

RAO

BULLETIN

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Note: If you currently are using a @us.army.mil email address and have not yet sent me a replacement addree to forward your RAO Bulletin notifications to, request you do so before we lose communications. To obtain one follow the guidance of the below Bulletin article. To see the latest Bulletin go to <http://www.veteransresources.org> (PDF & HTML Editions), <http://frabr245.org> (PDF & HTML Editions), or <http://vets4vets.zymichost.com/rao.html> (PDF Edition)

Editor/Publisher RAO Bulletin

AKO Transition Update 01 ► Deadline Extended to 31 JAN 2014

On 19 DEC, the Army extended the deadline for retirees and family members to activate the email forwarding function in their Army Knowledge Online account profile. The extension is for at least 30 days to Jan. 31, 2014. Previously, the deadline was Dec. 31, 2013. "We've moved the date to ensure retirees have enough time to update their AKO accounts," said Dean Pfoztzer, the senior official of the Army Chief Information Office/G-6. For users who enable email forwarding, Army Knowledge Online, known as AKO, will automatically forward email to a designated commercial email address, until Dec. 31, 2014. To ensure continued email service, retirees and family members should:

- Obtain an email address from a commercial service (e.g., .com or .net accounts).

- Access all accounts and memberships currently using the AKO email address, such as myPay accounts, and update them with the new commercial address. (The Army uses the email address in the myPay account as the official retiree contact.)
- Save messages, contacts, and files to a personal computer by downloading them from AKO email. To do this, first create an IMAP account in Outlook for your AKO email address (instructions here: <https://ako.us.army.mil/suite/doc/41665914>). Then create .pst files of the information you want to save (instructions here: https://esd-crm.csd.disa.mil/app/answers/detail/a_id/507/kw/pst).
- Obtain a premium DS Logon account. This account allows access to personal benefits records and claims on DOD and Department of Veterans Affairs Web sites. Instructions for creating a DS Logon account are here: <https://ako.us.army.mil/suite/doc/41665910>

Establishing an email account can be easy to do and many are free of charge. This list is not exhaustive, but has been compiled using the most frequently searched email providers. The links below will direct users to the individual websites' step-by-step guide to establishing an email account. Just click on the provider noted and it will provide you with instructions on how to sign up:

Free email accounts providers are -

- [AOL](#)
- [Apple iCloud](#)
- [Google Gmail](#)
- [Microsoft Outlook.com](#)
- [Yahoo! Mail](#)

Internet providers that may offer email accounts to subscribers are -

- [AT&T](#)
- [Comcast](#)
- [Cox Communications](#)
- [Timewarner](#)
- [Verizon](#)

For additional information, visit AKO's Migration Page for Retirees and Family Members at <https://www.us.army.mil/suite/page/682479> or the public AKO Transition site at <http://www.eis.army.mil/ako>. After the Jan. 31 deadline, retiree and family members' AKO email and storage will no longer be accessible. Retirees and family members will be able to access other AKO services until Mar. 31, 2014, when accounts are closed.

After Mar. 31, 2014, retirees and family members will continue to have access to personnel and benefits information on DOD and Veterans Administration through DOD Self-Service Logon or DS Logon. Starting in April 2014, these websites can only be accessed through DS Logon or a username and password. "The Army is currently reviewing how we can best maintain communication and dialogue with the retiree community," said Pfofzter. This transition is one phase of the Army's move from the current AKO platform to next-generation enterprise services for business users. Migration is expected to be complete by fiscal year 2017. Official Army sites will only be accessible via the government-issued Common Access Card, known as a CAC. More information can be found on the AKO Transition website at <http://www.eis.army.mil/ako>. [Source: www.army.mil | Army CIO/G-6 | 19 Dec 2013 ++]

NDAA 2014 Update 06 ► Sent to President for Signature

While the Bipartisan Budget Act of 2013 attracted the most attention in Washington this week (see article above), the FY 2014 defense authorization bill (H.R. 3304) cleared on Thursday night 26 DEC by a vote of 84-15 keeping intact the 52nd consecutive year of a defense bill passage. The Senate cleared a final procedural hurdle on Wednesday to limit debate and ensure no amendments were brought forward for consideration so the Senate could make it home for the holidays. The bill authorizes nearly \$527 billion in defense base budget spending with over \$80 billion for overseas contingency operations. The final bill includes:

