. At http://www.jointcommission.org/assets/1/6/TJC_Annual_Report_2013.pdf can be seen the complete report and what was factored in to make the choices. "We are proud of the medical facilities that have been recognized for demonstrating VA's commitment to provide the high-quality care our Veterans have earned through their service," said Secretary of Veterans Affairs Eric K. Shinseki. "This achievement highlights the hard work of our VA medical staff to serve Veterans." The recognition came from The Joint Commission, a not-for-profit organization that ensures the quality of U.S. health care by its intensive evaluation of more than 20,000 health care organizations.

While all 151 VA medical facilities are accredited by The Joint Commission, the list recognizes facilities that are the top performers based on The Joint Commission's annual review of evidence-based care that is closely linked to positive patient outcomes. This program recognizes Joint Commission-accredited hospitals for a significant achievement in accountability and performance measures. The Joint Commission recognized 19 VA medical facilities as top performers in 2011/2012 and 20 VA medical facilities in 2010. Nine VA facilities have been rated

as top performers for two consecutive years - a noteworthy distinction. "VA health care has been a leader in performance measurement, electronic health records, research and clinical quality for more than a decade," said VA Undersecretary for Health Dr. Robert Petzel. "I am proud of the staff that works hard every day to care for America's Veterans." The top VA performers cited by the commission are the following 32 medical facilities. An asterisk denotes a top performer rating for a second or third year :

| | |
|---|---------------------------|
| Bath VA Medical Center | Bath, N.Y. |
| Bay Pines VA Healthcare System | Bay Pines, Fla. |
| Carl Vinson VA Medical Center | Dublin, Ga. |
| Clement J. Zablocki VA Medical Center | Milwaukee, Wis. |
| Dayton VA Medical Center | Dayton, Ohio |
| Fargo VA Healthcare System | Fargo, N. D. |
| Grand Junction VA Medical Center * | Grand Junction, Colo. |
| Hampton VA Medical Center | Hampton, Va. |
| Harry S. Truman Memorial Veterans' Hospital | Columbia, Mo. |
| Huntington VA Medical Center * | Huntington, W.Va. |
| Jack C. Montgomery VA Medical Center | Muskogee, Okla. |
| James E. Van Zandt VA Medical Center | Altoona, Penn. |
| John J. Pershing VA Medical Center | Poplar Bluff, Mo. |
| Louis A. Johnson VA Medical Center | Clarksburg, W.Va. |
| Marion VA Medical Center | Marion, Ill. |
| Martinsburg VA Medical Center | Martinsburg, W.Va. |
| Minneapolis VA Health Care System | Minneapolis, Minn. |
| Mountain Home VA Medical Center | Mountain Home, Tenn. |
| Portland VA Medical Center * | Portland, Ore. |
| South Texas Health Care System | San Antonio, Texas |
| Spokane VA Medical Center * | Spokane, Wash. |
| Tuscaloosa VA Medical Center * | Tuscaloosa, Ala. |
| VA Hudson Valley Health Care System * | Montrose, N.Y. |
| VA Loma Linda Healthcare System | Loma Linda Calif. |
| VA Northern Indiana Health Care System | Fort Wayne, Ind. |
| VA San Diego Healthcare System | San Diego, Calif. |
| VA Sierra Nevada Health Care System | Reno, Nev. |
| VA St. Louis Health Care System | St Louis, Mo. |
| White River Junction VA Medical Center * | White River Junction, Vt. |
| William S. Middleton Memorial Veterans Hospital | Madison, Wis. |
| Wilmington VA Medical Center * | Wilmington, Del. |
| Wm. Jennings Bryan Dorn VA Medical Center * | Columbia, S.C. |

[Source: VA Secy Vet Group Liason Office | Kevin Secor | 19 Nov 2013 ++]

VAMC Augusta GA ► Gastrointestinal Program Turnaround

Health care administrators at the Charlie Norwood Veterans Affairs Medical Center said 21 NOV that the hospital botched its gastrointestinal program so badly that it had to re-engineer its floor plan and bring in extra personnel and equipment to handle a consultation caseload that topped 5,100 unresolved diagnostic screenings last year. The large-

scale effort, which was launched in August 2012 and completed three months later, helped the facility determine appropriate treatment plans for 4,560 patients and reduce its backlog to 540 unresolved consults, Director Bob Hamilton said. However, he said as of Thursday more than 50 veterans continue to wait for an appointment and that three cancer patients, who were not seen in time by the overworked gastrointestinal program, died between 2011 and November 2012 while in the course of receiving medical care.

Citing patient confidentiality laws, Hamilton declined to release the victims' names. He said he believes backlog problems were focused on the program and that his administration will continue to conduct patient mortality reviews to ensure the standard of care has been met. "All of us at the Charlie Norwood VA Medical Center are deeply saddened by the loss of any veteran at our facility," said Hamilton, a 30-year Air Force health care administrator who took over the hospital in July 2012. "We offer our sincerest condolences to veterans affected by delays in GI care and families who have lost a loved one." Hamilton, the former leader of the Wilford Hall Medical Center in Texas, said he first realized the center had significant delays in gastrointestinal consults a month after he arrived in Augusta. At the height of the problem, Hamilton estimated the gastrointestinal program had 5,100 unresolved consults. "Patients were in the system, but there was very little activity associated with getting them an appropriate treatment plan," Hamilton said.

He attributed some of the problem to the Department of Veterans Affairs shifting its policies in 2011 to offer more screening colonoscopies. As a result, Charlie Norwood was soon flooded with colonoscopy requests and did not have the resources or procedures in place to handle the caseload. In order to reduce the surge in consults, Hamilton said Charlie Norwood brought in extra personnel for two to three months; leased and purchased additional scopes; and even re-engineered the hospital to increase space and create a more optimal patient flow. Administrators also began distributing a blood test for patients to submit stool samples themselves. "Part of the issue was really getting to the bottom of identifying who needed the test and how we could get them in for a consult in a timely manner," said Dr. Michael Spencer, the chief of staff at the medical center. Spencer said the center typically averages about 20 colonoscopies per day. At the height of the gastrointestinal backlog, the hospital was doing more than 70 per day. "Our tracking mechanisms were nothing like what we have established in the meantime, and as we went through those consults, there were some patients that had already received a colonoscopy at another site," he said.

While the delay in care has largely been tied to former Director Rebecca Wiley, who was leader of the facility when the problem escalated, Spencer said it was not all her fault. "There were many people involved and opportunities to correct," he said. "Just like it takes a team to deliver the best medical care possible, there were many touches of these individuals, and to attribute it to one entity I think would be an error." Wiley's tenure in Augusta lasted from February 2007 to December 2010. She was named director of the Williams Jennings Bryan Dorn Veterans Medical Center in Columbia in November 2011, almost a year after she left Augusta and the city's VA center lost full accreditation. According to a 2012 report from the VA Inspector General's Office, Wiley is connected to five care-related injuries or deaths at Charlie Norwood and nearly 90 percent of its unresolved consults. Additionally, the inspector general found that mismanagement during some of Wiley's tenure in Columbia contributed to a backlog of nearly 4,000 gastrointestinal appointment delays, which in turn led to 19 instances of serious injury and six patient deaths.

In light of the allegations, the House Committee on Veterans Affairs in late September requested copies of all current accounts of appointment backlogs and patient injuries. It also asked for any records reflecting performance reviews, pay bonuses and disciplinary actions issued since 2002 to those who oversee patient safety in Augusta. Hamilton said his staff fulfilled all records requests to corporate and regional offices three weeks ago. Curt Cashour, the committee's communications director, said Thursday that the "VA has not responded to the committee's attached information requests." Spencer said that the medical center has built a system to track the timelines of colonoscopy delivery and that any patient suspected to have cancer either through weight loss or

positive stool sample are scheduled for a screening within 30 days. He said depending on medical history, patients can be seen the same day or by the end of the week. “We are very attentive to tracking incidents, not just those related to GI (gastrointestinal), but every incident throughout our facility, and we definitely know that there have not been any similar cases since we wrapped up our cleanup efforts in early November of last year,” Spencer said.

Hamilton said the experience has forced the VA as a whole to look more broadly at all consults and to make improvements in all specialties. “We are a much better organization today than we were a year ago,” he said. “Our access, our consult management and our quality indicators have all improved significantly. There is no comparison of where we are today to where we were a year ago when this particular issue became known to us.” [Source: The Augusta Chronicle | Wesley Brown | 21 Nov 2013]

VAMC Columbia SC Update 01 ► Delays & Dust at Hospital Resolved

After a CNN investigation into patients who were left waiting too long for care and a WIS-TV investigation into a lack of surgeons at the hospital, officials at the Dorn VA Hospital claim many of the issues they were having have been fixed. Nine families in South Carolina have filed suit against Dorn VA over delay of care issues. Another 30 tried, but their cases didn't meet the criteria -- cases where patients were left waiting too long, and in some cases died. A statement from the VA says the Veterans Health Administration reviewed cases nationwide and created "processes and oversight mechanisms" to prevent issues from happening at Dorn and other VA centers. "The consult delay at Dorn VAMC has been resolved," said the statement. "Additional staff have been hired to meet the demand for services and consults are tracked daily to ensure timely care is provided." VA officials also say 55 cases at the hospital were reviewed and they found 20 veterans were "adversely affected by delays in care. As a part of this review, it was determined that there have been a total of 6 deaths associated with the patients' underlying malignancy"

On a separate issue officials say the operating rooms should reopen next week, nearly two months after dust particles were found on supplies. Authorities said a disintegrating filter caused the dust. The operating rooms at the Dorn VA Center were shut down on 18 OCT and surgeries were moved to other offices outside the hospital. Officials say the dust was part of a special filter that disintegrated. The maker of the filter told the VA it has never seen anything like that happen. Workers thoroughly cleaned the operating rooms, while doctors reviewed more than 1,000 operations going back to the summer. They found six infections, but determined none of them were caused by the dust. The operating rooms are set to reopen 2 DEC. [Source: WISTV.Com | Jennifer Emert | & Seattle PI | 22 & 25 Nov 2013 +]

VAMC Jackson MS Update 01 ► Congressional Hearing Focuses on Problems

A 13 NOV congressional hearing focused on a variety of serious, ongoing problems at the G.V. (Sonny) Montgomery VA Medical Center (VAMC), including poor sterilization procedures, understaffing, misdiagnoses and poor management practices. “The VA facility in Jackson has failed in its responsibility to protect veterans who depend on it for their health care,” Daniel M. Dellinger, national commander of The American Legion, said. “When pieces of bone are still attached to surgical instruments that are being used on other patients, putting the lives of our veterans at risk, it is time to overhaul the entire hospital and remove – not transfer – the responsible parties.” The hearing, held by the House Veterans Affairs’ Subcommittee on Oversight & Investigations, examined a variety of serious problems at the Jackson VA center and featured testimony by two “whistleblowers”: Dr. Phyllis Hollenbeck,

M.D. and Dr. Charles Sherwood, M.D. Hollenbeck is a former physician of family medicine at the Jackson VAMC, and Sherwood was chief of ophthalmology there.



G.V. (Sonny) Montgomery VA Medical Center Jackson Mississippi

Each witness described a situation at the Jackson facility plagued with deficiencies. Hollenbeck alleged the Jackson VAMC had about 19 nurse practitioners (NPs) in its primary care unit, but only three doctors (including her). She estimated that about 85 percent of primary-care patients were getting medical care from NPs instead of physicians – and that patients were frequently unaware they were not being seen by doctors. A July report made by the U.S. Office of Special Counsel (OSC) found that 75 percent of the Jackson VAMC’s primary-care staff were NPs (the average VA-wide is 25 percent). “We’ve got a VA medical center in Jackson that has about a three-to-one ratio of nurse practitioners to physicians in its primary care unit,” Dellinger said. “According to OSC, that ratio at comparable facilities is one nurse practitioner for every three doctors. How did things get so grossly incompetent in Jackson?”

A 12 NOV story by CNBC focused on poor sterilization procedures at the Jackson medical center that left bone fragments on instruments. The allegations were made by an orthopedic surgeon who used to work at the facility; he spoke to CNBC on the condition of anonymity. “When you have VA medical staff who are afraid to reveal their identities to the public, you know that a culture of fear and reprisal probably exists in the Jackson medical center,” Dellinger said. “That is no way to honor the memory of Sonny Montgomery, one of the strongest advocates for veterans to ever walk the halls of the Capitol.” Dellinger noted that VA gave bonuses last year to Joe Battle, the Jackson VAMC’s director, and to Rica Lewis-Payton, who directs the South Central Health Care Network (of which the Jackson facility is a part). “This is rubbing salt into the wounds of our veterans being treated in Jackson.” U.S. Special Counsel Carolyn Lerner, in a 17 SEP letter to President Obama, recounted the findings of two OSC reports done in July on allegations made by Hollenbeck and Sherwood. She wrote that “VA has consistently failed to take responsibility for identified problems. Even in cases of substantiated misconduct, including acknowledged violations of state and federal law, the VA routinely suggests that the problems do not affect patient care.”

As an example, Lerner mentioned that, while the Jackson VAMC was under investigation, its director publicly stated that issues at the facility were minor and “did not impact patient care.” “Such statements fail to grasp the significance of the concerns raised by Drs. Hollenbeck and Sherwood,” Lerner wrote, “and call into question the facility’s commitment to implementing necessary reforms.” Congress has asked the Jackson VAMC to provide it with a report on the current situation within 30 days. Dellinger said The American Legion has asked VA for a copy of that report, as well as an update within the next few days on conditions at the Jackson facility. “It is inexcusable for any VA facility to operate under conditions that place the lives of America’s veterans in danger,” Dellinger said. “We expect the individuals who are responsible for the conditions at the Jackson medical center to be held

accountable.” Members of the Legion’s System Worth Saving Task Force will visit the Jackson VAMC next January to evaluate the quality of its health care, and will conduct interviews with administrators, medical staff and patients. [Source: Military.com | American Legion | 15 Nov 2013 ++]

VAMC St. Louis MO Update 04 ► Vet Wins \$8.3 million Lawsuit

An Army veteran who lost a leg and suffered severe brain damage when a routine surgical procedure at the John Cochran VA Medical Center went wrong has been awarded \$8.3 million in a medical negligence lawsuit. Postal worker Dirk Askew had a cardiac stent inserted at the veterans’ hospital in February 2009 after complaining of chest pain. Askew, then 43, returned one week later after developing an infected artery in his right leg, which was later amputated. His lawyers said surgeons improperly used infected tissue to repair the damage and waited too long before performing corrective surgery. Significant blood loss then led to his brain injury. The father of three is now paralyzed and mostly unable to communicate. [The St. Louis Post-Dispatch](#) reported 20 NOV that the settlement will pay \$6.8 million to Askew and \$1.5 million to his wife. U.S. District Judge Henry Autrey ordered the payment Monday following a two-day trial last month.

“She did quite a good job of raising her kids. She is now raising a child, who is her husband, who will never grow up,” said David Damick, attorney for the Askews. “Sometimes he is very depressed when he realizes what he can’t do.” Damick said the Askews hope to move from their south St. Louis house they share with their daughter’s family into a more wheelchair-accessible home. The lead attorney representing the medical center, Nicholas Llewellyn of the U.S. attorney’s office, declined to comment. The case marks the latest negligence claim at John Cochran VA Medical Center after years of problems.

- A Florida man sued the hospital in February over what he called months of unnecessary radiation and chemotherapy treatments after being misdiagnosed with lymphoma;
- The hospital [shut down its operating rooms](#) in February 2011 after rust stains were found on surgical equipment. The rooms reopened after a month of cleaning and replacement of faulty equipment. The hospital has since hired additional nurses and other staff and opened a \$7 million sterilization center;
- A nurse in Cochran’s intensive care unit was banned from treating patients after injecting one patient with a potentially lethal dose of the painkiller fentanyl and other “egregious acts resulting in death or near death of patients” in 2010, according to a report from the VA Office of Inspector General;
- Another investigation into the 2010 death of a 58-year-old man found that a nurse did not recognize or report that the man receiving kidney dialysis had become unresponsive during a five-hour treatment session: and
- More than 1,800 veterans were notified in 2010 that they might have been exposed to HIV, hepatitis or other viruses because of inadequate sterilization procedures in the center’s dental clinic. No illnesses were linked to the potential exposure.

[Source: Associated Press | St. Louis Post Dispatch | 20 Nov 2013 ++]

Legionnaires Disease Update 05 ► No Criminal Charges Warranted

U.S. Attorney David J. Hickton announced 21 NOV that there will be no federal criminal charges brought against anyone for the “tragic” illnesses and deaths of veterans because of Legionnaire’s outbreak at the Veterans Affairs Pittsburgh Healthcare System, “The investigation has been a high priority of my Office and federal law enforcement for the last nine months,” he said in an emailed statement. “The focus of our work was not to determine exactly how

patients contracted the disease, but rather whether there was evidence of any material false statements by VA officials or employees, and whether there was evidence justice had been obstructed in any way. "Our investigation revealed no basis for charging any individual or any entity with a federal crime. Accordingly, no prosecution is warranted in this matter based upon our thorough review," he said.

His announcement comes almost exactly one year since the outbreak was first revealed by the Pittsburgh VA in November 2012, when it said that four people had gotten sick from the water-borne disease that is a frequently fatal form of pneumonia. Eventually, though, the Centers for Disease Control and Prevention concluded that during the outbreak in 2011 and 2012 a total of 22 veterans were sickened and five of them died after contracting the disease at the Pittsburgh VA. The Pittsburgh Post-Gazette later reported that at least one additional patient of those 22 veterans also may have died after contracting the disease at the Pittsburgh VA.

Mr. Hickton said senior members of his staff and experienced agents from the FBI and the VA's Office of Inspector General conducted about 30 interviews, from maintenance workers to high-level hospital officials and consultants. In addition, he said they analyzed and reviewed 250,000 internal VA emails, as well as including maintenance logbooks for the water treatment system the VA used to control Legionella in its water, and purchase orders for parts for the system. Also, test results and reports from the CDC and the VA Inspector General were reviewed. "While the federal criminal investigation has concluded, consideration of the many issues raised by this tragic event will surely continue in other forums," Mr. Hickton said. "If any new or additional evidence emerges, today's assessment does not prevent the U.S. Attorney's Office from reviewing such evidence and reopening the investigation if the facts warrant." [Source: Pittsburgh Post-Gazette | Sean D. Hamill | 21 Nov 2013 +]

PTSD Update 155 ► **VA EMDR Trauma Treatment**

Despite a high percentage of soldiers with Post Traumatic Stress Disorder (PTSD) and increasing rates of suicide, the Department of Veteran Affairs (DVA) has not conducted any research on Eye Movement Desensitization and Reprocessing (EMDR) since 1998. EMDR is an effective, widely recognized trauma treatment, regarded as first line of treatment for PTSD in numerous national and international practice guidelines. In fact, the DVA and the Department of Defense (DoD) Practice Guidelines (2010) list EMDR therapy as an "A" level treatment, described as "A strong recommendation that clinicians provide the intervention to eligible patients."

According to the recently published practice guidelines of the World Health Organization, trauma-focused cognitive behavioral therapy (CBT) and EMDR are the only therapies recommended for children, adolescents and adults with PTSD. However, major differences exist between the two treatments: "Unlike CBT with a trauma focus, EMDR does not involve (a) detailed descriptions of the event, (b) direct challenging of beliefs, (c) extended exposure, or (d) homework." (p.1) These factors can make EMDR therapy easier for veteran treatment as seen by the difference in retention rates and outcomes. Initial research using EMDR with military personnel found that EMDR led to remission of PTSD symptoms in 78 percent of soldiers with positive effects maintained at follow-up (Carlson & colleagues, 1998, Journal of Traumatic Stress). There was a 100 percent retention rate. By comparison, a 2012 Congressional Report found that only 40 percent of soldiers completed the Cognitive Processing Therapy (CPT) and Prolonged Exposure (PE), the therapies used by Veteran's Administration. A more recent study with 48 Iraq and Afghanistan combat personnel diagnosed with combat PTSD found that after treatment with EMDR, the symptoms of PTSD resolved after only four sessions for non-wounded and eight sessions for wounded personnel (Russell & colleagues, 2007, International Journal of Stress Management). The notoriously high drop out rate for CPT and PE and the positive results reported with the use of EMDR begs the question: Why are there no funded studies of EMDR by the VA?

While a growing body of evidence over the last 20 years has shown that EMDR provides effective trauma treatment for civilians, the VA has not conducted any EMDR research. Instead they have focused on pharmaceuticals, CPT and PE, and alternative therapies for PTSD including pets, acupuncture, transcendental meditation, the "emotional freedom technique," tai chi, art therapy, Reiki, yoga, and pharmaceutical agents (Government Accountability Office, 2011). Drug studies include derivations of such drugs as marijuana and ecstasy.

Treating PTSD with medications is not effective. In fact, psychoactive prescription drugs have been implicated as one of the causative agents of the high rate of suicide of our troops. Of those with PTSD, 80 percent are given psychoactive drugs with 89 percent of these prescribed antidepressants (Rosenheck, Journal of Clinical Psychiatry, 2008). Antidepressants have been linked to suicidal thoughts and behaviors and black box warnings alert consumers and prescribers to these risks. Meanwhile, the VA has effectively ignored studies showing that psychotherapy is a more effective treatment for PTSD than medication. Five-months after treatment, 60 percent of those on medication and 58 percent of those who received placebo still had PTSD compared to only 20 percent of those who received psychotherapy (Shalev & colleagues, Archives of General Psychiatry, 2012). So why give medications at all when a sugar pill is just as effective without all the side effects? It is time to stop simply prescribing and to start providing evidence-based treatment.