- **Military Pay Raise**: The bill omits a critical provision that would have guaranteed service members a 1.8 percent pay raise in accordance with private sector wage growth. Without that protection, the President's executive authority, transmitted to Congress in September, will set the 2014 military pay raise at 1 percent.
- **End Strength**: The bill authorizes just over 1.36 million active duty personnel, a reduction of over 40,000 from FY 2013 levels.
- **Executive Compensation Reform**: Caps private sector compensation on DoD contracts at \$625,000 and allows for the cap to be adjusted based on the Employment Cost Index (why would congress allow defense contractors to see an increase of 1.8 percent, but cap military pay at 1.0 percent? It's baffling).
- **TRICARE**: The bill flatly rejected all administration proposals to establish or increase TRICARE fees. It also included a grandfather clause for TRICARE beneficiaries affected by the reduction in Prime Service Areas. Those who were removed from of TRICARE Prime coverage will now have a one-time option to remain in the program. Finally, it requires a study of TRICARE compound pharmacy policy.
- **Military Sexual Assault**: The bill includes over 30 provisions that strengthen measures to combat military sexual assault within the chain of command.
- **Special and Incentive Pays**: Provides one year extensions to several special and incentive pays.
- **BRAC**: Prohibits the Pentagon from initiating another round of BRAC.
- **Disability Evaluations**: Requires the Secretary of Defense to review the backlog of pending Integrated Disability Evaluation System cases and outline steps to eliminate the backlog.

The defense bill fell short on many Military Coalition's supported issues. The bill did not include provisions to:

- Ending the SBP-DIC offset;
- Expanding concurrent receipt;
- Expanding the Applied Behavioral Analysis TRICARE benefit;
- Establishing that career reservists with no active duty service are deemed veterans of the armed forces;
- Allowing a special needs trust for survivor benefit annuities; and
- Restoring full COLAs for military retirees under 62

To read the final version of H.R.1960 Defense Bill refer to <http://www.gpo.gov/fdsys/pkg/BILLS-113hr1960pcs/pdf/BILLS-113hr1960pcs.pdf>. [Source: MOAA Legislative Update 20 Dec 2013 ++]

DoD Mobilized Reserve 26 DEC 2013 ► Decrease of 1,290

The Department of Defense announced the current number of reservists on active duty as of 26 DEC 2013. The net collective result is 1,290 fewer reservists mobilized than last reported in the 15 NOV 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 31,830; Navy Reserve 3,604; Marine Corps Reserve 2,034; Air National Guard and Air Force Reserve 6,530; and the Coast Guard Reserve 379. This brings the total National Guard and Reserve personnel who have been activated to 44,377 including both units and individual augmentees. Since 911 there have been 887,478 reservists activated for duty. A cumulative roster of all National Guard and Reserve personnel currently activated is available at http://www.defense.gov/documents/Mob_Weekly_Report_26_Dec_13.pdf. [Source: DoD News Release No. NR-086-13 dtd 4 Dec 2013 ++]

DoD Fraud, Waste, & Abuse Update 11 ► Reported 16 thru 31 Dec 2013

Afghanistan FOB Base Sharana Incinerators. Troops and personnel at Forward Operating Base (FOB) Sharana resorted to hazardous open-air burn pits to dispose of waste after the U.S. Army spent \$5.4 million on faulty incinerators that couldn't be used, a government watchdog said in a report released 16 DEC. The Special Inspector General for Afghanistan Reconstruction (SIGAR) found that because of construction delays and safety issues with the facility's electrical supply, the incinerators were unusable. Open-air pits can pose serious health hazards to troops and personnel living in surrounding areas, the report said. Their continued use after a base of a certain size has been established is also in violation of a 2011 U.S. Central Command regulation, according to the report. That regulation says that once a base exceeds 100 personnel for more than 90 days — a threshold that FOB Sharana met — it must establish a plan for installing waste-disposal technologies such as incinerators. “Nearly 3 years after the initial scheduled completion date for the incinerator facility at FOB Sharana, the incinerators have never been used,” the report said.

Despite known problems with the incinerators, SIGAR said, the U.S. Army Corps of Engineers accepted possession of them and paid the contractor, Denver-based International Home Finance & Development LLC, the full contract price \$5.4 million. Before the contractors could be held liable for the incomplete project, FOB Sharana was closed down in October 2013 and the entire base was handed over to the Afghan Defense Ministry. “According to officials with U.S. Forces-Afghanistan, the Afghans have already deconstructed the incinerators, presumably for scrap,” the report said. SIGAR said it had continuously raised concerns about the USACE'S failure to hold its contractors accountable, noting that if the incinerator facility had been put into operation in August 2010, as originally planned, FOB Sharana could have closed the open-air burn pits. Instead, “base personnel faced continued exposure to potentially hazardous emissions, and \$5.4 million of U.S. taxpayer dollars could have been put to better use.”

SIGAR recommended the commanding general for the USACE conduct an inquiry into the circumstances surrounding acceptance of the incomplete incinerators, and determine if any action should be taken against the contracting officers. In response, the USACE concurred with SIGAR's recommendations. It said that its inquiry found at the time of turnover only minor deficiencies that could be fixed later. No action would be taken against contracting personnel, the USACE said. SIGAR questioned the USACE's characterization of the deficiencies, saying that they posed safety hazards and would cost \$1 million to fix. [Source: Star & Stripes | Alex Pena | 16 Dec 2013 ++]



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Secret Technology Given to China. Israel Secret U.S. missile and electro-optics technology was transferred to China recently by Israel, prompting anger from the U.S. and causing a senior Israeli defense official to resign. The head of defense exports for the Israeli Defense Ministry resigned after a U.S. investigation concluded that technology, including a miniature refrigeration system manufactured by Ricor and used for missiles and in electro-optic equipment, was sent to China, according to the Israeli newspaper Maariv. Another Israeli news site, Aretz Sheva, reports the U.S. is concerned the technology could ultimately find its way to Iran, which last year sought to buy military equipment from China for its nuclear program. Ricor, on its company website, identifies a number of defense programs using its miniature cryo-coolers, including UAVs, airborne enhanced vision systems, missile warning systems, hand-held thermal imagers and thermal weapons sights. The Maariv report identified the Israeli defense official as Meir Shalit, and said he apologized to U.S. officials on a recent visit.



Israel has a long record of getting U.S. military technology to China. In the early 1990s then-CIA Director James Woolsey told a Senate Government Affairs Committee that Israel had been selling U.S. secrets to China for about a decade. More than 12 years ago the U.S. demanded Israel cancel a contract to supply China with Python III missiles, which included technology developed by the U.S. for its Sidewinder missiles, The Associated Press reported in 2002.

###

Malaysian Defense Contractor Multimillion-Dollar Fraud. The first conviction in a massive bribery scandal that has ensnared six U.S. Navy officials could lead to an expanded probe if a senior Navy criminal investigator who pleaded guilty cooperates with authorities as part of his plea agreement. Naval Criminal Investigative Service agent John Believeau II entered a guilty plea 17 DEC in federal court in San Diego to bribery charges stemming from the multimillion-dollar fraud probe targeting a Malaysian defense contractor. Believeau, who faces a maximum sentence of 20 years when he's sentenced 7 MAR, said he is sorry for what he's done. "I'm here to do the right thing, and that's what I did today," Believeau, 44, said after the hearing. His attorney, Gretchen von Helms, declined to say whether her client would now assist the investigation, saying only he is "ready to prove he is honorable."

Beliveau acknowledged keeping contractor Leonard Glenn Francis abreast of the years long fraud investigation that NCIS agents were conducting on Francis' company, Glenn Defense Marine Asia Ltd., or GDMA. Francis paid for plane tickets, hotels and prostitutes for Believeau, according to the plea agreement. Francis has pleaded not guilty in the case that alleges GDMA overbilled the Navy by at least \$20 million for port services. GDMA has provided fuel, food and supplies for Navy ships for 25 years.