While current suicide prevention activities of the DoD and VA are necessary, they are not sufficient to stem rising suicide rates among soldiers and veterans. Prevention must also focus on one of the most serious risk factors that contribute to depression and suicide, untreated or inadequately treated PTSD. The VA needs to develop a strong research and clinician training program for EMDR on par with current research and training programs for CPT and PE. A Time magazine cover article (July 23, 2012) reported that more soldiers have committed suicide than have died in the war in Afghanistan. The military/veteran mental health system is being overwhelmed and needs all the evidence-based psychotherapies as treatments to alleviate human suffering and counteract the enormous wave of tragic outcomes owing to PTSD. In 2012, the Surgeon General of the Navy called for more research on EMDR. There is an ethical mandate and a moral responsibility to provide our troops with all the best psychotherapies available. EMDR is one of the evidence-based therapies that should be available for the treatment of PTSD for all veterans and active duty service men and women. [Source: The Marietta Times (Ohio) | Kate Wheeler Ph.D., APRN-BC, FAAN | 23 Nov 2-13]

Pennsylvania Vet Cemetery Update 06 ► Washington Crossing Honor Guard

Several times a day, a solemn ceremony takes place at Washington Crossing National Cemetery in Newtown, Pa. An honor guard, consisting of seven riflemen, fires a 21-gun salute, and a bugler blows taps, as volunteers with Guardians of the National Cemetery help lay to rest one of the state's many veterans, some of whom have no family to witness the event. "We ensure every deceased veteran has a proper military funeral," said Antonio Albano, a U.S. Army veteran of the Vietnam War and a founder of the Guardians of the National Cemetery. "It's a remarkable outpouring of American patriotism and American citizenship and the sacrifice the veterans have brought to our community." The group consists of about 350 veterans who voluntarily provide military funeral honors to every veteran buried at Washington Crossing National Cemetery, Albano said.

On the last Thursday of every month, the group has a ceremony dedicated to the veterans who were buried without any family present. During the month of October, there were 12 unattended funerals. Those men were honored during a ceremony on 31OCT. All 12 names were read aloud by a cemetery employee, and the riflemen fired a 21-gun salute. Members of the National Guard, in their dress blues, folded an American flag into a triangle

before marching away. For funerals, the group's volunteers are assigned to work a certain day or shift, so that each veteran is buried with military honors, Albano said. Members of the state's National Guard also participate in the burials. Terry Schweikert served in the Army from 1964 until 1970 and began serving in the honor guard two years ago. He volunteers every Monday and said there are usually five or six funerals scheduled. Schweikert estimated the Guardians participate in about 20 funerals a week. "It's a very dedicated group of veterans, and we love what we do and we do it to honor those who gave their lives to serve our country," he said.



Members of the Guardians of the National Cemetery at the Washington Crossing National Cemetery

The group has interred about 6,000 veterans since the Washington Crossing National Cemetery officially opened on Jan. 20, 2010, Albano said. The cemetery sits on 205 acres of land on Highland Road in Newtown, just a few miles from Washington Crossing Historic Park, where George Washington crossed the Delaware River to march on Trenton. "Gen. Washington crossed the river into Trenton there," Albano said. "It was the turning point of the war, so it was fitting." The cemetery will provide burials for 40 to 50 years, and an estimated 580,000 veterans could be buried there, the U.S. Department of Veterans Affairs said at the time. But it took a battle to get to that point. Residents sued after three Pennsylvania towns with shared zoning rules — Wrightstown and Upper Makefield and Newtown townships — all changed their zoning to create a new district for the cemetery. The zoning change was part of a deal that was going to allow the developer who was selling the 200 acres for the cemetery to build 170 homes on adjacent property. Residents sued Newtown Township, the Newtown Township zoning board and Upper Makefield in Common Pleas Court in Doylestown, Pa., in 2007 attempting to block the zoning change. A 2008 court ruling allowed the cemetery to proceed. "It was a long effort on the part of many volunteers," Albano said.

Schweikert said he got involved with the Guardians two years ago after his wife saw information about the group in a local store. "We contacted the right people, and the next thing I know I'm sending in my discharge papers," Schweikert said. Volunteers must provide discharge papers as proof of military service, Albano said. The group desperately needs younger veterans to replace its aging members. The oldest member is around 86 years old, Albano said. "He was a destroyer seaman, and he is around 85 or 86 years old and he's at the cemetery serving every opportunity he can get," Albano said. Schweikert said that sense of commitment is what drives all the volunteers. "We are committed that no veteran will go into that cemetery without being honored," Schweikert said. "That's what we do." For more information about how to volunteer for The Guardians of the National Cemetery, go to <http://www.guardiansofthenationalcemetery.org>. [Source: The Tomes of Trenton (NJ) | Alyssa Mease | 25 Nov 2013 ++]



Doolittle's Raiders Update 02 ► Final Toasting Ceremony Held

Three of the four surviving Doolittle Raiders performed the final toasting ceremony for their fallen comrades 9 NOV at the United States Air Force Museum in Dayton, Ohio. After a roll call of the 80 Raiders' names – interrupted only three times with calls of “Here” – Lt. Col. Richard “Dick” Cole broke the seal of an 1896 bottle of Hennessy cognac, per the wishes of Gen. Jimmy Doolittle, the group's commanding officer. On the morning of the April 1942 raid, Doolittle promised his men he would throw the biggest party they ever saw if the raid was successful. After the war, the Raiders reunited to celebrate Doolittle's birthday in December 1946, and that get-together turned into an annual ritual that concluded this year. “Gentlemen, may I propose a toast to those we lost in the mission and to those who passed away since. . . . May they rest in peace,” Cole, 98, said before he joined Lt. Col. Edward Saylor, 93, and Staff Sgt. David Thatcher, 92, in a sip of cognac. The fourth surviving Raider, Lt. Col. Robert Hite, 93, was unable to travel to Ohio because of health problems. However, Hite joined others in viewing the ceremony via a live broadcast on the Internet – the first time the Raiders have performed their ceremony for the public.



Lt. Col. Richard Cole breaks the wax seal of a the bottle of 1896 Cognac, given to Lt. Col. Jimmy Doolittle by the Hennessy Corporation

The toast concluded a day of commemoration and public fanfare as thousands of veterans, active-duty personnel, military historians and members of the general public showed their appreciation to the Doolittle Raiders. At a memorial service outside the museum, acting Secretary of the Air Force Eric Fanning praised the efforts of the Raiders. “In the wake of the bombing of Pearl Harbor, a few men were asked to stand in for a nation and strike a retaliatory blow against the Japanese empire,” Fanning said. “It was a low time for Americans. We had been attacked at home, and Americans had seen the totalitarian regimes in Germany and Japan that seemed unstoppable. In that frame of mind, it is what I admire in the Doolittle Raiders. These 80 men showed the nation that we would fight, struggle and ultimately prevail.” Fanning ticked off the task the Raiders faced: Take a bomber that had never seen combat, launch it off a U.S. Navy carrier deck (USS Hornet) that was a third as long as their minimum takeoff distance, attack a heavily defended Japan on a one-way trip and land on a runway they had never seen in a nation occupied by Japanese troops. “The Doolittle Raiders are examples to all Americans and all airmen that even in our

darkest days there are some among us who have the courage to step forward and say, ‘Send me,’” Fanning said. “We owe them our eternal respect and gratitude.”

The Raiders successfully bombed five Japanese cities. During the raid, three men died and eight were captured. Fifteen of the 16 planes crashed, with one landing safely in Russia; the crew was held captive for more than a year. Thatcher, engineer-gunner of Aircraft No. 7, says they volunteered for the mission as a sense of duty. “The most memorable moment of the mission wasn’t the training, long over-water flight or the dropping of the bombs in Tokyo,” he said. “It was the crash landing. You just can’t forget something like that.” To Cole, co-pilot of Aircraft No. 1, their mission was something that had to be done. “We all shared the same risks and had no realization of the positive affect our efforts had on the morale of America at the time,” he said at the public memorial. “We are grateful we had the opportunity to serve and are mindful that our nation benefitted from our service.” Saylor, a member of American Legion Post 110 in Washington and engineer/gunner of Aircraft No. 15, agreed. “I can thank the country because they appreciated what we did,” he said. “It even took us awhile to realize what we did at the time. The war was on, so our job was to drop some bombs. . . . So we did what we had to do.”

Among the thousands of guests and others who expressed their gratitude to the Doolittle Raiders this weekend was Frank Ruby, a 96-year-old Pearl Harbor survivor. Ruby, a 10-year Navy veteran who was not injured in the attack on Dec. 7, 1941, said he was an honorary guest at a private dinner with the Raiders. “I felt very honored to have been invited. I am very happy to be an American,” he said adding that he met with the survivors, including Cole. “I gave him a hug and a handshake and thanked him several times because he sure made a difference in our way of life out there in Honolulu.” Mike Theirgartner, a military history buff from Marysville, Ohio, attended the public events to show his support for the Raiders. He held up a 48-star American flag – which was the nation’s flag during World War II – as the Raiders and their motorcade arrived earlier in the day. “I love the aviation part of World War II and have become especially fond of the Doolittle Raiders,” he said. “I’ve come here the last couple of times that the survivors were here to honor them and get their autographs. I’m thrilled to be a part of the history today. And what these men did for our country in a very difficult time.”



These 2012 photos show three of the surviving Doolittle Raiders: Richard Cole, left; David Thatcher, center; and Ed Saylor, of Puyallup. The fourth is Robert Hite.

While this weekend’s events are the final time the public will be able to personally thank the Raiders, their legacy will live on in several ways. John “Jack” Hudson, the museum’s director, said the institution will honor the Raiders by displaying their 80 goblets and carrying case in perpetuity. The goblets are engraved twice with each Raiders’ name at the top and bottom. When a Raider dies, his goblet is turned upside down. The goblets and case will join a B-25 and the USS Hornet carrier deck, already on display at the museum. Those items will continue to “tell the story to future generations, to let the American public learn and know their story, and to inspire today’s youth as well as those of future generations,” Hudson said.

Gen. Mark Welsh, chief of staff for the Air Force, said current airmen also will keep the Raiders legacy alive. He said during the first night of Operation Desert Storm in 1991, the first bombs dropped over Baghdad were

emblazoned with the words “Make the Doolittle Raiders proud.” Welsh said that “after 9/11, when the U.S. began combat operations in Afghanistan, the first bombs used against the Taliban were by the 34th Bomb Squad” – one of the squadrons from which the Raiders drew their squad from in 1942. “That squad flew four American flags over Afghanistan and then presented the flags to the Raiders,” he said. In closing, Welsh recounted what Cole had said earlier at the memorial service. Cole had said he noticed a message on the company bulletin board that said they needed volunteers for a dangerous mission. “So, I signed my name.” “Yes, sir, you did,” Welsh said. “And you and Col. Doolittle and your brothers inspired a nation and you turned the tide of a war. And we are forever grateful.”
 [Source: AL Online Newsletter | Henry Howard | 10 Nov 2013]

Vet Charity Watch Update 40 ► Wounded Warrior Project, Inc Review

Wounded Warrior Project, Inc (WWP) is a registered non-profit organization whose mission is to support and honor veterans. This they accomplish per their website by

- Raising awareness and enlist the public's aid for the needs of injured service members.
- Helping injured service members aid and assist each other.
- Providing unique, direct programs and services to meet the needs of injured service members.

They are a BBB accredited charity and a listed recipient of Combined Federal Campaign (CFC) donations. In FY 2012 reported an income of \$154,958,901. A review of their expenses as noted in their 2012 IRS 990 tax return required of non-profits reflects \$4,657,084 in Grants to organizations and \$871,194 in Grants to individuals. This equates to about 3.5% of total income being expended in directly helping wounded warriors or (through grants) other organizations with similar goals . The following appears to be their overhead expenses for 2012:

| | |
|--|--|
| Compensation, Officers, Directors & Trustees | \$1,057,997 |
| Other wages: | \$15,415,666 |
| Pension Plan: | \$ 340,650 |
| Employee Benefits: | \$ 2,266,457 |
| Payroll Taxes: | \$ 1,594,740 |
| Legal: | \$ 499,509 |
| Accounting: | \$ 131,746 |
| Professional Fund Raising: | \$ 1,901,169 |
| Advertising & Promotions: | \$ 146,299 |
| Office Expenses: | \$12,451,303 |
| IT: | \$ 254,319 |
| Occupancy (rent): | \$ 2,490,195 |
| Travel: | \$ 4,085,509 |
| Depreciation: | \$ 1,572,823 |
| Insurance | \$ 215,654 |
| Outside Services: | \$20,915,404 |
| Meetings and events: | \$ 9,637,863 |
| Direct Response Service: | \$ 6,930,429 |
| Promotional Items: | \$ 4,055,567 |
| All other expenses: | \$ 3,659,493 |
| Joint Costs: | \$25,576,675 (Expense from a combined educational campaign and fund raising solicitation.) |

The above data was sourced from www.guidestar.org. They are a leading source of nonprofit information whose mission is to revolutionize philanthropy by providing information that advances transparency, enables users to make better decisions, and encourages charitable giving. Guidestar is not a charity evaluator or watchdog. They are a 501(c)(3) public charity that collects, organizes, and presents the information in an easy-to-understand format while remaining neutral. An example of this is showing how one charity compares with similar charities doing the same type of work as noted below:

| <u>Charity</u> | <u>Score</u> | <u>Rating</u> |
|------------------------------|--------------|---------------|
| Wounded Warrior Project - FL | 54.39 | *** |
| USO of Illinois - IL | 58.16 | **** |
| DAV Service Trust - KY | 55.36 | *** |
| Hope For The Warriors® - NC | 65.58 | **** |
| Navy SEAL Foundation - VA | 68.76 | *** |

Refer to <http://www.charitynavigator.org/index.cfm?bay=search.summary&orgid=12842#.UokjeLXTnIV> for more data on WWP. Readers are encouraged to use such sources in determining how their donations will be spent before making them. [Source: www.woundedwarriorproject.org & Veteran Issues | Dan Cedusky | 17 Nov 2013 ++]

Vet Charity Watch Update 41 ► Cody Convicted in \$100M Fraud Case

A mysterious defendant in a \$100 million, cross-country Navy veterans charity fraud case was convicted 14 NOV of racketeering, theft, money laundering and other charges. Jurors deliberated for about three hours Wednesday before reaching guilty verdicts on all 23 counts. They heard nothing from the ex-fugitive, who changed his mind and decided against testifying. His attorney said he wanted to tell his story but worried about his mental state if he faced aggressive cross-examination by prosecutors. The defendant identifies himself as 67-year-old Bobby Thompson, but authorities say he's Harvard-trained attorney John Donald Cody. He was indicted in 2010, disappeared for nearly two years and was arrested last year in Portland, Ore. He faces up to 67 years in prison at his sentencing, which was scheduled for 16 DEC The defendant rolled his eyes toward the ceiling and rocked on his feet as the verdicts were read. Deputies cuffed his wrists after the first guilty verdict was announced. Unlike the last two days of his trial, the defendant showed up with his shirt buttoned and his hair combed.



Bobby Thompson, who authorities have identified as Harvard-trained attorney John Donald Cody, looks at the jury during closing statements

He was charged with looting the United States Navy Veterans Association, a charity he ran in Tampa, Fla. As his five-week trial wound down, he had appeared disheveled in court, so much so that the judge suggested a break to

allow him to get a clean shirt and comb his hair. "The defense rested without calling anyone to the stand because there is no defense for the scam that John Donald Cody pulled on Americans in the name of our country's veterans," said Ohio Attorney General Mike DeWine, whose office handled the trial. Defense attorney Joseph Patituce said after the verdict that ineffective legal representation issues stemming from limited preparation time and his client's cooperation might be a basis for a planned appeal. Patituce said he doubts other states will seek to prosecute his client at this point. He also said he had questions about his client's mental health and asked the judge to order an assessment before sentencing. The judge agreed and urged the defendant to be honest with the mental health review team.

Patituce said earlier that the defendant had bloodied himself last week while pounding his head against the wall in a holding cell. The judge said the defendant was checked by the jail medical staff. Authorities believe he defrauded donors of up to \$100 million in 41 states. A fraction of that money was found. When he was arrested, authorities found fake IDs and a suitcase with \$980,000 in cash. Records show the defendant had showered politicians, often Republicans, with political donations. The judge rejected a defense request to subpoena testimony from leading Ohio Republicans, including U.S. House Speaker John Boehner. Authorities said they traced the name Bobby Thompson to a man who wasn't connected to the charity case and had his identity stolen, including his Social Security number and date of birth. The defendant was identified through military fingerprint records. [Source: The Associated Press | Thomas J. Sheeran | 14 Nov 2013 ++]

Vet Service Dogs Update 12 ► Does VA Maintain as Equipment?

Alexis Courneen's 6-year-old yellow lab Sooner is a beloved family member and the one who convinces her it's safe to leave the house each day. But to the Department of Veterans Affairs, the dog is just another piece of equipment. And a broken one at that. The service dog just underwent his second ACL surgery this year and is rehabbing in an effort to return to his full duties. Without him, Alexis — an injured Coast Guard veteran — struggles with everyday tasks. "He's been a part of my healing in ways I never thought," the 34-year-old said. "He helps with my balance and can alert bark if I'm in trouble. But he's also given me the confidence to go out in public and try things like public speaking. "But under VA rules, he might as well be scrap metal."



Sooner, a 6-year-old yellow lab, has been working as a service dog for injured veteran Alexis Courneen since 2009. The dog needed ACL surgery on two legs, but veterinarians believe he can still perform his assistance duties

VA officials paid for the dog's first surgery but balked at the second, even though veterinarians insist Sooner still has years of productive work ahead of him. Earlier this year, they told Alexis that the dog should be "retired." After she went ahead with the surgery, officials said her family could lose all financial support for the animal from the VA, since they still question whether he's fit for duty. That might mean a few hundred dollars in medical visits and new harnesses. Or it could mean thousands if he needs more surgery. Department reviewers have relented on some of those threats and are reviewing the case. But the incident — and the stress it has put on the family — underscores the new and complex challenges facing VA leaders with a new generation of wounded warriors and innovative treatments. [Stars & Stripes | Leo Shane | 18 Nov 2013 ++]

Vet Service Dogs Update 13 ► VA to Restart Suspended Study

The Department of Veterans Affairs plans to restart a study evaluating the use of service dogs to assist veterans with post-traumatic stress disorder (PTSD). The study was suspended in August 2012, for the second time, when VA alleged that a vendor violated its contract and endangered the health of its dogs. At the time VA had paired 17 veterans with service dogs. The goal of the study, which was mandated by Congress in 2009, was to serve as many as 200 veterans. VA expected to resume the study in less than a year, following an investigation and changes to the study design. In early NOV 2013 the agency indicated it was ready to revive the study when it published a request for market research from service dog organizations. Gina Jackson, a national VA spokeswoman, confirmed that the study will be restarted, with the first new dog pairings scheduled to take place as soon as May 2014. The appeal, otherwise known as a "request for information," indicates that VA is prepared to make significant changes to the study.

The contract for service dog providers this time will be five years instead of three. One of the new stipulations requires dogs to meet standards set by Assistance Dogs International or the American Kennel Club. There are now strict rules prohibiting the non-profit provider from requesting financial support or donations from a veteran, a concern that had been raised in the study's previous iteration. The study will also include emotional support dogs in addition to service dogs. The former may have a therapeutic effect, but is not covered by the American Disabilities Act, which guarantees the right of a service dog owner to bring his or her animal into private or public facilities. Veterans who use PTSD-trained service dogs say the animals help them manage the condition by performing tasks like waking a veteran from a nightmare or creating a buffer in large crowds or public places.

Deb Davis, community outreach manager for Paws With A Cause, a Michigan-based service dog organization that did not participate in the study but met with VA officials during the hiatus to discuss possible revisions to the study, said she was encouraged by the agency's new approach. The extended timeline and a new emphasis on the type and temperament of dog used by a provider indicated to Davis that VA had adapted to a tough learning curve for the betterment of the study. "We were very happy to see some adjustments that will make the results much more viable," Davis said. Paws With A Cause does not train PTSD service dogs largely because the field is so new and doing so would require the organization to hire a psychologist who specializes in PTSD. Davis said it had submitted information to VA's appeal to help the agency collect a breadth of data about how service dog organizations obtain animals and train them.

Veterans who are paired with a PTSD service dog often rave about how it improves their condition. Yet, there has been controversy over the expertise and professionalism of organizations that have emerged to serve the demand. Christina Roof is a consultant and national assistance dog policy expert based in Washington, D.C., who previously worked with VA to develop clinical guidelines for its service dog program. She said that VA has approached restarting the study with appropriate caution. "I'm encouraged that they did stop, took a step back, went to experts out in the field, redesigned the program, and now they're going to do it right and protect veterans and the dogs," she said. When the study resumes next year, it will be open to non-profit organizations across the country. If the study's results show positive effects for veterans with PTSD, it's possible VA will consider a new health benefit that covers the maintenance of a PTSD service dog, just as it does for veterans who use a service animal for physical disabilities. [Source: Forbes | Rebecca Ruiz | 22 Nov 2013 +]

Vets Moving Forward Program ► 1st Jail to Offer Program

A cellblock painted red, white and blue has been reserved for U.S. military veterans at the San Diego County Jail in Vista, as part of a new program initiated by the U.S. Department of Veterans Affairs. The mission of the Veterans Moving Forward program is to encourage camaraderie and keep veterans from returning to jail by helping them gain job skills, find housing and undergo treatment for mental illness. "The ultimate goal is transitioning them back to the community," Sheriff Bill Gore said. The 32 inmate veterans who moved into the special housing unit on 1 NOV had applied for the privilege and agreed to take part in classes that began the following Monday. Vista Jail Capt. Erika Frierson said the jail was chosen as the first in the county to offer the program because of its location near Camp Pendleton Marine Corps base and larger percentage of military inmates. There are an estimated 250,000 veterans in the county, Gore said. Of the approximately 5,800 inmates in the seven county jails, about 270 are veterans. Jail counselors in the veterans dormitory work closely with nonprofit organizations, social service providers and the VA's Veterans Justice Outreach Program to continue services after a prisoner gets released. Angela Simoneau, a specialist with the outreach program, said it's being used in 23 jails and prisons across the country, including San Francisco and Los Angeles. Some measure of its success is that the veterans keep their cells neater, and get into fewer fights than other inmates, she said.



In these Nov. 8, 2013 photos, an American flag is painted on the wall between rooms and patriotic artwork is displayed on the wall near the telephones and in the classroom at the Vista Jail housing module for military veterans in Vista, Calif.

[Source: Associated Press article 18 Nov 2013 ++]

Vet Crowdfunding Site ► A Way to Help Veterans

Crowdfunding has supported everything from music, theater and games to an app that predicts the weather. Now add veterans to that list. RepayVets.com, launched last spring, is a crowdfunding website inspired by Kickstarter.com — but the mission of the site is specifically to help vets. "It's for veterans that have any need, any financial need, and it's also for civilians that want to help a veteran in some way," said Navy Reserve Lt. Cmdr. Marlon Terrell, who co-founded the company. Terrell initially envisioned the site as a way to help veterans raise startup capital for small businesses. But he expanded it to also cover vets' medical needs, family needs, efforts by nonprofit organizations, even homecoming celebrations. Veterans can create an account at <http://repayvets.com/> and explain what the money will be used for. The process typically takes about 30 minutes, Terrell said. After that, RepayVets will decide within 48 hours whether to approve the campaign for the site. If approved, it's posted on the site, where it can stay up for as long as 90 days while people view it and decide whether to help the cause.

He added that the site uses a third-party organization to ensure the people who claim to be veterans are being truthful. About 92 cents of every dollar raised goes to the campaign, with the rest covering operating costs, Terrell said. The site's track record is modest compared to that of Kickstarter, which had 18,109 projects successfully funded and nearly \$320 million pledged in 2012 alone, according to Kickstarter's website. About 10 of RepayVets' 70 campaigns so far have been funded to their goals, to the tune of \$20,000 total. To help fund someone else's campaign, users can go to <http://repayvets.com> and click "Browse Campaigns" to choose a project, or projects, to support. Terrell described crowdfunding as a modern approach to fundraising that takes advantage of the benefits of the Internet age. "Crowdfunding is a great process, because it allows a lot of people to give little bits of money," he said. "You really get a chance to tap into your social network." [Source: MilitaryTimes | George Altman | 19 Nov 2013 ++]

Vet Jobs Update 131 ► Warriors 4 Wireless Launched

On 20 NOV, the White House Office of Science and Technology Policy joined with a coalition of private-sector partners from the telecommunications industry to launch "Warriors 4 Wireless," a new nonprofit program aimed at connecting veterans and returning service members to jobs in the rapidly growing wireless telecommunications industry. A White House release said the program includes stakeholders from Joining Forces -- a national initiative that provides opportunities and support to military members and their families -- as well as from the private sector, the federal government, the U.S. military, and industry trade associations committed to scaling successful training models for veterans with wireless-relevant skills. Warriors 4 Wireless builds on a Veterans IT Training and Certification program, launched at the White House in April 2013 in response to a call to action by President Barack Obama and First Lady Michelle Obama asking industries to make it easier for military service members and veterans to receive civilian training and certifications, according to the release.

Although the majority of IT specialists in the military receive training that is equivalent to their civilian IT counterparts, they typically do not have industry-recognized certifications that reflect the IT skills and expertise gained during service, the release said. "The administration is committed to the care of all service members, veterans, and their families," Army Col. Rich Morales, executive director of Joining Forces, said in the release. "We are proud to support initiatives like Warriors for Wireless that play a critical role in connecting members of the armed forces leaving military service to the jobs training and certification necessary to obtain many high-tech, high-skilled jobs in the private sector." Federal Communications Commission Chairman Tom Wheeler said in the release, "I wholeheartedly salute the Warriors for Wireless initiative aimed at connecting our Nation's veterans and returning service members to jobs in the rapidly growing wireless telecommunications industry. It's a win for the increasing number of Americans across our nation who rely on wireless networks at work and at home, and the exciting new opportunities that these networks are helping create in health care, education and every corner of our economy. Let's work together to make it a success."

The Warriors 4 Wireless program is designed to help address the shortage of skilled jobs for returning veterans while satisfying the wireless industry's immediate need for skilled tower-climbers to rapidly, efficiently, and safely deploy wireless telecommunications equipment and facilities. The Warriors 4 Wireless pilot program was launched in Washington, D.C., in 2012, achieving an 86 percent job-placement rate for the more than 50 participating veterans, according to the release. Today's event will expand the pilot program to a nationwide initiative, with the launch of new partners and industry commitments. Industry partners -- including Cisco, American Tower, Dynis, and PCIA -- are supporting Warriors 4 Wireless in a number of ways, including by providing industry-recognized technical and safety training and certifications to veterans, developing new curricula and skills-training modules, and connecting transitioning service members to available wireless-industry jobs across the country, the release said.

Among the new commitments announced at today's event:

- **Dynis** has trained and employed more than 50 servicemen and women through the Warriors 4 Wireless pilot program over the past year. Dynis will continue to support an expanded Warriors 4 Wireless program through equipment contributions and curriculum development and by providing training opportunities, training instructors, and funding.
- **MasTec** is providing training facilities and instructors to support Warriors 4 Wireless, and has committed to connect 1,500-plus expected MasTec job openings in the first half of 2014 to veterans and service members participating in the Warriors 4 Wireless program.
- **American Tower Company** is partnering with Warriors 4 Wireless to help launch careers in the wireless industry for returning service members. ATC will provide participants access to select assets in the ATC tower portfolio for training and certification and it is working to help connect program graduates with potential employment opportunities at ATC. Additionally, ATC is supporting the design and implementation of the Warriors 4 Wireless Training Program at Aiken Technical College in South Carolina.
- **Futures, Inc.** is providing the "US IT Pipeline" online platform, originally developed for the IT Training and Certification Program launched last April, which will be the centralized hub for matching and connecting service members with civilian training, certifications, and employment opportunities as part of the Warriors 4 Wireless program.
- **Cisco** is committed to helping train, connect and hire veterans as they transition from the military to the private sector. Through support of the US IT Pipeline, Cisco will continue to work with Futures, Inc., and other Warriors 4 Wireless partners to provide training and access to high-skilled job opportunities to servicemen and women. Additionally, Cisco will provide support to help enable wireless employers and veteran job applicants conduct virtual interviews from anywhere around the globe.
- **Outside Planet Magazine**, a telecommunications industry publication, is supporting the mission of Warriors 4 Wireless by donating media and advertising support to raise awareness about these efforts.

In addition, Pricewaterhouse Cooper, T-Mobile, Novation, PCIA, the Wireless Infrastructure Association, CTIA, the Wireless Association, and the Competitive Carriers Association will also provide additional support and financial assistance to the initiative. Tom Kalil, deputy director for technology and innovation at the White House Office of Science and Technology Policy, said, "Today's employers require a workforce equipped with 21st-century skills and training. Our men and women in the armed forces are uniquely positioned with the knowledge and drive to succeed, but may lack certain industry qualifications. We applaud this initiative aimed at enabling thousands of service members to earn industry-recognized credentials and translate their military experience into private-sector careers." William Towery, a retired U.S. Army Chief Warrant Officer 3 who received Fiber Optics Installer/Technician certifications and other certifications through the Warriors 4 Wireless pilot program has a blog post which can be viewed at: <http://www.whitehouse.gov/blog/2013/11/19/guest-blog-how-i-transitioned-high-tech-job-after-20-years-military>. [Source: DoD Daily Digest Bulletin | AFPS | 20 Nov 2013 ++]

Vet Jobs Update 132 ► Starbucks, AT&T, Subway, and ASP

Starbucks has announced that they are planning to hire at least 10,000 military veterans and active-duty spouses over the next five years as part of a plan to grow their workforce by 200,000 over the same time period. Starbucks aims to have a total workforce of 500,000. AT&T announced a plan to hire 5,000 veterans over the next five years, which they, too, have expanded to 10,000. Additionally, Subway has announced special waivers for veterans who want to become franchisees. The standard license fee of \$15,000 will be waived for any veteran who wishes to start a Subway restaurant on a government or military site, and the fee will be cut in half for development anywhere else.

Also, Arizona State Parks is partnering with the Department of Veterans Affairs to offer a new program providing job opportunities for homeless or returning U.S. military veterans. Qualifying applicants would be matched for jobs as temporary park specialists in rural Arizona. Applicants must have a driver's license, and be able to work in the outdoors where temperatures can be extreme. Applicants also are required live in rural Arizona either in or near the parks. Arizona State Parks hopes to become a national model program for (other) state parks to help returning veterans find jobs. Organizing agencies will provide vocational assistance, job development, placement, and ongoing support to improve employment outcomes for the participating military veterans. For more information, call the ASP headquarters at 602-542-4174. Veterans seeking employment opportunities can visit the Arizona Department of Veterans' Services website at <http://www.azdvs.gov>, or the U.S. Department of Veterans Affairs. [Source: TREA News for the Enlisted & Veterans for Change 25 & 30 Nov 2013 ++]

Vet Job Interviews Update 02 ► HR Professional Myths

Most people would think that the job interview as the candidate would be a “slam-dunk” for the Human Resource (HR) Professional who knows everything there is to know about the hiring process. The truth however is that most HR professionals find the job interview as daunting as the rest of the candidates when they sit on the “other side of the desk.” And, many of them blow it! The following are some myths and truths about the HR professional in the interview as the candidate, followed by some tips worth reviewing – even if you are an expert.

Common Myths

1. **The HR Professional feels calm and relaxed during the interview because this is familiar “turf.”**
FALSE – The HR professional is vulnerable to the same anxieties as anyone else. You are going out to “sell yourself” just like everybody else and it is not unusual to want to make a good impression. The same fear of not wanting to “make a fool of yourself” is present for you as a professional as it is for all the other candidates.
2. **The HR Professional can relax during the interview because this will be an informal interview between professionals.** FALSE – It is a mistake to think of this interview as an “informal” interview between professionals – even if it is. While you may feel more relaxed because you are talking to a colleague, that colleague is attempting to find the “best person for the job,” not a new friend.
3. **The HR Professional can talk “shop” about the frustrations of the job because you will be talking to a “colleague.”** FALSE - Becoming too familiar, or unprofessional” in any way, may hurt your chances of being taken seriously as a qualified candidate for the position. Using language or discriminatory remarks that are in any way inappropriate for a job interview will be a huge mistake, even though you are speaking to someone who knows the truth about what goes on behind “closed doors.”
4. **The HR Professional has contacts in the industry and that will assure that they will get the job.**
FALSE - While it is true that knowing people in the industry will be a tremendous help in getting the interview, there are no guarantees that you will get the job once you begin the process. You will be on your own to try to convince the interviewer that you are the best person for the job.
5. **The HR Professional doesn’t have to prepare for the interview because they know the process and what the employer is looking for.** FALSE – This is the biggest mistake of all. Not preparing or taking the process seriously because you are an HR professional may be your own undoing. You should know what you are seeking, analyze what the interviewer is looking for in a candidate, and prepare to sell yourself – just like everyone else.

Preparation Tips

1. **Know What You Are Seeking.** The first thing worth spending time on before you begin your search is to determine what you are seeking in your next job. Do you want a job just like the last one? Do you want “more of” something in your next job? Or, do you want “less of something” that you don’t want to do again? Here’s your chance to make up your “wish” list. An exercise that will help you with the answer to these questions as well as assist you in looking inward to determine when you were working at your fullest potential is a simple one. Begin by making a list of the tasks at your last job – the tasks that you were energized by. In other words, “when your job turned you on.” Think about the last time you were so involved in a project or task that you woke up thinking about how you could improve the situation. Write those experiences down and try to determine what the satisfying factors were. By making lists of motivating experiences from your last two or three jobs, you will hopefully begin to see patterns of projects and tasks that stand out. Analyze what you did before and begin to ask yourself some important questions about what you are seeking. The answers to these questions will give you possibilities for fulfillment in future jobs that have similar responsibilities.

2. **Assess What Is Needed To Perform The Job.** Any sales person would tell you that in order to sell anyone something you have to know what they need. Job Postings are “pieces of gold.” Read through job postings to find out what your customer (the interviewer) is looking for – what is the need? Read the job posting **three times**. The first time for content. The second time for words – vocabulary. What words appear consistently in almost every posting? The third time to read between the lines - what would it take to get this job done? What are they looking for? When you have analyzed the job posting begin a list of qualities that are necessary to do the job so that you can compare and contrast yourself as a fit for the position.

3. **Assess Your Skills “What can you bring to this position?”** is an important question and one that your preparation will help you answer in a confident and self-assured manner. To aid you in the assessment of your skills, divide a piece of paper into three columns and label the columns, "previous experience," "transferable skills" and "personal traits." Begin to fill out what you have to offer in each column.

- **Knowledge-based skills** - skills learned through experience or education – business savvy, employment law, compensation, benefits, training, management, coaching, leadership.
- **Transferable skills** - skills that are general - you can take them with you to almost any job - communication, listening, decision making, judgment, initiative, negotiation, planning, organizing, time management.
- **Personal traits** - qualities that make you who you are - flexible, friendly, dependable, decisive, reliable, calm, high-energy, patient, good attitude, loyalty, high integrity, detail-oriented.

When you are finished, sit back and check the list over. You might be surprised at how easily the list comes together, describing who you are and what you have to offer. By dividing the skills in this way, the task becomes manageable. The next task is to compare what “They are seeking,” and “What you are seeking,” against a possible match with “What you can bring to the position.” When you have completed these exercises, you will be better prepared to sell yourself as the “solution to the problem” and a serious candidate for the job. The ideal win-win situation is to find a position that will fulfill your needs while being the best fit for the position you are seeking.

The HR professional may be knowledgeable about the hiring process but there are no guarantees when it comes to getting hired. Assessment and preparation will make a big difference in your success. Don’t let the industry myths get in the way of your getting the job you want and deserve. [Source: Mil.com | Carole Martin | Sep 2013 ++]

Vet Hiring Fairs ► 1 Dec 2013 thru 31 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>

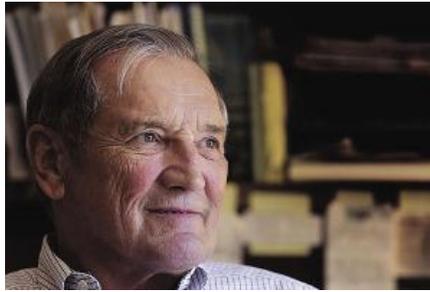
Veterans Hiring Fair

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**
December 17, 2013 – **Mountain Home, ID**
January 9, 2014 – **Military Spouse Hiring Fair and Career Forum Scott Air Force Base, IL**
January 10, 2014 – **NBC4DC Health and Fitness Expo - Washington, D.C.**
January 16, 2014 – **Milwaukee, WI**
January 28, 2014 – **Groton/New London, CT**
January 30, 2014 – **Montgomery, AL**

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 ++]

Vet North Korea Trips ► State Department Issues Travel Warning

North Korean officials detained an 85-year-old American veteran of the Korean War last month as he sat in a plane set to leave the country, the man's son said. A uniformed North Korean officer boarded the plane on 26 OCT and asked **Merrill Newman**, a tourist from Palo Alto, California, for his passport before telling a stewardess that Newman had to leave the plane, his son said 20 NOV. "My dad got off, walked out with the stewardess, and that's the last he was seen," Jeffrey Newman told The Associated Press at his home in Pasadena, California. It wasn't clear what led to the detention. The son said he was speaking regularly with the U.S. State Department about his father, but U.S. officials wouldn't confirm the detention to reporters, citing privacy issues. North Korea's official state-run media have yet to comment on reports of the detention, which first appeared in the San Jose Mercury News and Japan's Kyodo News service.



Korean War Vet Merrill Newman

The son said that, according to his father's traveling companion, Newman earlier had a "difficult" discussion with North Korean officials about his experiences during the 1950-53 war between U.S.-led United Nations forces and North Korea and ally China. That war ended in an armistice, not a peace treaty, leaving the Korean Peninsula still technically at war. The war is still an important part of North Korean propaganda, which regularly accuses Washington and Seoul of trying to bring down its political system - statements analysts believe are aimed in part at shoring up domestic support for young leader Kim Jong Un. The detention comes about a year after North Korea detained another American and as the U.S. State Department warns in a formal notice that Americans should avoid travel to the country, in part because of the risk of arbitrary arrest and detention. North Korea has detained at least six Americans since 2009, often for alleged missionary work, but it is unusual for a tourist to be arrested. The North's secretive, authoritarian government is sensitive about foreign travelers, and tourists are closely monitored. Analysts say it has used detained Americans as diplomatic pawns in a long-running standoff with the United States over the North's nuclear bomb production, something it denies.

Speaking 21 NOV to reporters in Beijing, U.S. Special Representative for North Korea Policy Glyn Davies wouldn't confirm Newman's detention but said, generally, that Washington was working with the Swedish Embassy in Pyongyang, which acts as America's protecting power because Washington and Pyongyang don't have official diplomatic relations, "to try to move this issue along and of course calling on North Korea ... to resolve the issue and to allow our citizens to go free." Merrill Newman was traveling with his friend, Bob Hamrdla, who was allowed to return. Hamrdla said in a statement that "there has to be a terrible misunderstanding" and asked for Newman to be quickly returned to his family. The son said his father always wanted to visit North Korea and took lessons in the language before leaving on the nine-day trip. Newman said he believed the inspiration came from the three years his father spent as an infantry officer in the Korean War, but said his father never talked about his service. The Swedish ambassador had delivered his father's heart medication to the North Korean Foreign Affairs Ministry, but it was unclear whether he had received it.

Despite some recent nuclear diplomacy, tensions remain on the Korean Peninsula after a spring that saw threats from North Korea of nuclear strikes against Washington and Seoul. International disarmament talks are currently deadlocked, with North Korea demanding status as an atomic power and Washington refusing to resume the talks until the North makes progress on past disarmament commitments. The North is estimated to have a handful of crude nuclear devices and has conducted three underground atomic tests. Davies, the U.S. envoy, told reporters that the holding of American citizens by North Korea is a further indication of its lack of sincerity on restarting a dialogue on nuclear issues. Washington also has expressed worry about the health of American Kenneth Bae, a missionary and tour operator who was sentenced to 15 years of hard labor after being arrested in North Korea last November for alleged hostile acts. Jeffrey Newman said he believed North Korea would eventually release his father after realizing that all they have is an "elderly traveler, a grandfather with a heart condition." "We don't know what this misunderstanding is all about," he said. [Source: AP | Foster Klug & Robert Jablon | 21 Nov 2013 ++]

Homeless Vets Update 49 ► 24% Reduction Since 2010

The Department of Veterans Affairs and the Department of Housing and Urban Development on 21 NOV announced that a new national report shows a 24 percent reduction in homelessness among Veterans since 2010. The report also showed an 8 percent reduction between January 2012 and January 2013. The decline keeps the Obama administration on track to meet the goal of ending Veterans' homelessness in 2015. "We are on the right track in the fight to end homelessness among Veterans. While this trend is encouraging news, we know that there is more work to do," said Secretary of Veterans Affairs Eric K. Shinseki. "As President Obama said, we're not going to rest until every Veteran who has fought for America has a home in America. The results in the latest report are a credit to the effort given by our dedicated staff, and our federal, state, and community partners who are committed to ending Veterans' homelessness."

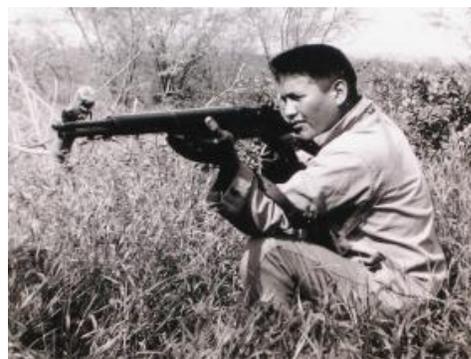
"We're making real and significant progress to reduce homelessness in this country and now is not the time to retreat from doing what we know works," said U.S. Housing and Urban Development Secretary Shaun Donovan. "If we're going to end homelessness as we know it, we need a continued bipartisan commitment from Congress to break the cycle trapping our most vulnerable citizens, especially our Veterans, between living in a shelter or a life on the streets. I understand these are tough budget times but these are proven strategies that are making a real difference. We simply can't balance our budget on the backs of those living on the margins." The 2013 Point-in-Time Estimates of Homelessness, prepared by HUD, estimates there were 57,849 homeless Veterans on a single night in January in the United States, an 8 percent decline since 2012 and a 24 percent decline since 2010.

VA has made ending Veterans' homelessness by the end of 2015 a top priority, undertaking an unprecedented campaign to dramatically increase awareness of VA services for homeless Veterans and Veterans at risk of becoming homeless. While the number of homeless people in the United States dropped by 4 percent since 2012, according to the 2013 report, Veterans' homelessness has shown a more robust decline. During a period of prolonged economic recovery, the Obama Administration has been able to reduce the number of homeless Veterans by 24 percent, breaking previous patterns of increased homelessness during difficult economies. Earlier this year, HUD and VA also announced the award of nearly \$70 million of HUD-Veterans Affairs Supportive Housing grants to further assist in addressing the issue of Veterans' homelessness. The program combines rental assistance from HUD with case management and clinical services provided by VA. Since 2008, a total of 58,140 vouchers have been awarded and 43,371 formerly homeless Veterans are currently in homes of their own because of the joint HUD-VA program.

One of the tools VA uses in its systematic approach to prevent and end Veterans' homelessness is the Supportive Services for Veteran Families grant program. In July, VA announced the award of nearly \$300 million in grants to 319 community agencies to help approximately 120,000 homeless and at-risk Veterans and their families. More recently, VA has announced \$8.8 million in grants for 164 projects to acquire vans for homeless providers and to rehabilitate housing, plus \$4.9 million in grants for 25 community-based projects to enhance services for Veterans. The grants promote housing stability among homeless and at-risk Veterans and their families. The grants can have an immediate impact, helping lift Veterans out of homelessness or providing aid in emergencies that put Veterans and their families at risk of homelessness. More information about VA's homeless programs is available at www.va.gov/homeless. Details about the Supportive Services for Veteran Families program are online at www.va.gov/homeless/ssvf.asp. [Source: VA News Release 21 Nov 2013 +]

WWII Vets 53 ► Chester Nez

The 29 U.S. Marines dodged bullets at the front -- first in the Pacific and then in Germany -- passing top-secret messages to each other in a code that the enemy couldn't crack. The warriors, Navajo Code Talkers, relied on their native language to develop the code, which helped to turn the course of World War II in the favor of the Allies. Of the original group, only one is still alive, Chester Nez. On 9 NOV, the American Veterans Center honored Chester Nez and six other veterans for bravery and valor above and beyond the call of duty during combat. Nez received the Audie Murphy Award for distinguished service in the military during World War II. "I was very proud to say that the Japanese did everything in their power to break that code but they never did," Nez said in an interview with Stars and Stripes the day before the award ceremony. If the Code Talkers had been caught, he said, they would be tortured and their tongues cut out. They risked everything for the United States, even though they were raised in military boarding schools that prohibited them from speaking their native language.



Nez was raised at a time when the government required every Native American to have a census number and be accounted for. His grandson, Latham, described it as a "bad time" for Native Americans. Part of the effort involved taking children off reservations and putting them into boarding schools. Once there, children were forbidden to speak Navajo and were beaten or had their mouths washed out with soap if they were caught. That didn't stop them from whispering Navajo to each other in secret, said Latham Nez, who travels with his grandfather helping him tell his story. Their language, however, would serve the United States well later, in 1942, when Americans were dying in rising numbers overseas, especially in the Pacific. The Japanese seemed to know what the U.S. military was planning well before it took place. That's where the Code Talkers came in, recruited from boarding schools to join the Marines and use their unique skills to develop an unbreakable code to pass messages. "Even some of our town tribe wouldn't understand what we were talking about," Nez said in the interview.