According to the plea, Believeau gave Francis detailed advice on how to thwart the investigation, leaking the names of witnesses and downloading hundreds of pages of confidential NCIS files to share with him. Two Navy captains have also been charged in the case. Prosecutors allege they provided Francis with confidential ship route information or directed the movement of Navy vessels to Asian ports with lax oversight so the company could

inflate costs and invent tariffs by using phony port authorities. In exchange for the assistance from the Navy officials, Francis, known in military circles as "Fat Leonard," lined up prostitutes, hotel stays and tickets to shows, including a Lady Gaga concert in Thailand, according to a criminal complaint. "This isn't only bad news for Leonard Glenn Francis, but I suspect there are a number of yet unnamed Navy people who are (and should be) worried," Michael T. Corgan, a Vietnam veteran who teaches international relations at Boston University, said in an email. "Something of the scope that this scandal embraces didn't happen without a reasonably widespread acceptance of bad practice," he wrote.



John Beliveau II

Francis was arrested in September. His cousin, Alex Wisidagama, a company manager who was also arrested, also has pleaded not guilty in the case. Navy Cmdr. Jose Luis Sanchez and Cmdr. Michael Vannak Khem Misiewicz have entered not guilty pleas as well. Francis and Beliveau exchanged thousands of text messages, and at one point, the contractor bragged to an associate in an email: "I have inside Intel from NCIS and read all the reports," according to court documents. When authorities became aware that Beliveau was leaking information, they planted bogus reports in NCIS files, including one indicating that they were dropping the case against Francis, according to the prosecution. Shortly after that, Francis flew to San Diego, believing he was meeting with Navy officials for business and was arrested, according to court records. Beliveau, who worked for NCIS for 11 years, was taken into custody that same day in Virginia. [Source: Associated Press | Julie Watson | 18 Dec 2013 ++]

DoD Benefit Cuts Update 27 ► Why Retiree Cuts Are No Big Deal

Not surprisingly, the provision in the Ryan-Murray Budget agreement that reduces the annual cost of living adjustment for military retirees by 1 percent is provoking outrage among some parts of the military lobby. According to the Military Officers Association of America, or MOAA, this provision is a substantial cut, reducing working-age retiree pension by about 20 percent, and breaks faith with our men and women in uniform. However, the claims of MOAA and others are misleading. Consider the following:

1. **First**, the provision does not break faith with the vast majority of men and women in uniform, since most of them will not retire. According to DOD's Office of the Actuary, responsible for overseeing retiree pensions, only 15 to 17 percent of the enlisted soldiers, sailors, marines and airmen who served in the conflicts in Iraq and Afghanistan will serve long enough to retire. The current retirement system provides no retirement benefits at all to servicemembers who serve less than 20 years. If MOAA, which used to be called the Retired Officers' Association, really cared about the overwhelming majority of the enlisted men and women who serve in the military, they would advocate scrapping the current outmoded retirement system in favor of a 401(k) type system for all who serve.

2. **Second**, the reduction applies only to working-age retirees - that is, military retirees who have not yet reached the age of 62. Since the vast majority of people who retire from the military in their 40s and 50s take other jobs, often using skills they have gained or developed in the military, their military retirement pay is not their sole source of income. Moreover, when working-age retirees reach the age of 62, their retired pay would be readjusted back to the full amount they would have gotten if they had received the full COLA each year. After 62, retirees would receive the full COLA adjustments. In other words, the COLA reduction is temporary, affecting only those who retire from the military but are still young enough to work.

3. **Third**, the reduction does not affect those who suffered physical and mental wounds during their service. Disability compensation is paid through the Veterans' Administration and will not be affected by this provision.

4. **Fourth**, the alleged 20 percent lifetime reduction to working-age retiree pay applies only to those who separate at exactly the 20 year mark. Many men and women serve past the 20 year mark, putting them correspondingly closer to age 62, when their retirement pay is adjusted back up to the full amount. Consequently, the impact on them will be much less than the 20 percent number touted by MOAA.