World War I veteran Philip Johnston, who came up with the idea to develop the Navajo Code in 1941, came to Nez' boarding school to recruit. The volunteers went directly into basic training without any goodbyes. Nez left behind his sister Dora, his father and his beloved grandmother, who wouldn't know he was fighting until two years after he left. When the Code Talkers got out of the service, "they told us not to talk about what we did," Nez said. The Navajo men received no fanfare, and many struggled, said Judith Avila, who co-wrote Nez's memoir "Code Talker: The First and Only Memoir By One of the Original Talkers of WWII" and helped Nez during the Nov. 8 interview. Instead of people thanking them for their service, they faced discrimination and insults, she said. When Nez wore his Marine Corps uniform to register for his Certificate of Degree of Indian Blood -- required for all Native Americans -- the clerk told Nez he wasn't a real citizen. "I wish I had my .45 with me," Nez recalled saying at the time, according to Avila, "because if I did, I would shoot you in the face."

Without support, suffering from what most now know to be post-traumatic stress, many Code Talkers turned to alcohol and lived on the streets. There were about 420 Code Talkers that followed the original 29 into service. Of that group, about 30 are still alive. Nez said he was one of the lucky ones. When he returned, he was embraced by his family. He got a job at the VA, which he kept until the 1970s. Nez still has good memories of his time with the Marines, whom he said treated the Code Talkers very well. Latham Nez, who accompanied his grandfather to the awards, said the Marines saw the Navajo men as “damn good Marines” who were already warriors when they left for basic training. A modest man, Nez doesn’t talk a lot. His grandson said that he was raised not to discuss his life, which made the book very special. It’s also what makes the Audie Murphy award so fantastic. “His normal response was a big smile, and saying, ‘Good, good.’ I know deep down it’s the story that’s important (to him),” Latham Nez said.



Chester Nez, author of an autobiography called “Code Talker”, tells a large crowd of students gathered at the Santa Fe Indian School’s Pueblo Pavilion in Nov 2013 about one of his experiences at the island of Guadalcanal during World War II in 1942.

[Source: Stars & Stripes | Meredith Tibbetts | 15 Nov 2013 +]

Obit | Charles Durning ► 24 DEC 2012

Born 23 FEB 1923 in Highland Falls, New York, Charles Durning grew up in poverty. His father was unable to work, having lost a leg and been gassed during World War I, so his mother supported the family by washing the uniforms of West Point cadets. He was the fourth of 10 children. He had four brothers who lived into adulthood, but his five sisters died from smallpox and scarlet fever as children. Much of his early life was spent in hardship. His hard life and wartime trauma provided the basis for a prolific 50-year career as a consummate Oscar-nominated character actor, playing everyone from a Nazi colonel to the pope to Dustin Hoffman's would-be suitor in "Tootsie." Although he displayed a passion for entertaining others, a high school teacher told him that he was talentless in art, language, and math and was better suited to working in an office. He was undeterred, however, and would become one of the greatest character actors in living memory. He got his start as an usher at a burlesque theater in Buffalo, New York. When one of the comedians showed up too drunk to go on, Durning took his place. He would recall

years later that he was hooked as soon as he heard the audience laughing. He told The Associated Press in 2008 that he had no plans to stop working. "They're going to carry me out, if I go," he said.



"I was the second man off my barge, and the first and third man got killed."

Durning was drafted into the U.S. Army just in time to fight in World War II. He was part of the landing forces at Normandy during the initial invasion of France by Allied forces. Although he survived the initial assault relatively unscathed, he was wounded by a German mine a few days later and earned a Purple Heart. After recovering for six months, he was put back on the front lines to combat the German Ardennes offensive. During the German attack, Durning reported that a particularly young soldier charged him, but Durning couldn't bring himself to fire. The two fought with their bayonets, and Durning suffered further injury during the fight. Durning killed the German infantryman which became a particularly painful memory. After the offensive, Durning received his second Purple Heart.

Before the war was over, Durning received a third Purple Heart and the Silver and Bronze Stars for valor. The chest wound which earned him the Purple Heart prompted his evacuation to the United States for recovery where he spent the remainder of his time with the Army. He was discharged in 1946 as a private first class. It took Durning 5 years after leaving the military to eventually make his way into acting. While working as an usher at a burlesque theater, he was hired to replace a comedian who was too drunk to perform. From there he worked in a variety of plays. He debuted in film in 1965's "Harvey Middleman, Fireman." Although he gained traction in cinema, Durning still performed in plays including "Drat! The Cat!" and "Inherit the Wind."

Durning participated in various functions to honor American veterans throughout the years, including serving a year as chairman of the U.S. National Salute to Hospitalized Veterans. For many years he also served as guest speaker at the National Memorial Day Concert held at the Capitol Building in Washington. He passed away on December 24th, 2012 due to natural causes and was buried in Arlington National Cemetery. Over the course of his life, aside from the medals he earned as a soldier, Durning won numerous accolades as an actor including a Life Achievement Award, a star on the Hollywood Walk of Fame, 9 Emmy Award nominations, and an Academy Award for Best Supporting Actor. Durning was paid a special tribute at the May 26, 2013 National Memorial Day Concert when Taps was sounded in his honor. [Source: Mil.com article Oct 2014 ++]

Obit | Lou Brissie ► 25 Nov 2013

Lou Brissie, the decorated World War II hero who overcame terrible combat injuries to become a major league baseball all-star, died 25 NOV at the Augusta VA hospital. He was 89. Funeral arrangements have not been announced. Although Brissie's heroic achievement inspired scores of media articles over the years, as well as a biography by Pulitzer Prize winning sportswriter Ira Berkow, it was the gracious way the longtime North Augustan

lived his life after baseball that continued to generate respect and admiration in the community. “He was a great inspiration to me and countless others over his lifetime,” said local baseball historian Lamar Garrard, who inspired the renaming of Brissie’s high school baseball field in his honor this past Veterans Day. “Lou was the embodiment of an American hero ... A great man, a gentleman who always thought of others first. His accomplishments and achievements overcoming adversity will be remembered as the ultimate in courage and sacrifice. What a wonderful example he set for everyone. He will be greatly missed.”

“Lou Brissie lived the life of a true American patriot,” said longtime friend Milledge Murray, also of North Augusta. “He spent many, many years going to the VA, talking to the wounded and giving them encouragement. Born in Anderson and raised in Ware Shoals, Leland Victor Brissie Jr. began playing textile baseball as a 14-year-old, 6-foot-4 pitcher and first baseman. By the time he was 16, he had more than a dozen pro offers. One of them was from Connie Mack and the then-Philadelphia A’s. Mack signed him to a contract in 1941 and sent him to play at Presbyterian College. But World War II intervened. Brissie twice tried to enlist before he was 18, but his parents refused to sign the papers. Finally in 1942, he enlisted, went through infantry basic training and by 1943 was deployed to Italy with the 88th Infantry Division.

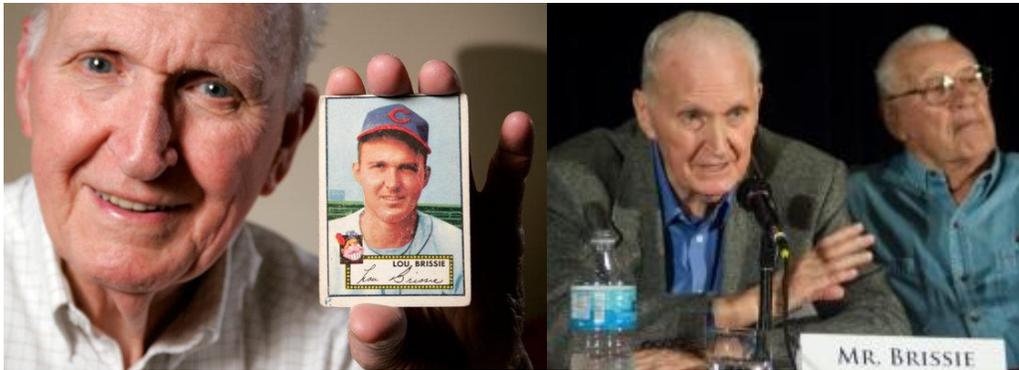
On Dec. 7, 1944, Brissie’s unit advancing in Northern Italy was hit by a German artillery barrage. A 170 mm shell exploded directly at Brissie’s feet, breaking both his ankles and shattering the bones in his lower left leg into 30 pieces. “I tried to crawl into a creek bed and up against a bank to get some kind of protection,” he told *The Chronicle* in a 2009 interview. “I was kind of halfway out on the other side from the waist up and I rolled over. I looked down and could see one boot sticking out of the water and see the blood coming out at the instep where that foot was hit. On the other side I couldn’t see my foot and at that point I thought I lost my leg. But the bones had been messed up so bad that the foot had just flopped over.” The 10-minute attack killed three officers and eight more soldiers. Brissie was taken to two field hospitals where the doctors believed amputation was the only option, but he talked them out of it. “I just told them I wouldn’t be able to play baseball without a leg,” he said. “I can’t tell you what they were thinking, but in any event they didn’t do it and that was my good fortune.”

His better fortune came at the third hospital he’d been to in three days - the 300th General in Naples where Dr. Wilbur Brubaker saved his leg with what would become the first of 23 surgeries that involved everything from removing bone and shell fragments to reconstruction. For the five or six surgeries Dr. Brubaker performed on Brissie, he received a Surgeon General commendation for revolutionary techniques. Mr. Brissie left the military with two Purple Hearts, a Bronze Star, a Combat Infantry Award and a reconstructed leg. It took more than a year before he could even walk with a cane. When he was strong enough, he started pitching again in textile ball for the Ware Shoals mill team in 1946. “Somebody said one time that great goals are not achieved over a period of time, it’s every day,” he later told *The Chronicle*. “You just have little small victories each day that help you. It was one of those victories, but it was a pretty good-sized one, because a lot of folks never thought I would get that far.” Encouraged, he went to Philadelphia to work out for Mack and signed again with the Athletics.

He was sent to the minor league team in Savannah and became a star. Brissie started the season 13-0 and continued to dominate in leading the team to a title. He finished the year 23-5, leading the league in ERA (1.91) and strikeouts (278). The day after clinching the pennant, Mack called him up to Philadelphia. On Sept. 28, 1947 Brissie took the mound in Yankee Stadium as the Philadelphia starter against the team that would go on to win the World Series. But that was only half the thrill. That was the day the Yankees had chosen to honor Babe Ruth, who was in bad shape recovering from throat surgery. For the occasion, an old-timers exhibition was played before the regular game. Ty Cobb, Tris Speaker, Honus Wagner, Rabbit Maranville and Dizzy Dean all participated. Brissie lost the

game to the eventual World Series champs 5-2, but the next season he was the the A’s Opening Day pitcher. In the sixth inning of that game against Boston one of baseball’s all-time greatest hitters Ted Williams lined a shot that struck him directly on his reconstructed left leg and knocked him down. “The only thing that I recalled thinking was that I might be right back where I started,” he said.

After a few minutes on the ground, Brissie realized his leg wasn’t broken and he felt he could continue. As he started to get up he saw Williams - himself a war veteran- standing over him, concerned. “Why the hell don’t you pull the ball?” Brissie asked. That became an inside joke between them, he recalled, and Brissie is one of only three pitchers who ever struck Williams out twice in a game Brissie went 14-10 his rookie season as the A’s nearly rallied to win the American League pennant. He went 16-11 the next year and became an All-Star Game. He pitched three innings in that midsummer game in Brooklyn’s Ebbets Field. In 1951, he was traded to Cleveland, where he became a reliever behind one of the greatest starting rotations in baseball - Bob Feller, Bob Lemon, Early Wynn and Mike Garcia.



Lou Brissie holding one of his baseball cards in 2007 and speaking at the 2008 American Veterans Center conference in Washington, D.C. At right is baseball Hall of Famer Bob Feller.

Since retiring in 1953 with a 44-48 record, 29 saves and 4.07 career ERA, Brissie has done numerous things, from serving as the national director for American Legion Baseball to supporting the effort to enshrine “Shoeless” Joe Jackson in the Baseball Hall of Fame. His story and modesty certainly earned the admiration of his peers. “Lou Brissie’s accomplishments in life and baseball reflect the very best of the ‘Greatest Generation,’” said Lamar Garrard, a baseball historian and friend once said. “When you realize the insurmountable adversity that he overcame to become an all-star major league pitcher, you see greatness.” Despite everything he’s done, Brissie always shook his head when someone called him a hero. “I don’t think I am,” he said. “I knew some.” Lou's citations included the Purple Heart (with oak leaf cluster), Bronze Star Medal, ETO and American Campaign Medals. [Source: The Augusta Chronicle (GA) | Bill Kirby | 26 Nov 2013 +]

Montana Vet Cemetery Update 03 ► Headstone/Marker Policy Change

Senator Jon Tester and Yellowstone County Commissioner Bill Kennedy won a major victory for Yellowstone County veterans. Tester and Kennedy successfully got the Department of Veterans Affairs to change its policy and allow local officials to request government headstones or markers for deceased veterans at the Yellowstone County Veterans Cemetery. Until today, only the deceased veterans' next-of-kin could request a VA headstone. The policy prevented many veterans' graves, especially those of homeless veterans, from getting a VA headstone and the honor that comes with it. "The tremendous sacrifices of Montana veterans should be honored in life and death," said

Tester, Montana's only member of the Senate Veterans' Affairs Committee. "Today's change makes sure more Montana veterans get the ever-lasting respect they earned. I appreciate the hard work of Commissioner Kennedy and all Montana veterans who fought to make this right." Kennedy said, "Each and every veteran deserves a marker on their final resting place because headstones help us honor their sacrifice. It is no surprise to me that as soon as folks in Billings brought this issue to Senator Tester, he was able to push the VA to make this important change."

Tester received the news 27 NOV during a call with VA Under Secretary for Memorial Affairs Steve Muro. Tester recently got the VA to recognize the Yellowstone County Veterans Cemetery as a National Veterans Burial Ground. Prior to last year's announcement, no veterans' cemetery in Montana was nationally recognized. National recognition means the U.S. Department of Veterans Affairs will fund and maintain a portion of the cemetery. The Yellowstone County Veterans Cemetery, which is the final resting place for 16,000 veterans, is located along Buffalo Trail Road north of Laurel. Tester was recently in Billings to pay tribute to Montana veterans and Veterans Service Organizations on Veterans Day. [Source: <http://politicalnews.me> article 27 Nov 2013 ++]

State Veteran's Benefits & Discounts ► Oregon 2013

The state of Oregon 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 – OR**" 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 below refer to <http://www.oregon.gov/odva/Pages/index.aspx> & <http://militaryandveteransdiscounts.com/location/oregon.html>:

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

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

Vet Legislation



Vet Education Legislation ► 2013 SERVE Act Introduced

On 14 NOV Senators Tim Kaine (D-VA) and Saxby Chambliss (R-GA), bipartisan members of the Senate Armed Services Committee, introduced S.1717, the Servicemember Education Reform and Vocational Enhancement (SERVE) Act of 2013, a bill to improve the quality of educational programs for servicemembers and veterans and

help them transition into the civilian workforce. According to the Senator’s joint press release it will improve the quality of education and training for veterans and military members taking advantage of educational benefits provided by the Dept. of Veterans Affairs and the Dept. of Defense. Here is a quick summary of what the legislation seeks to accomplish:

- **Require institutions accepting VA or DoD educational benefits to meet minimum standards** by ensuring consistency between federal agencies. Raising the bar on minimum standards that educational institutions must meet ensures servicemembers are getting a quality education.
- **Improve transparency of education and training programs** by requiring institutions to disclose information such as graduation rates, withdrawal policies, and program costs to students and by ensuring programs fully deliver what they advertise.
- **Require these institutions to provide access to academic and/or career counseling** for military and veteran students in hopes of not only improving their chances of graduating, but also helping prepare them for future careers.
- **Facilitate the use of VA and DoD educational benefits for employment training programs** by creating a five-state pilot program. States will be charged with developing best practices needed to ensure that quality employment training, apprenticeship, and on-the-job training programs are eligible for participation in the Post-9/11 GI Bill program.
- **Require an annual report to relevant Senate and House Committees** on which schools and programs veteran and military students are putting their educational benefits toward, the number of complaints received, and recommendations for further legislative action to improve educational outcomes and ensure the greatest return on investment in these federal programs.

[Source: Military.com | Terry Howell | 18 Nov 2013]

Homeless Vets Update 50 ► Vulnerable Veterans Housing Reform Act

Senators Dean Heller (R-NV) and Heidi Heitkamp (D-ND) introduced the Vulnerable Veterans Housing Reform Act of 2013 (S.1707). This bipartisan legislation exempts the VA’s Aid & Attendance benefit from being considered as income when applying for Department of Housing and Urban Development (HUD) housing assistance. The Department of Veterans Affairs (VA) provides the aid and attendance benefit to veterans with little or no income. The Department of Veterans Affairs (VA) distributes the aid and attendance benefit as part of an enhanced pension program. The benefit is specifically designed for wartime veterans who are severely disabled and have little or no income. A number of these veterans also rely on housing assistance through HUD. Under current law, the aid and attendance benefit is counted as income when determining eligibility for housing assistance through HUD, which ultimately reduces the availability of housing assistance for low-income, severely disabled vets. Heller and Heitkamp are seeking to exempt from consideration of income by HUD any expenses related to a veteran’s aid and attendance benefit. Similar legislation (H.R.1742) introduced by Representative Joe Heck (R-Nev.-3) passed the House of Representatives by voice vote in October. [Source: TREA News for the Enlisted 25 Nov 2013 ++]

Veteran Legislation 113th Congress ► As of 29 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.3451 — **Veterans Conservation Corps Act of 2013.** A bill to require the Secretary of Veterans Affairs to establish a veterans conservation corps, and for other purposes
- H.R.3453 — **Putting Our Veterans Back to Work Act of 2013.** A bill to reauthorize the VOW to Hire Heroes Act of 2011, to provide assistance to small businesses owned by veterans, to improve enforcement of employment and reemployment rights of members of the uniformed services, and for other purposes.
- H.R.3469 — **SERV Act.** A bill to amend titles 5 and 38, United States Code, to clarify the veteran status of an individual based on the attendance of the individual at a preparatory school of a service academy, and for other purposes.
- H.R.3474 — **Hire More Heroes Act of 2013.** A bill to amend the Internal Revenue Code of 1986 to allow employers to exempt employees with health coverage under TRICARE or the Veterans Administration from being taken into account for purposes of the employer mandate under the Patient Protection and Affordable Care Act.
- H.R.3477 — **Veterans Legal Support Act of 2013.** A bill to authorize the Secretary of Veterans Affairs to provide support to university law school programs that are designed to provide legal assistance to veterans, and for other purposes.
- H.R.3493 — **Servicemembers Transition Improvement Act of 2013.** A bill to require a pilot program on the provision of certain information to State veterans agencies to facilitate the transition of members of the Armed Forces from military service to civilian life.
- H.R.3499 — **Rural Veterans Mental Health Care Improvement Act.** A bill to provide for advance appropriations for certain information technology accounts of the Department of Veterans Affairs, to include mental health professionals in training programs of the Department, and for other purposes.
- H.R.3506 — **Honor Our Fallen Heroes With Dignity Act of 2013.** A bill to amend title 38, United States Code, to direct the Secretary of the Army to permit visitors to leave appropriate items on gravesites and markers located in section 60 of Arlington National Cemetery, and for other purposes.
- H.R.3507 — **21st Century Care for Military and Veterans Act.** A bill to amend titles 10 and 38, United States Code, to expand the use of telehealth under the TRICARE program and in the Department of Veterans Affairs, and for other purposes.

- H.R.3514 — **Post-9/11 Educational Assistance Enhancement Act.** A bill to amend title 38, United States Code, to expand the authority of veterans to transfer entitlement to Post-9/11 Educational Assistance to dependents.
- H.R.3515 — **Increased Age Limit for Post-9/11 Education Assistance Dependents Act.** A bill to amend title 38, United States Code, to increase the age limit for children using transferred Post-9/11 Educational Assistance.
- H.R.3516 — **Veterans and Armed Forces Health Promotion Act of 2013.** A bill to improve health care furnished by the Department of Veterans Affairs and the Department of Defense by increasing access to complementary and alternative medicine and other approaches to wellness and preventive care, and for other purposes.
- H.R.3521 — **Department of Veterans Affairs Major Medical Facility Lease Authorization Act of 2013.** A bill to authorize Department of Veterans Affairs major medical facility leases, and for other purposes.
- H.R.3554 — **Veterans Access to Care Act.** A bill to amend the Public Health Service Act to designate certain medical facilities of the Department of Veterans Affairs as health professional shortage areas, and for other purposes.
- H.R.3569 — **Protecting the Freedoms and Benefits for All Veterans Act.** A bill to amend title 38, United States Code, to add a definition of spouse for purposes of veteran benefits that recognizes new State definitions of spouse.
- H.R.3600 — **GI Education Benefit Fairness Act.** A bill to amend title 38, United States Code, to provide for clarification regarding the children to whom entitlement to educational assistance may be transferred under the Post-9/11 Educational Assistance Program.
- H.R.3615 — **Careers for Heroes Act. A bill to amend title 38,** United States Code, to improve the hiring of veterans by the Federal Government.
- S.1662 — **Veterans Health Care Improvement Act of 2013.** A bill to provide for the introduction of pay-for-performance compensation mechanisms into contracts of the Department of Veterans Affairs with community-based outpatient clinics for the provision of health care services, and for other purposes.
- S.1682 — **Veterans Education Counseling Act of 2013.** 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, and for other purposes.
- S.1707 — **Vulnerable Veterans Housing Reform Act.** bill to exclude consideration as income under the United States Housing Act of 1937 payments of pensions made under section 1521 of title 38, United States Code, to veterans who are in need of regular aid and attendance, and for other purposes.
- S.1717 — **SERVE Act of 2013.** A bill to amend title 38, United States Code, to improve oversight of educational assistance provided under laws administered by the Secretary of Veterans Affairs and the Secretary of Defense, and for other purposes.
- S.1736 — **SERVe Act.** A bill to amend titles 5 and 38, United States Code, to clarify the veteran status of an individual based on the attendance of the individual at a preparatory school of a service academy, and for other purposes.
- S.1740 — **Department of Veterans Affairs Major Medical Facility Lease Authorization Act of 2013.** A bill to authorize Department of Veterans Affairs major medical facility leases, and for other purposes.
- S.1755 — **Dignified Interment of Our Veterans Act of 2013.** A bill to require the Secretary of Veterans Affairs to conduct a study on matters relating to the claiming and interring of unclaimed remains of veterans, and for other purposes.

[Source: <http://www.loc.gov> & <http://www.govtrack.us/congress/bills> 29 Nov 2013 ++]

Veteran Hearing/Mark-up Schedule ► As of 29 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:>

- **December 4, 2013.** HVAC/DAMA Subcommittee will hold an oversight hearing on the topic of complications with adjudication of complex claims.
- **December 11, 2013.** SVAC will hold a hearing on claims transformation and efforts at reducing the backlog. The hearing will build upon the claims hearing SVAC held in March.

[Source: Veterans Corner w/Michael Isam 29 Nov 2013 ++]

Military



Military Family Immigration ► Illegal's Deportation Use Clarified

The Obama administration will allow some U.S. military members' relatives who live illegally in the country to stay, according to a policy directive issued Friday. It is the latest in a series of immigration policy changes made by President Barack Obama since he took office. The latest order gives U.S. Citizenship and Immigration Services officials the power to "parole in place" immigrant spouses, children and parents of current service members, reservists and **veterans**. The change means that those immigrants can apply to legally live in the United States. The department has long had the power to stop deportations for relatives of military members and veterans, but the new memo explains how and when it can be used. Margaret D. Stock, an immigration attorney, said the latest directive likely would affect thousands of military families. "It is very significant," Stock said. "It will ease the strain on so many families and military members."

James Swartout, a Defense Department spokesman, said the military appreciates the clarification on how immigrant family members of service members are to be treated. As chances fade for a major overhaul of the immigration system in the near future, Obama is relying more often on making relatively minor administrative

changes. He pledged twice as a presidential candidate to pass immigration reforms. The Obama administration has also allowed immigrant spouses and children of U.S. citizens to stay in the United States in some cases. Other rule changes gave more flexibility to the Homeland Security Department's use of immigration holds for people in local jails. Republicans in the House of Representatives have long criticized the administrative changes.

Obama has repeatedly said immigration reform is a top priority of his administration. His selection of Jeh Johnson, the Defense Department's former top lawyer, as the next Homeland Security secretary signals that the White House will now lead the push for immigration law changes. Johnson has no immigration experience. The Senate earlier this year passed a sweeping bill that called for the doubling of the Border Patrol and a path to legal status for the nearly 11 million immigrants already living illegally in the country. But activity has stalled in the House, where it faces strong opposition from Republicans who have objected to a comprehensive approach. Many of them don't like the idea of offering citizenship to people who broke immigration laws to travel to the U.S. [Source: Associated Press | Alicia A. Caldwell | 15 Nov 2013 +]

Navy PEP ► Personnel Job Swap Program

For Sailors who have ever wondered what it is like in another branch of the military or in a foreign military, there is a special program. The Navy's Personnel Exchange Program (PEP) lets selected Sailors make a one-for-one exchange with personnel from another military service or foreign service. The nature of the PEP is to share professional knowledge with members from other services and nations. Applicants must be able to serve as subject matter experts in their designator or rate. Required obligated service for the program is 24 months, which does not include training time. A full list of eligibility and application procedures is outlined in MILPERSMAN 1306-921 <http://www.public.navy.mil/bupers-npc/reference/milpersman/1000/1300Assignment/Documents/1306-921.pdf>. For more information or for a list of available billets, Sailors should talk to their rating detailer or visit the PEP Web Page on the NPC website <http://www.public.navy.mil/bupers-npc/ENLISTED/DETAILING/SHORESPECIALPROGRAMS/Pages/NATOPEPJointPlacement.aspx>. [Source: Mil.com Week of November 11, 2013]

Medal of Honor Citations ► Pease, Harl, Jr. WWII



PEASE, HARL, JR.

Rank and organization: Captain, U.S. Army Air Corps, Heavy Bombardment Squadron

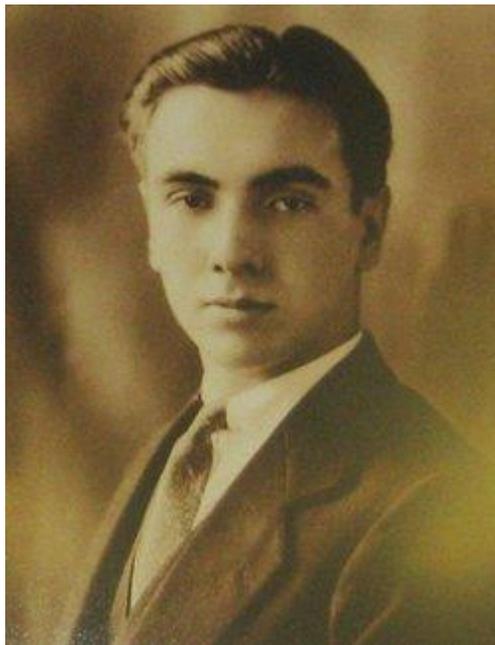
Place and date: Near Rabaul, New Britain, 6-7 August 1942 (Air Mission)

Entered service at: Plymouth, N.H. 1939

Born: April 10, 1917, Plymouth, N.H.

Citation:

For conspicuous gallantry and intrepidity above and beyond the call of duty in action with the enemy on 6-7 August 1942. When 1 engine of the bombardment airplane of which he was pilot failed during a bombing mission over New Guinea, Capt. Pease was forced to return to a base in Australia. Knowing that all available airplanes of his group were to participate the next day in an attack on an enemy-held airdrome near Rabaul, New Britain, although he was not scheduled to take part in this mission, Capt. Pease selected the most serviceable airplane at this base and prepared it for combat, knowing that it had been found and declared unserviceable for combat missions. With the members of his combat crew, who volunteered to accompany him, he rejoined his squadron at Port Moresby, New Guinea, at 1 a.m. on 7 August, after having flown almost continuously since early the preceding morning. With only 3 hours' rest, he took off with his squadron for the attack. Throughout the long flight to Rabaul, New Britain, he managed by skillful flying of his unserviceable airplane to maintain his position in the group. When the formation was intercepted by about 30 enemy fighter airplanes before reaching the target, Capt. Pease, on the wing which bore the brunt of the hostile attack, by gallant action and the accurate shooting by his crew, succeeded in destroying several Zeros before dropping his bombs on the hostile base as planned, this in spite of continuous enemy attacks. The fight with the enemy pursuit lasted 25 minutes until the group dived into cloud cover. After leaving the target, Capt. Pease's aircraft fell behind the balance of the group due to unknown difficulties as a result of the combat, and was unable to reach this cover before the enemy pursuit succeeded in igniting 1 of his bomb bay tanks. He was seen to drop the flaming tank. It is believed that Capt. Pease's airplane and crew were subsequently shot down in flames, as they did not return to their base. In voluntarily performing this mission Capt. Pease contributed materially to the success of the group, and displayed high devotion to duty, valor, and complete contempt for personal danger. His undaunted bravery has been a great inspiration to the officers and men of his unit.

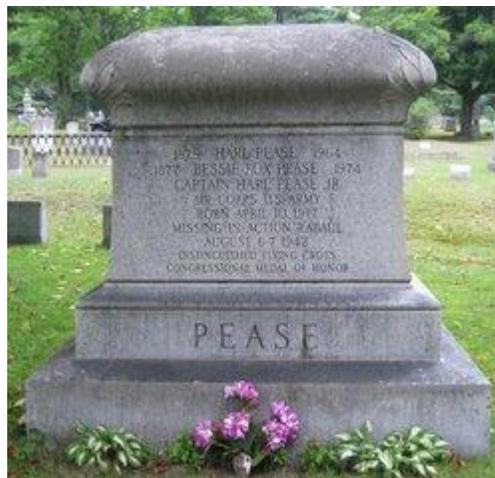


Harl Pease, Jr.

Captain Harl Pease, born and raised in Plymouth, New Hampshire, enlisted in the Army Air Corps in 1939 after graduating from the University of New Hampshire the same year with a degree in Business Administration and becoming a brother of Theta Chi Fraternity. He was commissioned as a Second Lieutenant in June 1940 and awarded pilot rating upon completion of flight training at Kelly Field, Texas. Pease was assigned to the 19th Bomb Group as a B-17 pilot at Albuquerque Army Air Base, and in October 1941 flew with the group to Clark Field in the Philippines. As part of the Far East Air Force, Pease was present at Clark Field when it was bombed by Japanese aircraft on December 8, 1941, flew missions in defense of the Philippines, and evacuated with the group to Darwin, Northern Territory, on December 20, 1941. Pease continued to fly missions with the group in defense of Java until the end of February 1942.

As the Japanese advanced in the Philippines, Lt. Pease was ordered to lead three B-17s of the 19th BG to Del Monte Field on Mindanao to evacuate General Douglas MacArthur, along with the General's family and staff, to Australia. One of the battered planes was forced to abort early, while another developed engine trouble and crashed south of Del Monte. Pease landed his Fortress safely, despite its inoperative wheel brakes. MacArthur was shocked at the sight of Pease's aircraft, upon which the ground crews of the undersupplied 19th had used cut-up ration cans to patch bullet holes, as well as Pease himself, whom MacArthur described as a "child". MacArthur flatly refused to place his wife and son aboard Pease's B-17 and instead waited for another plane to arrive two days later. In May, from a base near Townsville, Queensland, the 19th BG supported naval carrier aircraft in the Battle of the Coral Sea, and bombed targets on the north coast of New Guinea, 16-18 hour missions that necessitated staging through Port Moresby. During the first six months of the war, the 19th was awarded four Distinguished Unit Citations.

On August 6, 1942, one engine of Pease's B-17 failed during a mission, forcing a return to its base at Mareeba Airfield for repairs. The 19th BG had already scheduled a "maximum effort" mission against Rabaul, New Britain, on August 7 but Pease and his crew, with their aircraft out of commission, were not scheduled. Pease understood the importance of the mission and was determined to rejoin the group. Only one B-17 at Mareeba was flyable, a "war-weary" bomber relegated to training. Its engines needed overhaul, some armament had been dismantled, and the electric fuel-transfer pump had been used for replacement parts. Pease had a fuel tank installed in the bomb bay, with a handpump rigged to transfer fuel, and in less than three hours, was en route to Port Moresby with his crew, all of whom had also volunteered for the mission. They landed at 1 a.m. after working or flying almost continuously since 6 a.m. the previous day. With only three hours crew rest, Pease took off with the group to attack Rabaul's Vunakanau airdrome. Forty to fifty miles from the target, the group was attacked by more than 30 Japanese fighters. Pease and his crew claimed several of the fighters, fought their way to the target, and bombed successfully, but sustained heavy damage in the attacks.



Trinity Churchyard Cemetery, Holderness NH

After leaving the target area, Pease's crippled B-17 fell behind the rest of the formation. Once again attacked by fighters, he was seen to jettison the burning bomb bay fuel tank before falling back out of sight. Pease and his crew were presumed killed in action. Before the B-17 crashed, however, Pease and another crew member were able to bail out. Both were captured and taken to a POW camp. In September 1942, a Roman Catholic Priest, Father George

Lepping was taken as a prisoner to a Japanese camp near Rabaul. He reported that he found Captain Pease and one his crewmen at the prison camp. Pease languished there until October 8, 1942. On that date, Pease, along with three other Americans and two Australians, were forced to dig their own grave, then were beheaded. The executed men were buried by local missionaries. It was not until 1946 that their bodies were recovered for a full military burial.

On December 2, 1942, the Medal of Honor, the Distinguished Flying Cross with an Oak Leaf Cluster, and the Air Medal were awarded posthumously to Pease and presented by President Franklin D. Roosevelt to his father. The recommendation for the award had been issued by Major General George Kenney, with an endorsement General MacArthur had personally written when Kenney notified him of Pease's death.

Now named Portsmouth Air Force Base, the installation formally opened on 30 June 1956. In 1957, the Air Force renamed the facility as Pease Air Force Base in honor of New Hampshire native Captain Harl Pease, Jr.

[Source: <http://www.history.army.mil/html/moh/wwII-m-s.html#MABRY> & <http://www.findagrave.com/cgi-bin/fg.cgi?page=gr&GRid=8096123> Nov 2013 ++]

POW/MIA Update 65 ► Identified 15 thru 30 Nov 2013

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



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

Vietnam

The DPMO announced that the remains of a U.S. serviceman, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Staff Sgt. Lawrence Woods, 5th Special Forces Group, 1st Special Forces, was lost on Oct. 24, 1964, near the Cambodian border. He was accounted for on Sept. 27, 2013, and will be buried in early 2014.

Korea

The DPMO announced 19 OCT that the remains of a U.S. serviceman, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Cpl. George W. Conklin Jr., Company I, 3rd Battalion, 31st Infantry Regiment, 7th Infantry Division, was lost on Dec. 3, 1950, near the Chosin Reservoir in North Korea. He was accounted for Oct. 30, 2013. Conklin was 18 when he went missing in early December 1950, following a battle in North Korea with Chinese forces, according to the Department of Defense POW/Missing Personnel office. In 2004, a Joint U.S./Democratic People's Republic of Korea team surveyed the grounds where Conklin and his fellow members of Company 1, 31st Regimental Combat Team, had fought. The team discovered a mass grave filled with human remains wearing uniforms that belonged to U.S. infantry and field artillery personnel. Evidence and forensic identification tools, including DNA from Conklin's brother, were used to confirm his identity. He was buried with full military Honors with his parents, siblings and other family members 9 Nov in Phelps, N.Y.



George W. Conklin

World War II

The DPMO announced that two Army Air Force Officers missing in action from World War II, have been accounted for and are being returned to their families for burial with full military honors.

- Army Air Force 1st Lt. Louis L. Longman, 433rd Fighter Squadron, 475th Fighter Group, was lost on April 16, 1944, in Papua New Guinea. He was accounted for on Nov. 1, 2013, and will be buried in Clinton, Iowa, next spring.
- Army Air Force Capt. Franklin B. Tostevin, 67th Tactical Reconnaissance Group, was lost on March 20, 1945, when his F-6P aircraft crashed near Eigen, Germany. He was accounted for Oct. 30, 2013, and will be buried at Fort Logan National Cemetery in Denver on Dec. 13.

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

China's Military Buildup ► Congressional Advisory Panel Report

A congressional advisory panel sounded a warning 20 NOV about China's military buildup, predicting Beijing could possess the largest fleet of modern submarine and combatant ships in the western Pacific by 2020. The U.S.-China Economic and Security Review Commission said China's military modernization is altering the balance of power in the Asia-Pacific region and challenging decades of U.S. pre-eminence. The commission advises Congress on the national security implications of the relationship between the two world powers. The groups' annual report also examined cyberintrusions from China, the trade and economic relationship with the U.S., and China's global ties. The primary recommendation is that Congress fund shipbuilding and increase the Navy's operational presence region in support of the Defense Department's goal to base 60 percent of its warships in the Asia-Pacific region by 2020, compared with about 50 percent currently.



China's First Aircraft Carrier Liaoning

That's a priority of the Obama administration's diplomatic and military rebalance to Asia after a decade of war in Afghanistan and Iraq. The commission said it welcomes the policy, but added: "There is growing concern among U.S. allies and partners that the Department of Defense will be unable to follow through on its commitment to the rebalance due to declining defense budget and continuing security challenges elsewhere." The panel also recommended that the U.S. improve air and maritime capabilities of allies in the region. Last year, the Chinese Foreign Ministry accused the commission of "indulging in Cold War mentality." Beijing says it has no offensive intent, and says Washington of trying to contain it. The U.S. far outstrips China in military spending, but in Asia faces a greater burden in fielding forces far from its own shores.

Rep. Howard "Buck" McKeon, chairman of the House Armed Services Committee, voiced concern that at a time when the U.S. military faces budget cuts, China's military spending is increasing and its leaders want to increase combat readiness. "Its current pace of military modernization shows that Beijing is developing the ability to project power and influence further abroad," McKeon (R-CA) told a committee hearing 20 NOV. Rep. Adam Smith (D-WA) said that while the U.S. should monitor military developments in China, an adversarial relationship between the two powers is not inevitable. "There is no reason that we should have China as an enemy," Smith said. "We should certainly look for ways to work together."

The report's assessment of China's naval capabilities draws on information from think tanks and U.S. naval intelligence. It said China is known to be building seven classes of vessels, including nuclear and diesel submarines, destroyers and other warships. It expects the naval modernization to continue for the "foreseeable future." China's is also advancing its capabilities in space, which is viewed as critical because of the use of communication satellites for intelligence and modern warfare. For the first time, there are public indications China may be developing the ability to target satellites at the high altitude used by the U.S. global positioning system and many military and intelligence satellites, according to the report. But China described a May suborbital rocket launch it conducted as part of a high-altitude scientific experiment. [Source: AP | Matthew Pennington | 20 Nov 2013 ++]

Military Lingo/Jargon/Slang ► 022

USA Academy: *Gray Hog* - An extremely USMA/USMAPS-oriented cadet

USA Acronyms: *KP* - Kitchen Patrol. Periodic one-day duty assignment for lower-grade soldiers to do mess hall work, ranging from helping to prepare food to cleaning out the grease traps.

USA Equipment: *Fart Sack* - A sleeping bag

USA Field Slang: *Fort Blister* - Fort Bliss, TX. Named this because of the intense heat of the region

USA Misc: *Class 1 Download* - Defecation

USA Rank: *First Shirt* - First Sergeant

USA Soldiers: *The Broke, Lame, or Lazy* - A list of soldiers who, for either age, medical profile, or any other reason, are restricted to light or no duty.

USA Unit Nicknames: *BRO* - 1st Infantry Division, from the abbreviation of its nickname, "The Big Red One".

USAF: *Hangar Queen*: An aircraft that spends more time in maintenance than it does flying.

USMC: *BAM* – Broad Assed Marine; pejorative term for women Marines.

USN: *Gundecking* - In the modern Navy, falsifying reports, records and the like is often referred to as "gundecking." The origin of the term is somewhat obscure, but at the risk of gundecking, here are two plausible explanations for its modern usage. The deck below the upper deck on British sailing ships-of-war was called the gundeck although it carried no guns. This false deck may have been constructed to deceive enemies as to the amount of armament carried, thus the gundeck was a falsification. A more plausible explanation may stem from shortcuts taken by early Midshipmen when doing their navigation lessons. Each Mid was supposed to take sun lines at noon and star sights at night and then go below to the gundeck, work out their calculations and show them to the navigator. Certain of these young men, however, had a special formula for getting the correct answers. They would note the noon or last position on the quarter-deck traverse board and determine the approximate current position by dead reckoning plotting. Armed with this information, they proceeded to the gundeck to "gundeck" their navigation homework by simply working backwards from the dead reckoning position.

Military History



Aviation Art 52 ► Last Voyage of the Yamato



Last Voyage of the Yamato by Stan Stokes

The 74,000 ton Yamato and the Musashi were the two largest battleships ever built, and typified the Imperial Japanese Navy's attitude that their ships should be superior to anything the United States had. As a comparison the German Battleship Deutschland displaced a mere 15,500 tons. Each of these ships carried nine 18.1 inch guns, the most powerful armament available on any ship at that point in time. The Yamato participated in the attack on Midway, serving as Admiral Yamamoto's flag ship, and many of the other significant sea battles in the Pacific. By the time the Allies were preparing to invade Okinawa, the Japanese had been forced to utilize "Kikusui" tactics which would involve mass suicide attacks and individual suicide missions. The army had made numerous sacrifices, and senior Japanese naval officers realized that the Yamato would need to be sacrificed in the defense of Okinawa, as a matter of pride. The Yamato's 350-mile trip to Okinawa without any meaningful air cover would be a suicide mission, and the ship and its escort vessels were equipped with only enough fuel for a one-way trip. On April 6, 1945 the huge vessel departed and was immediately sighted by two American submarines, the USS Threadfin and the USS Hackleback. The information was passed on the the USN task force, and on April 7 an F6F from the USS Essex spotted the Yamato and relayed its position back to the USS Indianapolis, the flag ship of Admiral Spruance. An initial attack force of 280 USN aircraft were launched from nine American carriers, followed by a second wave of aircraft from four other carriers. Knowing that the Japanese had no air cover, the F6F Hellcats carried 500 pound bombs, and were joined by Avenger torpedo bombers and Curtis SB2C dive bombers. The Americans had learned from their earlier attack on the Musashi to concentrate torpedo attacks on one side of the giant ship. The Yamato

was hit with numerous torpedoes and bombs. By 13:00 the giant battleship was listing 20 degrees to port and her anti-aircraft guns were inoperative. At 14:10 another torpedo hit jammed the ship's rudder, and the Yamato began to circle at about 8 knots. At 14:23 the Yamato rolled over and exploded in a giant mushroom cloud and sank with the loss of nearly 2,500 men. The Grumman TBF Avenger was the first torpedo bomber produced by that company. It bore a resemblance to the F4F Wildcat, and incorporated a unique internal bomb bay capable of carrying a 2,000 lb torpedo or four 500 lb bombs. The TBF was a big aircraft with a wingspan of 54 feet, and an empty weight of 10,080 lbs. It was capable of 271-MPH with a range of 1,215 miles. The Avenger incorporated a light weight electrically driven rear ball turret. The Avenger was so successful that General Motors was also pressed into service producing the aircraft with their version designated as a TBM.

[Source: <http://www.aviationarthangar.com/1voofyaf6fhe.html> Nov 2013 ++]

WWII Prewar Events ► **Bombing of Barcelona in 1938**



Aerial bombing of Barcelona in 1938 by Franco's Nationalist Air Force. The Spanish Civil War saw some of the earliest extensive use of aerial bombardment of civilian targets, and the development of new terror bombing techniques

Military History ► **Battle of Triangle Hill**

In September 1952, the negotiations at Panmunjom, Korea began to fall apart, primarily due to Sino-North Korean insistence that all prisoners of war be repatriated to their respective original countries, regardless of their personal preferences. As a significant number of Chinese and North Korean POWs had expressed their desire to defect permanently to South Korea or Taiwan, the demand was met with strong opposition from the United States and South Korea. Feeling that the negotiations would soon fail, military commanders on both sides authorized numerous tactical plans as means of applying pressure on their opponents. In late September, the High Command of

the Chinese People's Volunteer Army (PVA) authorized the tactical plans which led to the Battle of White Horse. On October 8, 1952, truce negotiations officially ceased. Clark gave his consent to Operation Showdown the same day. The original plan for Operation Showdown called for simultaneous attacks on both Triangle Hill and Sniper Ridge. The Battle of Triangle Hill was the biggest and bloodiest contest of 1952. After 42 days of heavy fighting, the Eighth Army failed to gain the two hill masses that were its original goal. To read on how this outcome came about and details on the day to day fighting trfrit to the addendum to this Bulletin titled, "**Battle of Triangle Hill**". [Source: http://en.wikipedia.org/wiki/Battle_of_Triangle_Hill Nov 2013 ++]

Military History Anniversaries ► 1 thru 31 Dec

Significant events in U.S. Military History are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 1 thru 31 Dec**".