5. **Fifth**, and most importantly, MOAA ignores all of the other benefits that have been given to military retirees over the past decade that have enhanced the value of their retirements. These generous benefits more than make up for this potential cut to working-age retiree pay. For example:

- Over the past decade, Congress has frequently adjusted base pay above the cost of living, increasing it half a percent above the cost of living in 2004, 2005, 2006, 2008, 2009, 2010. Thus, retirees will have correspondingly higher retired pay, on which the annual cost of living adjustment will be applied.
- Thousands of those who have retired over the last seven years have received several thousand dollars more a year in retired pay than they were promised. Servicemembers who enlisted after July 1, 1986, were supposed to receive 40 percent of their base pay at 20 years of service under the "Redux" retirement system, with COLA adjustments 1 percent below inflation. By contrast, in the previous "High-3" system, servicemembers received 50 percent of base pay and COLA adjustments equal to inflation. However, in 1999, before any servicemembers retired under the new "Redux" system, Congress made the "Redux" plan optional. According to DOD's Office of the Actuary, most retirees who would have retired under the "Redux" plan have picked the more generous "High-3" option.
- Retirees under age 65 also receive low-cost access to health insurance via TRICARE. Until 2012, Congress had refused to raise TRICARE premiums to reflect the growth in health care costs. As DOD put it in their FY2013 budget request, asking to increase retiree TRICARE premiums, today, a working-age retiree's family of three pays for only about 11 percent of their medical costs, compared to 27 percent when TRICARE was established in 1996, a savings of over \$2,000 per year. Currently, TRICARE prime enrollment fees are only \$273.84 per year for an individual, or \$547.68 for a family, far cheaper than comparable private insurance plans.
- Moreover, Medicare-eligible military retirees are covered by TRICARE for Life with no additional costs, deductibles or fees. Established in 2001, the TRICARE for Life program functions like a "Medigap" plan, paying for all medical expenses that are covered by TRICARE but not Medicare Part B or D.

6. **Finally**, military retirees who were receiving disability compensation from the VA used to have their military retiree pay "off-set" by the amount of their VA disability compensation. In 2004, Congress changed the law to allow retirees to receive VA disability compensation on top of their retired pay.

Considering all of these factors, it is hard to make an argument that the U.S. government is not acting in good faith for the men and women in uniform. Even with the proposed slight adjustment in annual cost of living adjustments, military retirees are compensated generously. [Source: Defense One | Lawrence J. Korb and Katherine Blakeley | 6 Dec 2013 ++]

Lawrence Korb is a Senior Fellow at the Center for American Progress and served as Assistant Secretary of Defense (manpower, reserve affairs, installations, and logistics) in the Reagan Administration. Katherine Blakeley is a Research Assistant at the Center.

DoD Benefit Cuts Update 28 ► Compensation Reform Is Sacred No More

Last week's Murray-Ryan budget deal includes one provision that is particularly nettlesome for some in the defense community. The adjustment to decrease the amount of annual increases in pay for military retirees until they turn 62 is calculated to save about \$6 billion over ten years. Many of the associations representing servicemembers, their families and veterans have decried the change, arguing that it reneges on a pact with those who make an unparalleled commitment to national service. It remains to be seen whether this particular aspect of the budget deal will survive next year's legislative process or will be reversed before taking effect. **But even if it is undone, its inclusion in this deal is significant.** It serves as an indication of willingness in both parties to put at least a toe onto what has long been considered a third rail, that of military compensation. To be clear, the budget deal is so broad that it cannot be considered a clear indicator of a changed political tide in the relatively narrow area of military compensation. But its passage, despite strong resistance from advocacy groups, is a sign of changing winds.

Hopefully, servicemembers, veterans and those who represent them will recognize this reality and, while working to undo this specific change to the compensation package, engage constructively in a discussion about more acceptable alternatives. This is a difficult, and even unfair, expectation. But it is a necessity. The Congressional Budget Office reported that military compensation per servicemember grew in real terms by over \$15,000 between 2000 and 2012. This cost growth didn't cause the budget crisis, but the continuation of the trend will become increasingly problematic as overall defense budget levels remain squeezed. This year's sequestration cuts offered a compressed window into what this paradigm portends. Unable to reduce personnel (and associated spending) quickly enough, Defense Department leaders have been forced to drastically reduce training and are beginning to cut necessary weapons for both our current and future servicemembers. Over the longer term, the Army and Marine Corps are also planning to cut ever larger numbers of forces.