American Battle Monuments Commission Update 01 ► Video Series

The loss of American life during World War I and World War II affected people in every corner of the United States, and forever changed the future of these families that suffered losses. In honor of Veterans Day, the American Battle Monuments Commission (ABMC) launched a new, online video series: "Never Forgotten." With more than 220,000 American men and women buried or memorialized at ABMC's overseas cemeteries around the world, the ABMC works every day of the year to honor the sacrifices of these individuals. This new online series helps to tell the story of those that gave their lives from the perspective of their family members. The first released video tells the story of Merchant Marine Lt. Murray M. Blum, who died December 3, 1943 in the North Atlantic attempting to save another man's life. Hear his brother Calvin, niece Robin, and nephew Murray, recount this selfless story of sacrifice during World War II. Lt. Murray M. Blum, who is buried at Cambridge American Cemetery in England, is just one of the more than 8,900 individuals buried or memorialized at this site. The second release in this online video series will feature the story of 1st Lt. Kenneth H. Underwood, who died May 18, 1944 and is also buried at Cambridge American Cemetery. Established in 1923 by Congress, ABMC is a small, U.S. government agency charged with commemorating the service, achievements and sacrifice of the U.S. Armed forces. ABMC administers our nation's overseas commemorative cemeteries and federal memorials. For more information visit <http://www.abmc.gov>, or connect with us on Facebook or YouTube. [Source: <http://www.multivu.com/mnr/61800-abmc-never-forgotten-online-video-series-honors-world-war-i-and-ii-fallen> Nov 2013 ++]



Lt. Murray M. Blum

Spanish American War Images 67 ▶ **Position Near Manila**



U.S. troops occupying a position near Manila during the Spanish American War

Faces of WAR (WWII) ▶ **Washington DC Parade May 1942**



Army Parade Washington DC, Memorial Day, May 1942 (it's quite evident in this series of photos just how stressed, concerned and worried the country was at this early stage of the war, you really don't see too many smiles from those in attendance. But at the same time you can also sense parity and patriotism.)



Military Trivia ► **Historical Look at Diesel Boat Service**

There have been many major changes in the U.S. Navy Submarine Service life since the WWII Diesel Boat Era. It might be interesting historically to note some of them. The attachment to this Bulletin titled, “**Historical Look at Diesel Boat Service**” provides a collective attempt at recollection of what was after the passing of a half-century. For some of the older submariners it should refresh some memories. Hopefully, the good will outweigh the bad. [Source: USSVI Connecticut Chapter | Michael Skurat | 17 Nov 2013 ++]

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Tricare OTC Demo Project Update 03 ► Extended Until 30 Nov 2016

TRICARE beneficiaries may continue to receive select over-the-counter medications at no cost to them until Nov. 30, 2016. The Department of Defense has extended the Over-the-Counter Medication Demonstration Project (OTC Demo) to allow more time to determine its effectiveness. The OTC Demo began in 2009 and was scheduled to end November 2014. The OTC Demo allows TRICARE beneficiaries to get OTC medications from retail network pharmacies and TRICARE Pharmacy Home Delivery at no cost. Beneficiaries must get a prescription from their doctor for most of the medications covered under the OTC Demo. Covered drugs include allergy medications Cetirizine and Loratadine (brand names Zyrtec© and Claritin©) and heartburn medication Omeprazole (Prilosec OTC©).

The OTC Demo now includes the Plan-B One-Step Emergency Contraceptive (levonorgestrel). Plan-B will be available at no cost and without a prescription to all active duty service women and female beneficiaries who can bear children, without any age restriction. The U.S. Food and Drug Administration approved Plan-B for use without a prescription in June 2013. All military pharmacies already carry Plan-B and dispense it without a prescription at no cost. Plan-B is not available through TRICARE Pharmacy Home Delivery, because it must be taken within three days. For more information about the OTC Demo, go to www.tricare.mil/otcdemo. The online formulary search tool, www.pec.ha.osd.mil, allows TRICARE beneficiaries to see which prescription medications TRICARE covers and determine the applicable cost. To locate the nearest TRICARE Network pharmacy, go to <http://www.express-scripts.com/TRICARE/pharmacy/>. [Source: TRICARE News Release 15 Nov 2013 ++]

Tricare Dental Program Update 06 ► 2014 Changes

Effective Feb. 1, 2014, the TRICARE Dental Program (TDP) monthly premium rates will change. These rate changes are regular annual increases that are part of the TDP contract. Ongoing premiums can be paid via a member's payroll allotment/deduction. Members who are not able to pay using this method can opt for electronic funds transfer or credit card payments. Visit the [Metlife TRICARE site](#) for information regarding payment options. The following lists your new TDP monthly premium rates:

- Single Premium (one family member): \$10.96
- Family Premium (more than one family member): \$32.89
- Selected Reserve of the Ready Reserve and Individual Ready Reserve (Special Mobilization Only) Sponsor-Only Premium: \$10.96
- Single Premium1 (one family member, excluding sponsor): \$27.40
- Family Premium (more than one family member, excluding sponsor): \$82.23
- Sponsor and Family Premium: \$93.19
- Individual Ready Reserve (Non-Special Mobilization) Sponsor-Only Premium: \$27.40
- Single Premium1 (one family member, excluding sponsor): \$27.40
- Family Premium (more than one family member, excluding sponsor): \$82.23
- Sponsor and Family Premium: \$109.63

Under the TDP, there is a \$1,300 annual maximum benefit per beneficiary, per plan year for non-orthodontic services. Each plan year begins May 1 and ends April 30. Payments for certain diagnostic and preventive services

are not applied against the annual maximum. There is an additional \$1,200 maximum for dental care necessitated by an accident. [Source: NAUS Weekly Update 22 Nov 2013 +]

Tricare Typhoon Haiyan Response ► Why the Delay?

Nearly three weeks after Typhoon Haiyan wiped out portions of the central Philippines, Tricare has issued a waiver for some payment requirements and refills of lost or destroyed prescriptions. The military health insurance program announced 27 NOV that beneficiaries in 13 areas, including Tacloban, Leyte, Cebu and others, will not have to provide proof of payment — a Tricare requirement unique to beneficiaries in the Philippines — with their claims. They also can get emergency refills for prescriptions if needed. Although the waiver is backdated to 8 NOV, the delay in issuing the emergency declaration has incensed many retirees in the region, who already feel marginalized by a set of rules unique to the Tricare health care program. Elsewhere with natural disasters such as hurricanes, tornadoes, tropical storms and wildfires, Tricare has announced waivers for specialty referrals and prescriptions within days of the event and, in some cases such as Tropical Storm Karen in October on the Gulf Coast, even beforehand.

“The entire world has come to the aid of the Philippines with funds, relief goods and assistance teams; even the U.S. military is on the ground helping Filipinos, while Tricare abandons beneficiaries,” said Jim Houtsma, a retired Army sergeant who edits an online newsletter for military retirees in the Philippines. Houtsma said Tricare also remained silent after an earthquake struck the Philippines on 15 OCT. “As usual, Tricare is nowhere to be seen,” he said. About 10,000 Tricare-eligible military retirees and family members live in the Philippines. Tricare spokesman Austin Camacho could not say exactly how many beneficiaries live in the area affected by the typhoon, but Tricare has received roughly 50 medical claims from the area in the past two years. He said the waiver announcement was delayed because Tricare officials had to weigh what type of help would be most useful to Tricare beneficiaries in the region. “It took a while to assess what type of assistance would be needed, what would be useful from a Tricare standpoint,” Camacho said.

Houtsma said he believes 2,000 to 3,000 Tricare beneficiaries live in the affected areas. The number of claims filed from the region does not necessarily indicate the Tricare population, because many retirees in the Philippines have stopped filing Tricare claims and instead choose to pay out of pocket for medical expenses. In the Philippines, Tricare beneficiaries must receive care from a Tricare-approved doctor or get a waiver if they live in an area covered by the program called the Philippine Demonstration Project. If their waiver is denied, they are responsible for their own health care. Outside the demonstration project, beneficiaries must pay up front for their costs and submit proof of payment with their claims to receive reimbursement.

The demonstration project was designed to address the issue of insurance fraud in the country. From the late 1990s to 2009, Tricare claims rose from \$15 million per year to \$59 million, even as the number of beneficiaries remained stable. The main reason was fraud. From 1999 to 2005, dozens of doctors and Tricare beneficiaries were indicted for filing false claims. In April 2008, 17 individuals were convicted after defrauding the U.S. government of \$100 million. The waiver for beneficiaries in the area affected by the recent typhoon is effective through 24 DEC, the Tricare news release stated. During the waiver period, Tricare will accept a beneficiary’s signature on claims as proof of payment, and will allow beneficiaries to fill lost or destroyed prescriptions if they pay the appropriate cost share. [Source: AirForceTimes | Patricia Kime | 27 Nov 2013 ++]

Long Term Care w/Medicad Update 01 ► Who Pays?

Medicare pays the lion's share of medical services for our nation's seniors. What it doesn't pay, however, is for long-term nursing home care. If you're in the hospital for at least three days, Medicare will pay for up to 100 days of rehabilitative care. But when it comes to spending years in a nursing home, you're out of luck. And the price of nursing home care — \$75,000 a year on average — could easily bankrupt a family. So what will you do if your parents or yourself need a nursing home in later years? One answer can be your state's Medicaid program, designed to assist impoverished people. If your parents qualify, it's a valuable source of help. Medicaid is for those of all ages with low income and assets. When it comes to nursing homes, qualification rules differ by state. But according to the online legal encyclopedia <http://www.nolo.com> you can typically make up to 300 percent of the SSI income limit (\$2,130 a month in 2013) and qualify. Asset limitations also vary, but it's common to be forced to "spend down" savings to \$2,000 to qualify. (Some assets, like a home, don't count.)

These are the basics — the exact rules you'll deal with will depend on where you live and the type of assistance you'll need. But the bottom line is that if you want Medicaid to pay the nursing home bills for your parents, they can't be worth a lot of money. Which leads to the question... Could you be on the hook? No one is talking seriously about forcing adult children to repay Medicaid for their parents' nursing home care. Not yet, anyway. But Medicaid is under financial pressure, so the problem of who's legally responsible for parents' care is on the horizon. The Nursing Home Administrators' Blog wrote a few years ago, "The pressure for Medicaid dollars is dangerously high, and having some children pay for some parental support is an often talked-about release valve. The possibility of billing children for their parents' nursing home costs exists, in theory at least, because 30 states (<http://law.psu.edu/file/Pearson/FilialResponsibilityStatutes.pdf>) have 'filial responsibility' laws on their books. These laws hold adult children responsible for their elderly parents' basic care."

Elder Law Answers (<http://www.elderlawanswers.com/requiring-adult-children-to-pay-for-aging-parents-7666>) describes the laws. Legal publisher Nola (<http://www.nolo.com/legal-encyclopedia/your-obligation-pay-parents-nursing-home-bill.html>) says they aren't often enforced. The FindLaw blogger wrote: Filial responsibility laws vary widely from state to state, as does the method and frequency of their enforcement. This variance can range from simple fines for non-support, to civil remedies leveraged against children for not obeying the filial responsibility laws. The pressure's on in Congress to cut costs and cuts to programs once thought to be untouchable are up for discussion. Social Security and Medicare programs are in the crosshairs. Adding to the pressure, many elders are living longer than they expected and they're running out of money. "Medicaid is in big trouble — cutting here, squeezing there — and will be inundated when baby boomers reach old age," wrote the New York Times — and that was back in 2008.

"Research shows that at least 70 percent of people over 65 will need long-term care services at some point in their lifetime," says Genworth Financial, a financial services company, in a comparison of the costs by state. Lots of baby boomers are supporting their aging parents, in whole or in part, wrote Forbes contributor Carolyn Risenblatt (<http://www.forbes.com/sites/carolynrosenblatt/2012/03/24/a-startling-reality-your-aging-parent-runs-out-of-money/2/>) But the bills for nursing home care are huge. In 2013 the median national cost (half cost more, half less) for a semi-private nursing home room with 24-hour-a-day care was \$207 a day, says Genworth. That's \$75,555 a year. What's more, costs are rising. In 2038, when today's 65-year-olds are 90, that semi-private room will cost around \$246,000 a year, estimates Genworth's future costs calculator.

As the money crunch continues, could states possibly go after families to recover Medicaid payments for nursing home care? Right now that seems unlikely. There are several buffers protecting adult children. One buffer is in the laws themselves. In about two-thirds of the states with filial protection laws, nursing homes can sue families for residents' unpaid care, but "most take into consideration the adult child's ability to pay," according to Forbes

contributor Howard Gleckman (<http://www.forbes.com/sites/howardgleckman/2012/05/16/will-adult-children-have-to-pay-moms-nursing-home-costs/>). The biggest protection for families is in Medicaid rules. There's no current move to change that. Wrote The New York Times: When the elderly exhaust their assets, individually or as a couple, the government steps in and pays for their long-term care. Adult children are not part of the Medicaid eligibility equation.

Even though grown children are off the hook for their parents' bills after Medicaid steps in, what about bills incurred while waiting to qualify for Medicare? In 2012, a Pennsylvania state appeals court ordered the grown son of a nursing home resident to pay \$93,000 for his mom's care before Medicaid kicked in (<http://www.elderlawanswers.com/son-liable-for-moms-93000-nursing-home-bill-under-filial-responsibility-law-9873>). While these cases are rare, they may become less so. Elder Law Answers sees a trend: The Deficit Reduction Act of 2005 made it much more difficult for the elderly to transfer assets before qualifying for Medicaid coverage of nursing home care. With enactment of the law, advocates for the elderly said that nursing homes would likely be flooded with residents who need care but have no way to pay for it, and that in states that have filial responsibility laws, the nursing homes might seek reimbursement from the residents' children. "While this is an unusual case, some practitioners wonder if rising care costs will cause more cases like this to surface," Nolo writes.

What can you do to protect yourself? Perhaps nothing, if your parents are running out of money. But you may be able to protect your own children by considering long-term care insurance. AARP describes these plans on its site <http://www.aarp.org/health/health-insurance/info-06-2012/understanding-long-term-care-insurance.html> and MSN Money describes three types of plans at <http://money.msn.com/health-and-life-insurance/3-kinds-of-long-term-care-coverage>. These policies are expensive, but even if you can't buy total coverage, a policy with limited coverage may be better than none, says Consumer Reports, explaining how to buy long-term care coverage at <http://www.consumerreports.org/cro/2012/08/long-term-care-insurance/index.htm>. [Source: MoneyTalksNews | Marilyn Lewis | 14 Nov 2013 ++]

Asbestos Related Diseases ► Veterans Guide To Mesothelioma

Because asbestos was heavily used on military bases, in equipment and vehicles, and in almost all sea vessels until the 1970's, a disproportionate number of veterans have developed mesothelioma, lung cancer and other asbestos related diseases. Mesothelioma and lung cancer are deadly diseases, making it very important that people are able to recognize the symptoms early on and seek out the medical care they need as soon as possible. Emotional support is also important for those struggling with asbestos-related diseases. Emotional support, found through both local and online support groups, is also often cited as a necessary tool for family members who are also coping with the impacts of the ailments. The Veterans Guide To Mesothelioma developed by Cooney and Conway, found at <http://www.cooneyconway.com/mesothelioma/Veterans-Guide-Mesothelioma-Asbestos-Lung-Cancer>, will provide further information about the military risk of asbestos exposure, symptoms of mesothelioma and lung cancer, treatment for these diseases, as well as resources for support. These resources are not only available to the mesothelioma and lung cancer patients, but also for their family members. This guide offers information on finding local support groups, online chat rooms, and other options for finding the help you and your loved ones need. It will both provide information about asbestos exposure and the diseases it can cause, as well as help you find other kinds of assistance you may need, including medical and emotional, when dealing with asbestos-related diseases. [Source: Veteran Resources | Donnie La Curan | 17 Nov 2013]

Diagnostic Errors ► Most Common Medical Mistake

A patient with abdominal pain dies from a ruptured appendix after a doctor fails to do a complete physical exam. A biopsy comes back positive for prostate cancer, but no one follows up when the lab result gets misplaced. A child's fever and rash are diagnosed as a viral illness, but they turn out to be a much more serious case of bacterial meningitis. Such devastating errors lead to permanent damage or death for as many as 160,000 patients each year, according to researchers at Johns Hopkins University. Not only are diagnostic problems more common than other medical mistakes—and more likely to harm patients—but they're also the leading cause of malpractice claims, accounting for 35% of nearly \$39 billion in payouts in the U.S. from 1986 to 2010, measured in 2011 dollars, according to Johns Hopkins. The good news is that diagnostic errors are more likely to be preventable than other medical mistakes. And now health-care providers are turning to a number of innovative strategies to fix the complex web of errors, biases and oversights that stymie the quest for the right diagnosis.

Part of the solution is automation—using computers to sift through medical records to look for potential bad calls, or to prompt doctors to follow up on red-flag test results. Another component is devices and tests that help doctors identify diseases and conditions more accurately, and online services that give doctors suggestions when they aren't sure what they're dealing with. Finally, there's a push to change the very culture of medicine. Doctors are being trained not to latch onto one diagnosis and stick with it no matter what. Instead, they're being taught to keep an open mind when confronted with conflicting evidence and opinion. "Diagnostic error is probably the biggest patient-safety issue we face in health care, and it is finally getting on the radar of the patient quality and safety movement," says Mark Graber, a longtime Veterans Administration physician and a fellow at the nonprofit research group RTI International. The effort will get a big boost under the new health-care law, which requires multiple providers to coordinate care—and help prevent key information like test results from slipping through the cracks and make sure that patients follow through with referrals to specialists.

There are other large-scale efforts in the works. The Institute of Medicine, a federal advisory body, has agreed to undertake a \$1 million study of the impact of diagnostic errors on health care in the U.S. In addition, the Society to Improve Diagnosis in Medicine, which Dr. Graber founded two years ago, is working with health-care accreditation groups and safety organizations to develop methods to identify and measure diagnostic errors, which often aren't revealed unless there is a lawsuit. In addition, it's developing a medical-school curriculum to help trainees improve diagnostic skills and assess their competency. Robert Wachter, associate chairman of the department of medicine at the University of California, San Francisco, says defining and measuring diagnostic errors is an important step. "Right now, none of the incentives for improvement in health care are based on whether the doctor made the correct diagnosis," Dr. Wachter says. But equally important, he adds, "we need to nurture bottom-up innovation." That's already happening. Large health-care systems are mining their electronic records for missed signals. At the Southern California Permanente Medical Group, part of managed-care giant Kaiser Permanente, a "Safety Net" program periodically surveys its database of 3.6 million members to catch lab results and other data that might fall through the cracks.

In one of the first uses of the system, a case manager reviewed 8,076 patients with abnormal PSA test results for prostate cancer, and more than 2,200 patients had follow-up biopsies. From 2006 to 2009, 745 cancers were diagnosed among those patients—and Kaiser had no malpractice claims related to missed PSA tests. The program is also being used to find patients with undiagnosed kidney disease, which is often found via an abnormal test result for creatinine, which should be repeated within 90 days. From 2007 to 2012, the system found 7,218 lab orders placed for patients with an abnormal test that had not been repeated. Of those, 3,465 were repeated within 90 days of a notice to patients that they needed a repeat test, and 1,768 showed abnormal results. The majority, 1,624, turned out to be new cases of the disease. Michael Kanter, regional medical director of quality and clinical analysis, says the system enables clinicians to go back "as far as is feasible to find all of the errors that we can and fix them."

Because the disease is slow moving, Dr. Kanter says, people with a five-year-old undiagnosed case may not have been harmed. Likewise, with many early prostate cancers, "in many of these cases it doesn't mean harm would have reached the patient," he says. "But we don't want patients not to have the information they should have had through some kind of lapse in the system."

Electronic records aren't a panacea, of course, and can even lead to information overload. In a survey of Veterans Administration primary-care practitioners reported last March in *JAMA Internal Medicine*, more than two-thirds reported receiving more patient-care-related alerts than they could effectively manage—making it possible for them to miss abnormal test results. Some researchers suggest the best solution isn't to flood doctors with information but to provide a second set of eyes to find things they may have missed. The focus now is preventing dangerous delays in follow-ups of abnormal test results. In a pilot program, researchers at the Houston VA developed "trigger" queries—a set of rules—to electronically identify medical records of patients with potential delays in prostate and colorectal cancer evaluation and diagnosis. Records included charts that had no documented follow-up for abnormal findings suspicious for cancer after a certain period, according to the research team's leader, Hardeep Singh, chief of health policy and quality at Michael E. DeBakey VA Medical Center in Houston and an assistant professor of medicine at Baylor College of Medicine. The queries were run on nearly 600,000 records of patients seen at one VA facility in 2009 and 2010. Dr. Singh says the use of triggers, which helped find abnormal PSA tests and positive fecal occult blood tests, could detect an estimated 1,048 instances of delayed or missed follow-up of abnormal findings annually and 47 high-grade cancers.

The VA has funded a randomized trial to test whether an automated surveillance system of triggers can improve timely diagnosis and follow-up for five common cancers. "This program is like finding needles in a haystack, and we use information technology to make the haystack smaller and smaller so it's easier to find the needles," Dr. Singh says. More health-care systems are also turning to electronic decision-support programs that help doctors rank possible diagnoses by likelihood based on symptoms and notes in the medical record. In a study of one such system, called Isabel, researchers led by Dr. Graber found that it provided the correct diagnosis 96% of the time when key clinical features from 50 challenging cases reported in the *New England Journal of Medicine* were entered into the system. The American Board of Internal Medicine is studying how Isabel could be linked to assessments of physician skill and knowledge. Another system, DXplain, developed at Massachusetts General Hospital in Boston, was shown in a study last year to significantly improve diagnostic accuracy among first-year medical residents.

New devices also hold promise for confirming a diagnosis and avoiding unnecessary tests. A number of companies are rushing to provide aids such as portable diagnostic equipment and lab tests that can analyze tiny samples of blood and other bodily fluids quickly to detect disease. Consider MelaFind, which came to market in the U.S. in 2011. The device allows dermatologists to noninvasively examine moles as deep as 2.5 millimeters beneath the surface to gauge the level of "disorganization," an indicator of irregular growth patterns that are a sign of melanoma, among the deadliest cancers. But such devices will never replace a thorough physical exam with a trained eye and careful follow-up, says Dr. Alexiades-Armenakas: "These diagnostic tools are aids to increase our accuracy and adjuncts to good physical diagnosis, not a substitute." Some efforts to cut down on errors take a different route altogether—and try to improve diagnoses by improving communication. There's a push to get patients more engaged in the diagnostic process, by encouraging them to speak up about their symptoms and ask the doctor, "What else could this be?"

At Kaiser Permanente, a pilot program provides patients with a pamphlet that encourages them to think about and write down their symptoms and what concerns or fears they have, encouraging them to ask specific questions to be sure they understand their diagnosis and the next steps they must take. Medical schools, meanwhile, are teaching doctors to be more receptive to patient input and avoid "anchoring," the habit of focusing on one diagnosis and excluding other possible scenarios, and "premature closure," not even considering the correct diagnosis as a possibility. The Critical Thinking program at Dalhousie University in Halifax, Nova Scotia, established last year,

aims to help trainees step back and examine how biases may affect their thinking. Developed by Pat Croskerry, a physician known for his research on the role of cognitive error in diagnosis, it uses a list of 50 different types of bias that may lead to diagnostic error. "If we can teach physicians how to think more critically," Dr. Croskerry says, "they would be more effective in delivering good care and arriving at the right diagnosis." [Source: Wall Street Journal | Laura Landro | 17 Nov 2013 ++]

Finances



Payday Loans ► **CFPB Begins Accepting Loan Complaints**

The Consumer Financial Protection Bureau (CFPB) is now accepting complaints from borrowers encountering problems with payday loans. Payday loans, also known as “cash advances” or “check loans,” are often short-term, small-dollar loans, generally for \$500 or less. “Before the Consumer Bureau, consumers who had trouble with payday lending products had few places to turn,” said CFPB Director Richard Cordray. “By accepting consumer complaints about payday loans, we will be giving people a greater voice in this market.” Payday loans are often described as a way for consumers to bridge a cash flow shortage between paychecks or the receipt of other income. They can offer quick access to credit, especially for consumers who may not qualify for other credit, but can come at a high cost. Many payday loans are for small-dollar amounts that must be repaid in full in a short period of time. Payment is generally due the next time the borrower gets paid -- meaning the loan may require repayment in only a few weeks. Many lenders require that borrowers grant them advance access to checking accounts in order to repay the loans.

Payday lenders have sprung up across the country over the past 20 years, beginning in storefront locations. Many payday loans now are also offered through the Internet. The CFPB has authority to oversee the payday loan market and began its supervision of payday lenders in January 2012. The CFPB has taken a number of steps to learn more about the marketplace for payday loans, and released a report on payday loans earlier this year. The report can be found at http://files.consumerfinance.gov/f/201304_cfpb_payday-dap-whitepaper.pdf. That report found that payday products can lead to a cycle of indebtedness for many consumers. Consumers can submit payday loan complaints to the Bureau about:

- Unexpected fees or interest
- Unauthorized or incorrect charges to their bank account
- Payments not being credited to their loan
- Problems contacting the lender
- Receiving a loan they did not apply for
- Not receiving money after they applied for a loan

The CFPB began taking consumer credit card complaints on July 21, 2011, and now accepts complaints about mortgages, bank accounts and services, private student loans, consumer loans, credit reporting, debt collection, and money transfers. The Bureau requests that companies respond to complaints within 15 days and describe the steps they have taken or plan to take. The CFPB expects companies to close all but the most complicated complaints within 60 days. Consumers are given a tracking number after submitting a complaint and can check the status of their complaint by logging on to the CFPB website. To submit a complaint or obtain answers to questions , consumers can:

- Go online at www.consumerfinance.gov/Complaint
- Call the toll-free phone number at 1-855-411-CFPB (2372) or TTY/TDD phone number at 1-855-729-CFPB (2372)
- Fax the CFPB at 1-855-237-2392
- Mail a letter to: Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, Iowa 52244
- At <http://www.consumerfinance.gov/askcfpb/> or 1-855-411-CFPB (2372) get clear, unbiased answers to their questions about payday loans.

[Source: TREA | News for the Enlisted | 18 Nov 2013 ++]

Payday Loans Update 01 ► Cash America International to pay \$5M Fine

Cash America International, a major owner of U.S. pawn shops and payday loan shops, has agreed pay \$19 million in consumer refunds and fines for robo-signing documents used in debt collection, issuing improperly high loans to military members and destroying records sought by a federal regulator. The Consumer Financial Protection Bureau imposed the penalties 20 NOV under a consent order with the Fort Worth-based company. The penalties marked the agency's first enforcement action against a payday lender, one of the industries the regulator has examined since its 2010 creation under the Dodd-Frank financial reform act. "If the bureau had not gone on site at Cash America, these problems might never have been uncovered," said CFPB Director Richard Cordray, who said the case highlighted the watchdog agency's mandate to oversee non-bank firms that affect millions of Americans "and make sure they're following the law."

Cash America CEO Daniel Feehan said the firm cooperated with examiners. "Now that we have completed the initial CFPB review process and entered into this settlement, we will continue to focus on serving our customers while working to develop additional compliance programs," he said. According to the consent order, workers in Cash America's Ohio-based collections department improperly stamped their manager's signature on loan collection affidavits for nearly five years "without the manager's prior review of the affidavits or supporting documentation." An unidentified in-house collection attorney also directed workers to stamp the lawyer's name on Ohio court pleadings that had not been reviewed, the order said. More than 14,000 Ohio consumers targeted in debt-collection lawsuits from 2008 to Jan. 2013 were affected, said Cordray. Cash America has already started repaying \$6 million to the consumers, and will pay an additional \$8 million in refunds, he said. The company also worked with the consumer watchdog to cancel improper Ohio debt-collection judgments.



Separately, investigators found that Cash America's online payday loan subsidiary in Chicago for nearly a year gave active-duty service members loans above the 36% annual interest rate maximum allowed by the Military

Lending Act. More than 300 military members or their dependents received the loans. Cash America has refunded \$33,550 in loans and related fees to those customers, according to the order. When notified in July 2012 that the regulator planned to examine its records, Cash America failed to preserve recorded phone calls and halt shredding of documents requested for the review. According to the order, company managers also told call-center workers "to de-emphasize the marketing and sales aspect" of their duties. They also instructed some to avoid using the word "sales" during interviews with examiners, and removed sales-focused material from office walls and cubicles. The company has agreed to pay a \$5 million fine for failing to preserve the requested records. During a conference call with reporters Wednesday, Steve Antonakes, the consumer watchdog's deputy director, said it was unclear whether the record destruction was part of a deliberate effort to impede the exam. [Source: USA Today | Kevin McCoy | 21 Nov 2013 ++]

Pension Loans/Advances ► ASSURE Act Targets Retiree Exploitation

Congressman Matt Cartwright (D-PA.) has introduced the Annuity Safety and Security Under Reasonable Enforcement (ASSURE) Act H.R.3310 along with Rep. Gerry Connolly (D-VA). The legislation, introduced with the support of 38 colleagues, aims to protect federal and military retirees by expanding 'Truth in Lending Act' disclosure provisions to any situation where a federal or military pension is used as consideration for an "advance." The bill also caps the interest rate on such an "advance" at prime plus six percent. Currently, there is no private right of action in many of the applicable federal statutes that prohibit pension assignments. This bill allows for such an action.

These simple measures will protect federal retirees from exploitation, allow individuals to assert their rights in court, and ensure that retirees maintain their financial independence. "While current federal law already prohibits federal and military retirees from assigning their pensions to a third party, many companies have resorted to skirting state and federal laws by requiring the retiree to deposit his or her pension in a separate bank account controlled by the firm," said Cartwright. "Moreover, firms refer to the product they sell as a "pension advance" rather than a loan. In reality, these "advances" require borrowers to sign over all or part of their monthly pension checks and carry interest rates that are often many times higher than those on credit cards." A review by The New York Times more than two dozen contracts for pension-based loans found that after factoring in various fees, the effective interest rates ranged from 27 percent to 106 percent — information not disclosed in the ads or in the contracts themselves. Furthermore, to qualify for one of the loans, borrowers are sometimes required to take out a life insurance policy that names the lender as the sole beneficiary.

In May 2013 the Senate Health, Education, Labor and Pensions (HELP) Committee launched an investigation into this practice. Moreover, several state regulators initiated investigations into these practices, most notably in New York and Massachusetts. Unfortunately, the pension lending companies continue to target retirees who often have little or no recourse. "Federal workers, military career servicemen and women, and postal workers spend a lifetime earning a federal annuity, an annuity to which they've contributed each paycheck. Federal annuities were designed to provide retirees with a stream of guaranteed income that gives them a sense of financial security in their golden years. Unfortunately, pension advance companies often prey upon federal retirees and veterans," said Cartwright.

"The ASSURE Act provides protection to American retirees from predatory lenders who go to great lengths to target and mislead retirees in their most vulnerable moments," said Jeanette Dwyer, President of the National Rural Letter Carriers' Association, endorsing the ASSURE Act. "Through selling 'pension advances', they coerce federal and military retirees to sign away the rights to the retirement benefits that they worked their whole lives to accrue,

only to leave them no recourse after the fact. The ASSURE Act caps interest rates on these types of loans and creates a private right of action to protect those exploited by predatory lenders.” Supporting Organizations for this legislation include:

- National Active and Retired Federal Employees Association (NARFE)
- American Federation of Government Employees (AFGE)
- American Foreign Service Association (AFSA)
- National Association of Postal Supervisors (NAPS)
- American Postal Workers Union (APWU)
- National Association of Federal Veterinarians (NAFV)
- Military Order of the Purple Heart
- Professional Aviation Safety Specialists (PASS)
- Senior Executives Association (SEA)
- National Federation of Federal Employees (NFFE)
- National Rural Letter Carriers’ Association (NRLCA)
- The Retired Enlisted Association (TREA)
- Federal Managers Association

[Source: TREA | News for the Enlisted | 18 Nov 2013 ++]

SNAP Update 02 ► 40% of New York City Vets Going Hungry

According to a report by CBS News in New York City, veterans who are returning to New York City after leaving the service are relying on soup kitchens and pantries to get the food they need. The president and CEO of the Food Bank for New York City, Margarette Purvis, used the occasion of Veterans Day to emphasize the plight of these veterans. In a statement, she said that 95,000 veterans, or 40 percent of New York City’s veteran population are going hungry. “That is not a guesstimate; that is a fact,” she said. She added that with the \$5 billion cut in funding for the federal government’s Supplemental Nutrition Assistance Program (SNAP) the situation will only get worse.

[Source: TREA | News for the Enlisted | 18 Nov 2013 ++]



Saving Money ► Water Bill

More than a million miles of water pipes in the U.S. will be in need of repair between now and 2035, says the American Waterworks Association. The cost of those repairs will top \$1 trillion, and will largely be funded by your water bill. Depending on where you live, your water bill could increase a lot. The American Waterworks Association says rural customers might pay \$550 more a year, while residents of major cities are looking at a \$75- to \$100-per-year hike. While there isn't much you can do about the increase, you can curb your water usage and save money. Here are 17 ways:

In the kitchen

1. Stop washing dishes by hand. If you have a dishwasher, use it. The National Resource Defense Council says hand washing your dishes takes up to 27 gallons of water, but regular dishwashers use only 15 gallons (or 3 to 5 gallons if you have an energy-efficient dishwasher).
2. Don't pre-rinse. In fact, skip the sink altogether. Most modern dishwashers work well enough to make pre-rinsing an unnecessary step. Just scrape the leftovers into the trash and place directly in the dishwasher.
3. Fully load your dishwasher. Never run your dishwasher unless both shelves are completely full. The more you can fit in each load, the less you'll use the appliance overall.
4. Run on lower settings. Modern dishwashers have several wash settings, from "quick" or "light wash" to "heavy soil." Unless your dishes are covered in stuck-on food and grime, you can get away with a quick wash.
5. Skip the disposal. You have to run the water every time you use the garbage disposal. Save the water and dump food in the trash or, if it's a fruit or vegetable, into a compost pile.
6. Install an aerator. Aerators restrict the flow of water out of your faucets, lowering your water waste. For maximum efficiency, the U.S. Department of Energy says to purchase aerators with a flow rate of no higher than 1 gallon per minute.
7. Check for leaks. Check your kitchen faucet (and every other faucet and toilet in your home) for leaks. According to the Environmental Protection Agency, leaks account for an average of 10,000 gallons of water wasted per home every year — enough to fill a backyard swimming pool.

In the bathroom

8. Install a low-flow shower head. According to the EPA, a standard shower head uses 2.5 gallons of water per minute. Upgrading to a shower head with the WaterSense label will save you at least a half gallon per minute.
9. Don't flush so much. The average toilet uses about 3 gallons of water per flush, according to the U.S. Geological Survey. Don't flush anything unnecessary like facial tissues, eye makeup remover pads or cotton balls. Using your toilet as a garbage can is a huge waste of water.
10. Take shorter showers. Put a timer in your bathroom and try to keep your showers under five minutes. When you're racing the clock, you'll save time and money.
11. Turn the faucet off. Leaving the faucet on when you're using the sink is just wasting water. Turn it off while you brush your teeth, shave, or take off your makeup. If you need some water to work with, fill the sink a little bit and dip your razor instead of running it under the faucet.

In the laundry room

12. Upgrade to high efficiency. If you're considering an appliance upgrade, look for an Energy Star-certified washing machine. According to the EPA, Energy Star machines use 8 fewer gallons of water per load than non-Energy Star machines. Considering the EPA says the average family does 300 loads of laundry annually, you'd save 2,400 gallons of water the first year.

13. Use the right amount of water. Running the washing machine only when you have a full load of dirty clothes will keep you from wasting water, but if you must wash a partial load, lower the water level on your washing machine.

14. Don't wash what isn't dirty. Cut down on the amount you use your washer by washing only what really needs cleaned. For example, you can use towels for several days, and if you wear something for only a few hours, hang it back up rather than tossing it in the laundry basket.

Outside

15. Plant drought-resistant plants. Drought-resistant plants like chocolate daisies, English lavender or maiden grass don't need watered as often as other plants. Landscape with these plants and you'll cut down on your sprinkler use.

16. Check your sprinkler's position. Before watering your lawn, check which direction your sprinkler head faces. If the stream reaches the driveway or street, you're wasting water.

17. Install a rain barrel. Place a barrel under your rain spouts to collect rainfall. The water isn't drinkable but you can use it to water your plants or wash your car, free of charge.

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

Typhoon Haiyan Scam ► How it Works

With every horrific natural disaster, comes a despicable scammer who thinks they can make a quick buck off of the generosity of others. As the public's attention and hearts are focused on the devastation caused by Typhoon Haiyan, scammers are sending out fake messages claiming to be a victim of the disaster.

How the scam works:

Scam emails come in all shapes and sizes, but the message plea is always the same. The sender pulls at your heart strings and urges you to take action and help them get out of a dire situation. Most recently, Better Business Bureau has been made aware of the following fraudulent email pleading for assistance from the devastating typhoon.

"Good Day,

Sorry for any inconvenience, but I'm in a terrible situation right now. I came down here to Manila Philippines for a program before the Typhoon happened which left me with almost nothing! My wallet and other valuables were stolen off last night by unknown thugs, leaving my passport and life safe. My luggage is still in custody of the hotel management pending when I make payment on outstanding bills I owe. I contacted my bank (E-mail) for a wire transfer but it has proven almost impossible to operate my account from here as they made me understand international transactions take 7 working days to be effective I have also been to the police and embassy here, but they aren't helping issues, which i can't wait. I need you to

help me with a loan to pay my hotel bills and get my self home. I will reimburse you soon as I get back Home. I will appreciate whatever you can assist me with. Let me know if you can be of help.

All hopes on you."

BBB Wise Giving Alliance has seen charity scams following all recent natural disasters and manmade tragedies, and encourages donors to balance their generosity with thoughtfulness and research. "Try to avoid making emotional giving decisions," says H. Art Taylor, President and CEO of the BBB Wise Giving Alliance, "The first request for a donation may not be the best choice. Check with the BBB to help avoid questionable fundraising efforts." For a full list of donating mistakes to avoid go to <http://www.bbb.org/us/article/Top-Five-Mistakes-to-Avoid-in-Donating-to-Typhoon-Haiyan-Relief-44462>. For More Information visit <http://www.bbb.org/us/Charity-Reviews/> for a full list of Charity Reports. To find out more about scams, check out BBB Scam Stopper at <http://www.bbb.org/scam-stopper>. [Source: BBB Scam Alert 13 Nov 2013 ++]

Job Hunt Scam ► Veterans are Particularly Susceptible

Fresh out of the military and searching for their next career move, new veterans are particularly susceptible to job hunt scams. Con artists are taking advantage of this by posting fake help wanted ads that appeal to (and hope to fool) veterans.

How the Scam Works:

- You just got out of the military and are looking for your next career move. The job market is tight, but you spot a help-wanted ad for a security guard. The post says the company is specifically looking for veterans.
- You send your resume and soon receive a call from the "hiring manager." He says you are a great fit and offers you the position. There's just one catch: You need to pay \$150 for training before you can start work.
- Your new boss tells you to either wire money or use a pre-paid debit card. You need the job, so you follow his instructions. But when you show up to your first day of training, no one is there. Your new job is bogus, and you are out the \$150.

The security guard help wanted ad is the latest job scam preying on veterans but it is far from the only one. To see cases in the news on this go to <http://www.abc12.com/story/22718459/veteran-says-he-was-duped-by-bogus-job-posting-on-state-website> and <http://www.wral.com/scammers-used-state-employment-website-to-dupe-veterans-/12605201/>. A couple years ago, scammers targeted veterans with fake job ads claiming to be from the United Nations (<http://www.bbb.org/us/article/beware-of-un-job-scams-21011>) . Always use caution when applying for jobs, and follow our tips below to spot scam job ads. Here's how to spot a job scam before you waste your time and money:

- **Read the ad carefully:** Job postings with grammatical errors, misspellings and lots of exclamation marks are likely scams. Ads promoting jobs with generic titles, such as admin assistant or customer service rep, and containing the phrases "Teleworking OK," "Immediate Start" and "No Experience Needed" are popular in scam ads.
- **Do some online detective work:** If a job looks suspicious, search for it in Google. If the result comes up in many other cities with the exact same job post, it is likely a scam. Also, check out the business' website to make sure the opening is posted there. If you are still skeptical, call the business to check on the position.

- **You're offered the job on the spot.** You may be qualified candidate, but how does the hiring manager know? Hiring a candidate on the spot - especially after only a phone interview or email exchange - is a big sign that there isn't a real job.
- **You are asked for money or personal information:** Be very cautious of any job that asks you to share personal information or hand over money. Scammers will often use the guise of running a credit check, setting up direct deposit or paying for training.

For more consumer resources for members of the military, check out BBB.org/military. To find out more about scams, visit <http://www.bbb.org/scam-stopper>. [Source: BBB Scam alert 9 Nov 2013 ++]

Tax Burden for District of Colombia 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. Following are the taxes you can expect to pay if you retire in the District of Colombia:

Sales Taxes

State Sales Tax: 6.00% (temporary increase from 5.75% for the period from October 1, 2009 to September 30, 2012) (food, prescription and non-prescription drugs, residential utility services exempt)

Gasoline Tax: 41.9 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 47.9 cents/gallon (Includes all taxes)

Cigarette Tax: \$2.86/pack of 20

Personal Income Taxes

Tax Rate Range: Low – 4.0%; High – 8.95% (of the excess over \$350,000)

Income Brackets: Four – \$10,000; Highest – \$350,000 Note: Excludes Social Security income and maximum \$3,000 exclusion on military retired pay, pension income, or annuity income from DC or federal government.

Personal Exemption: Single – \$1,675; Married – \$3,350; Dependents – \$1,675

Standard Deduction: Single – \$2,000; Married filing joint return – \$4,000

Medical/Dental Deduction: Same as Federal taxes

Federal Income Tax Deduction: None

Retirement Income Taxes: Social Security is exempt. Taxpayers 62 and older can exclude \$3,000 of military, federal, and state/local pensions. All state government pensions are fully taxed.

Retired Military Pay: Up to \$3,000 of military retirement pay excluded for individuals 62 or older, Survivor benefits are taxable.

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

Property is assessed at 100% of market value. Taxes on owner-occupied real estate are \$0.85 per \$100 of assessed value. The first \$67,500 of assessed value (homestead deduction) is exempt from taxes. Several property tax relief programs are available to assist property owners and first time home buyers. These include a homestead deduction, tax credits for historic properties, senior citizen tax relief and property tax exemptions and deferrals. Homeowners

65 and older with household adjusted gross income of less than \$100,000 receive an additional exemption equal to 50 percent of their homestead deduction.

The real property tax deduction has increased. As a result of changes made to Federal year law, non-itemizers (those who take the standard deduction) may now increase the standard deduction by up to \$500 (if single, head of household, married filing separately) and up to \$1,000 (if filing jointly) if they took the real property tax deduction on their Federal tax return as an increase to the standard deduction. Tangible personal property is taxed at the rate of \$4.30 per \$100 of assessed value. The first \$225,000 of taxable value is excluded from tax. Call 202-727-1000 for more information.

Inheritance and Estate Taxes

There is no inheritance tax and only a limited estate tax.

For further information, visit the District of Columbia Office of the Chief Financial Officer site <http://cfo.dc.gov/> or call 202-727-2476. [Source: www.retirementliving.com Nov 2013 ++]

Michigan Vet Property Tax ► New 100% Disabled Exemption

A tax exemption has been expanded to benefit some disabled veterans and their unremarried widows, although the window of opportunity to take advantage of it is roughly just a couple of weeks. The law recently signed by Governor Snyder allows some disabled veterans to be exempt from paying this year’s personal property taxes if they meet certain criteria. Those the U.S. Department of Veterans Affairs determines to be permanently and totally disabled as a result of military service and entitled to veterans’ benefits at the 100% rate are eligible, as well as those rated “individually unemployable” or those who have a VA certificate confirming they’re receiving or have received financial assistance due to disability for specially adapted housing. Lana Theis, Chairwoman of the Livingston County Treasurers Association, said while this is welcome relief for the Michigan’s heroes. She is encouraging the veteran community to help spread the word because the window of opportunity is short and once it’s over, eligible vets will have to wait until next year to apply. Eligible veterans must bring in a copy of their VA issued certificate to their local municipal assessor and obtain an affidavit, which must then be submitted before adjournment of the December 2013 Board of Review for their local municipality. In Brighton Township the Board of Review meets December 10th and Theis says most others will have met by mid-December. Those who qualify would likely get a refund of their summer taxes, and then be exempted from having to pay winter taxes for 2013. Refer to http://www.michigan.gov/documents/treasury/PA161of2013DisabledVeteransExemption_440116_7.pdf for more detailed information. [Source: WHMO 93.5 FM article 29 Nov 2013 +]

General Interest



Notes of Interest ► 15 thru 30 Nov 2013

- **COLA.** The Consumer Price Index dipped in October to 229.735. This is 0.3 percent below the new FY2014 COLA baseline of 230.327. There are 11 months to go before we know the FY2014 COLA, but this is the fifth time in six years that COLA started the new fiscal year in the hole.
- **Congress.** Both chambers of Congress recessed 21 NOV for their Thanksgiving break. The House will resume business 2 DEC and the Senate 9 DEC.

[Source: Various 15-30 Nov 2013 ++]

Washington Redskins ► Name Controversy

A leader of the Navajo Code Talkers who appeared at a Washington Redskins home football game said Wednesday the team name is a symbol of loyalty and courage - not a slur as asserted by critics who want it changed. Roy Hawthorne, 87, of Lupton, Ariz., was one of four Code Talkers honored for their service in World War II during the 25 NOV night game against the San Francisco 49ers. Hawthorne, vice president of the Navajo Code Talkers Association, said the group's trip was paid for by the Redskins. The four men met briefly with team owner Dan Snyder but did not discuss the name, Hawthorne said. Still, he said he would endorse the name if asked, and the televised appearance in which three of the Indians wore Redskins jackets spoke for itself. "We didn't have that in mind but that is undoubtedly what we did do," Hawthorne said when asked if he was intending to send a statement with the appearance. "My opinion is that's a name that not only the team should keep, but that's a name that's American."



Navajo Nation Code Talker Member at Game

Monday night's brief, on-field ceremony came as some Indians and civil rights leaders wage a "Change the Mascot" campaign that targets the term redskins as a racial epithet. The Navajos' appearance drew heated comments from both sides on social media, including assertions that the Code Talkers were being used as props in a public relations stunt meant to deflect criticism over the name. Jacqueline Pata, head of the National Congress of American Indians, called the appearance "a political play rather than a heartfelt recognition of the Code Talkers." Pata, a member of the Tlingit Tribe of Alaska, said she reveres the Code Talkers for the work they have done but added that people often fail to recognize that the origins of the term redskin date to a period when Indians faced efforts to annihilate their culture. "We were outlawed during that same period the mascot was created from practicing our own religion and our own cultures," she said. "That term is associated with getting rid of the Indians."

Snyder has called the team name and mascot a "badge of honor." The name dates to the team's first years in Boston in the 1930s, and has survived numerous outside efforts to change it. The team has been in the Washington, D.C., area since 1937. Tony Wyllie, Redskins senior vice president said there was no truth to suggestions that the Code Talkers were used to bolster the team's resistance to a new name. "They're American heroes, and they deserved recognition," he said. Also attending Monday's game were Code Talker president Peter MacDonald Sr., George Willie Sr. and George James Sr. The Navajo Code Talkers used codes derived from their native language to shield military communications from interception by Japanese troops. Hawthorne said there are now about 30 surviving Code Talkers. The trip to Washington was the second this month for Hawthorne, who last week joined

other Code Talkers to receive Congressional Gold Medals for the role they played in World War I and World War II. The Navajo are perhaps the best known of the Code Talkers, but the Defense Department says the program began in 1918 and at its peak included more than 400 Indians who used 33 dialects to make their codes indecipherable. [Source: Stars & Stripes | Matthew Brown & Felicia Fonseca | 27 Nov 2013]

Commemorative Coin Program Update 01 ► 5-Star Generals

The United States Mint announced 12 NOV that sales of product options in the 2013 5-Star Generals Commemorative Coin Program will end December 31, 2013. Coins in the program recognize U.S. Army 5-Star Generals Douglas MacArthur, George C. Marshall, Henry “Hap” Arnold, Dwight D. Eisenhower, and Omar N. Bradley — all alumni of, or instructors at, the United States Army Command and General Staff College (CGSC) in Fort Leavenworth, Kansas. The coins’ release coincides with the celebration of the 132nd anniversary of the founding of the CGSC. Available product options and their prices are as follows:

PRODUCT CODE – PRODUCT – PRICE

- 5G1 – Proof \$5 Gold Coin – \$429.75*
- 5G2 – Uncirculated \$5 Gold Coin – \$424.75*
- 5G3 – Proof Silver Dollar – \$59.95
- 5G4 – Uncirculated Silver Dollar – \$55.95
- 5G5 – Proof Clad Half-Dollar – \$21.95
- 5G6 – Uncirculated Clad Half-Dollar – \$20.95
- 5G8 – 5-Star Generals Profile Collection – \$74.95

*Note: Pricing for the \$5 gold coins may change according to the United States Mint’s pricing policy for numismatic products containing precious metals. Current pricing information is available at catalog.usmint.gov/catalog

Public Law 111-262 authorizes the bureau to collect surcharges from coin sales — \$35 for each gold \$5 coin, \$10 for each silver dollar coin, and \$5 for each clad half-dollar coin, which are authorized to be paid to the CGSC Foundation to help finance its activities in support of the college. Orders are being accepted at the United States Mint’s online catalog <http://www.usmint.gov/catalog> or at 1-800-USA-MINT (872-6468). Hearing- and speech-impaired customers with TTY equipment may order by calling 1-888-321-MINT (6468). Please add \$4.95 to all domestic orders for shipping and handling. The United States Mint was created by Congress in 1792 and became part of the Department of the Treasury in 1873. It is the Nation’s sole manufacturer of legal tender coinage and is responsible for producing circulating coinage for the Nation to conduct its trade and commerce. The United States Mint also produces numismatic products, including proof, uncirculated, and commemorative coins; Congressional Gold Medals; and silver and gold bullion coins. The United States Mint’s numismatic programs are self-sustaining and operate at no cost to the taxpayer. [Source: Veteran Resources | PR Newswire |12 Nov 2013 ++]



Banking in Europe ► New Auto Pay Policy as of 1 FEB 2014

Community Bank customers who have standing orders to pay rent and other expenses need to enroll in online banking and update their billing information before Feb. 1, 2014, to ensure their bills will continue to be paid. New European Union rules require financial institutions across the continent to adopt new bill-processing standards to bring uniformity to foreign and domestic bill payments across member countries. The new standard, called the Single Euro Payments Area, replaces routing and account numbers with a system of bank identification codes (BIC) and international bank account numbers (IBAN). It goes into effect Feb. 1. Customers of American banks and credit unions on military installations in Europe are affected by the change if they use their accounts to pay bills in euros. But the institutions are handling the new regulations in different ways.

- Andrews Federal Credit Union and Service Credit Union are automatically updating standing payment orders already on file. For new payments, customers need to have BIC and IBAN information for the individual or business being paid.
- Community Bank, meanwhile, is launching a new online euro bill-payments service. Once the service becomes available, “you will be responsible for establishing your repeating payments through online banking,” according to a letter going out to Community Bank customers. The service is not up yet. Customers will get an email notifying them when it’s available.

To make online payments, Community Bank customers will also need a checking account. Online payments can no longer be made from a savings account, the letter says. Existing standing payment orders with the bank “will not be processed” after 31 JAN. The bank is also asking customers to call or visit their local branches to cancel existing orders after setting up online euro bill payments “to avoid duplicate payments.” [Source: Stars & Stripes | Matt Millham | 15 Nov 2013 ++]

Candy ► Choose Wisely

Leftover Halloween candy? Don’t feel guilty about eating it — at least some of it. Reader’s Digest has some pretty good excuses to eat certain candy. Check out these health benefits:

- Dark chocolate has antioxidants that “help prevent heart disease, lift your mood, and can even protect your skin against harmful UV rays.” Just try to keep it under an ounce per day.
- Chewing gum can reduce stress and increase alertness, researchers at Swinburne University in Australia have found.
- When your blood sugar level drops, you lose focus and willpower. A sugary snack can help restore it, although the best options (with protein or high-quality carbs) aren’t necessarily candy.
- Chocolate-covered raisins, despite being covered in chocolate, are still raisins! They provide health benefits through antioxidants and fiber.

Fitness Magazine has even more candy advice:

- Eat candy with nuts. It contains “a variety of nutrients and healthy fats that may displace some of the total chocolate, sugar, etc.”
- Skip the white chocolate, which contains no cocoa and has extra fat and sugar from the milk content.
- A 3 Musketeers is a good, lower-calorie and lower-fat alternative to many candy bars.
- If you like chewy candy, opt for taffy-like options over caramel. Caramel has more saturated fat.

- Among the seven varieties of Hershey's Kisses, the gold-wrapper variety (funnily enough, caramel) has the least fat.

[Source: MoneyTalksNews | Brandon Ballenger | 1 Nov 2013 ++]

Car Safety ► Small Overlap Test

Consumer Reports magazine has dropped its coveted recommendation of the Toyota Camry family sedan, the best-selling passenger car in America, because of the car's performance in an Insurance Institute for Highway Safety crash test. The Camry earned a rating of "Poor" in the Institute's "small overlap" crash test. Many cars have fared badly in this new test. In it, a car traveling at 40 miles per hour strikes a crash barrier with just a small part of the front bumper on the driver's side. It's a tough test, since it concentrates impact forces into an area which is often outside metal crash-absorbing structures built into many new cars. The Insurance Institute announced the test results for the Camry in December. Consumer Reports announced its decision to drop the recommendation in a blog post on the magazine's Web site 29 OCT. Consumer Reports had waited to implement the change until enough cars had been subject to the test.



Camry performs poorly in new crash test

Not every car tested performed poorly. For instance, the Honda Accord, and Ford Fusion, both direct competitors to the Camry, performed well in the test and have maintained Consumer Reports' recommendation. The loss of the recommendation probably won't have a huge impact on Camry sales, said Larry Dominique, executive vice president of auto site TrueCar.com. "The ultimate material difference for Toyota might be small," he said, noting that "manufacturers are really good at offsetting bad things with good things, like incentives." The Insurance Institute only began implementing the new test last year but had been discussing its development with automakers beginning in 2009, Institute spokesman Russ Rader said. That allowed some automakers, such as Honda, to make engineering adjustments in new models it was developing. Vehicles from Honda and its luxury division Acura have consistently done well in the test. By contrast, Toyota has struggled. Recently, Toyota's fully redesigned Corolla compact car earned a rating of "Marginal" -- the second worst rating possible. "Toyota is behind the curve compared to its major competitors," Rader said.

The Camry wasn't the only car to lose the magazine's recommendation. The Toyota Prius v hybrid wagon, Toyota Rav4 SUV and Audi A4 also lost their recommendation. Toyota spokeswoman Cindy Knight pointed out that all of those vehicles have performed well in all other Insurance Institute and NHTSA crash tests. Audi was not immediately available for comment. Consumer Reports has a policy of only recommending cars that get good scores in crash tests from both the Insurance Institute and the federal government's National Highway Traffic Safety Administration. These cars could regain the recommendation, Consumer Reports said, if they are re-engineered to perform better on the test. In December, the Insurance Institute plans to test an update of the Camry that has been re-engineered for better performance in the small overlap test, Rader said. Consumer Reports is widely regarded as

being the most influential magazine among car shoppers. Consumer Reports, published by nonprofit Consumer's Union, purchases all the cars it tests and does not accept paid ads. [Source: CNN Money | Peter Valdes-Dapena | 29 Oct 2013 ++]

Photos That say it All ▶ "Son, a grateful Nation...."



Have You Heard? ▶ New Lexus

A very successful attorney parked his brand new Lexus in front of his office, ready to show it off to his colleagues. As he was getting out, a truck came along too closely and completely tore off the driver's door.

Fortunately, a cop in a police car was close enough to see the accident and pulled up behind the Lexus with his lights flashing.

Before the cop had a chance to ask any questions, the attorney started screaming hysterically about how his Lexus, which he had just purchased the day before, was completely ruined and would never be the same, no matter how any car body shop tried to make it new again.

After the lawyer finally wound down from his rant, the cop shook his head in disbelief. "I can't believe how materialistic you lawyers are," he said. "You are so focused on your possessions that you neglect the most important things in life."

"How can you say such a thing?" asked the lawyer.

The cop replied, "Don't you even realize that your left arm is missing? It was severed when the truck hit you!"

"OH, MY GOD!!!" screamed the lawyer.

"My Rolex !!!"

Interesting Ideas ► Hiding a spare house key



Hiding a spare house key

Car Insurance Update 03 ► Can They Cancel Your Insurance?

Imagine this: Your insurance agent calls and informs you that your auto insurance policy is being canceled, offering no further explanation. You are stunned. The first question that pops into your mind is: "Can they actually do this?" The answer to that question is a very unsatisfying "it depends."

First the bad news. During the so-called "binding period," which is typically the first 30 to 60 days of your policy, depending on your state laws, your insurer is free to cancel at will, without offering an explanation. This period allows the insurer to investigate the accuracy of your application and decide if it wants to accept you as a risk. The most common reason for a cancellation during the binding period is due to underwriting, says Kristofer Kirchen, president of Advanced Insurance Managers in Tampa, Fla. "Discovering an undisclosed driver, failure to provide requested information, and vehicles that do not meet coverage requirements are common," says Kirchen.

Now the good news. Once the binding period has passed, your insurer can cancel only for specific reasons. Reasons vary by state, but common ones include nonpayment, fraud or suspension of your license. Regardless of whether you are shopping for a new policy or renewing your current one, you have rights when it comes to car insurance. Most people know that you cannot be denied a policy due to your gender, ethnicity or religion. Though specifics can vary by state, beyond these basics there are other things you should never hear from a car insurance company.

1. We are denying your application but are not going to tell you why - Most states require insurers to explain why they are denying an application or not renewing a policy. If you feel the decision is based on incorrect information, you have the right to review your application and to make corrections and appeal the decision.

2. **You cannot cancel your policy until the renewal date** - You can compare car insurance quotes and shop for insurance at any time and are entitled to a refund of any unused premium. However, insurers do have the right to charge a penalty if you cancel before the expiration date.
3. **You cannot change your coverage or policy limits until the renewal date** - You can change your policy limits or coverages at any time, and if the changes result in a lower premium, you are entitled to a refund.
4. **We are canceling your policy and not giving you any notice** - Required notice will vary by state, but your insurer must give you written notice of a cancellation or non-renewal and the reason why. For instance, Texas requires 10 days' notice while Massachusetts gives you 20 days. If you feel the cancellation is based on inaccurate information, you have the right to appeal. If you experience a cancellation, look for a new policy immediately. "A lapse of just one day can result in a penalty and a lapse will typically cause your rates to go up," says Penny Gusner, consumer analyst with CarInsurance.com.
5. **We cannot insure you because you have been denied by another insurance company** - Insurers can look at a variety of factors when evaluating your application, but they cannot deny coverage based on the fact that you have been denied by another insurer.
6. **We cannot insure you because you purchased from an assigned risk plan** - Insurers cannot deny a policy because you were previously insured by an assigned high-risk plan for drivers convicted of DUI or other serious offenses.
7. **We cannot sell you a policy because you are only buying the minimum required state limits** - An insurer cannot refuse your application because you only want to buy the minimum amount of car insurance required by your state.
8. **We cannot sell you a policy because you have a low credit rating** - While insurers in most states consider your credit rating when setting your rates, they cannot deny coverage based solely on your credit rating.
9. **We cannot sell you a policy because you are not paying in full** - Most insurers offer a small discount if you pay the policy in full, but they cannot require it. You have the right to pay for your insurance in installments. Insurers are allowed to charge a fee for each installment. (One exception is if you have a policy attached to an SR-22, which is a form that your car insurance company must file with the state to show that you have obtained — and will maintain — certain auto insurance coverages.)
10. **We don't like something on your driving record but won't tell you about it** - Insurers consider many factors when calculating your car insurance rate, and your driving record is chief among them. However, insurers have to give you an explanation of how your DMV record affects their decision.

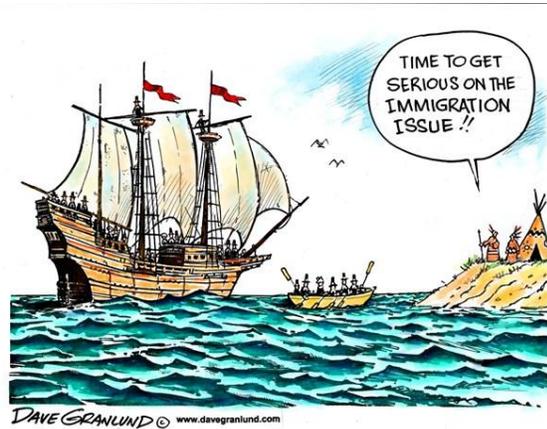
[Source: MoneyTalksNews | Mark Vallet | 25 Nov 2013 ++]

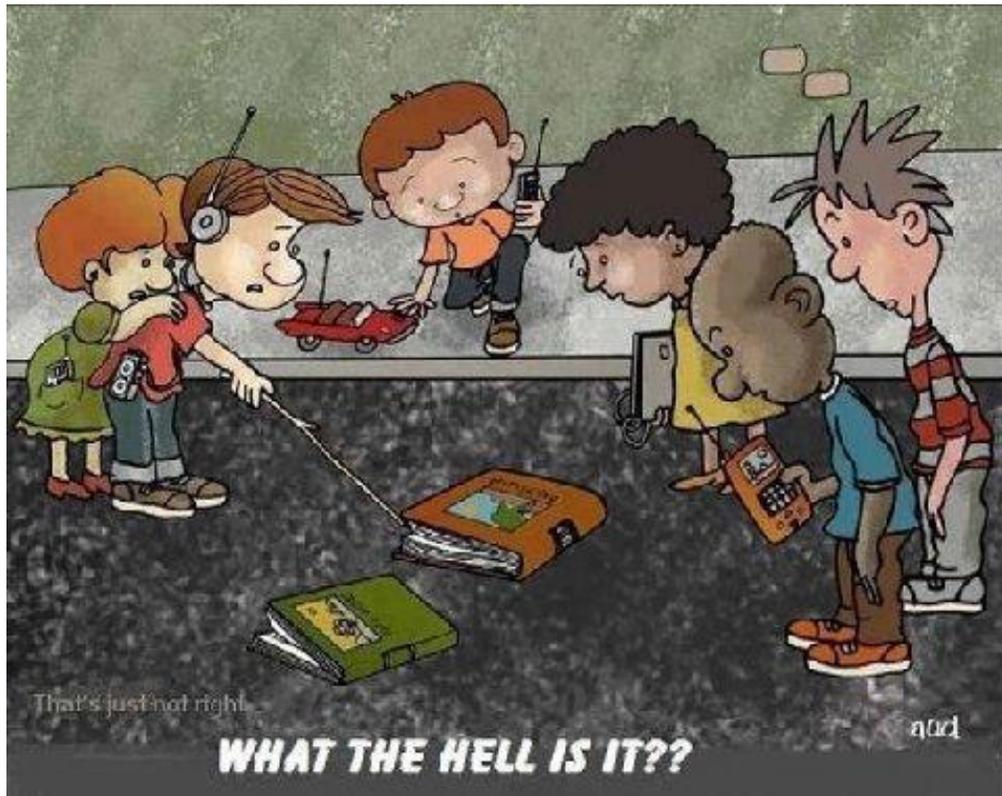
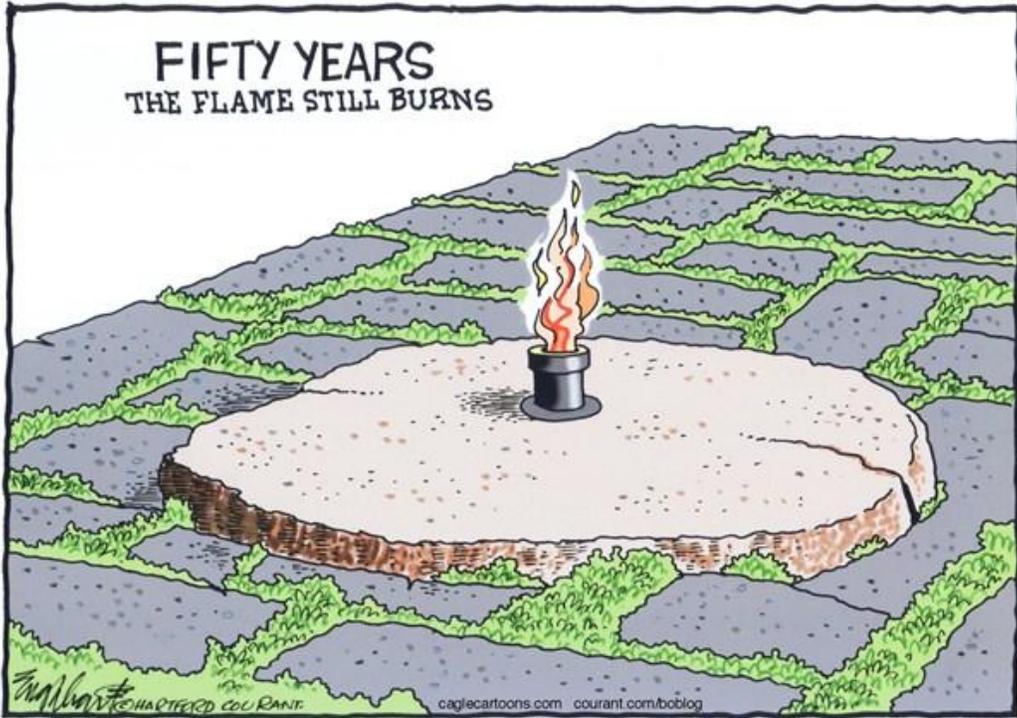
"No man who ever held the office of president would congratulate a friend on obtaining it."
 — **John Adams**, Second President of the United States (1797–1801)





How to Tell if Your Driving Too Fast





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