Putting military compensation on a sustainable path would help to alleviate the need for some of these stark and risky choices. Failure to do so, on the other hand, forces the Pentagon and the Congress to pit the servicemembers of today and tomorrow against yesterday's. This will continue until the groups that represent all three cohorts move past a state of denial and engage constructively to help shape the least bad outcome. The time is ripe for this interaction. The work of Congressionally-directed [Military Compensation and Retirement Modernization Commission](#) is ongoing. The Commission is charged with finding a comprehensive and integrated plan that will balance fiscal realities, moral obligation and the continued health of the all-volunteer force. If the members of the uniformed services and veterans associations truly believe that the Murray-Ryan plan represents an "egregious breach of faith," then they should work with the Commission to offer alternatives. If they fail to do so, there are at least two potential outcomes. First, defense leaders will have no choice but to make additional cuts to either training or equipment. Second, this week's developments suggest that Congress may actually take steps to find their own solutions.

Many, myself included, thought that the days of pragmatic cooperation in this Congress may have been past. The Ryan-Murray deal, criticized from almost every direction, serves as a glimmer of hope that compromise and collective disappointment may lead us out of our unfortunate fiscal mess. The services' and veterans' associations should heed the example set by Senator Murray and Congressman Ryan and come to the table. [Source: Defense One | Maren Leed & Harold Brown | 19 Dec 2013 ++]

Editor's Note: Defense One delivers news, breaking analysis and ideas on the topics and trends that will define the future of U.S. defense and national security. Their editorial approach is to cover the people and forces shaping a new era for defense through the post-war transformation and into a 21st century global security landscape. Defense One informs national security professionals, stakeholders and citizens with what they need to know, from senior leaders in Washington to commanders abroad and next-generation thinkers far from the political scrum. The above is the opinion of Dr. Maren Leed (senior advisor) and Harold Brown (chair in defense policy studies and ground forces dialogue at the Center for Strategic and International Studies.) It opens the door to many more assaults on veteran's benefits until Congress gets a handle on their deficit spending and debt limit.

DoD Benefit Cuts Update 29 ► **Hagel Pledges Continued Efforts to Cut**

Defense Secretary Chuck Hagel **pledged** 19 DEC to continue efforts to cut the growth rate of military pay and benefits despite deals in Congress that eased the Pentagon's budget crunch.



"We can no longer put off military compensation reform," Hagel said. "We all know we need to slow the cost of growth. Tough decisions will have to be made on compensation," he said at a Pentagon briefing with Gen. Martin Dempsey, chairman of the Joint Chiefs of Staff. Hagel noted that the recent budget agreement by the House and Senate eliminated about \$31 billion in cuts to defense spending that had been in the works under the sequestration process, but "even with this agreement, the Department of Defense still faces very difficult choices" on readiness, acquisitions and modernization. On the immediate issue of cuts to military retiree pensions, Hagel said there was room for discussion on whether they should apply to disabled vets. Hagel referred to the section of the new budget deal under which working-age military retirees would see their pensions increase at a slower pace, with cost-of-living adjustments pegged to the rate of inflation minus 1 percentage point. Once they turned 62, they would go back to receiving adjustments pegged to the full rate of inflation.

The pension change could decrease veterans' retirement benefits by nearly 20 percent in some years, according to Michael Hayden, director of government relations at the Military Officers Association of America, an Alexandria, Va.-based nonprofit representing some 380,000 current and former officers. For example, an E-7 who retires at age 40 would receive about \$35,500 by age 62, down from about \$44,000; while an O-5 who retires at age 42 would get about \$63,900 by age 62, down from about \$77,600, he said. Hagel said the proposed cuts should "not apply to medically disabled veterans," and he welcomed a "comprehensive look" at the cost-of-living adjustment proposal with both houses of Congress. On the Senate floor earlier this week, Sen. Patty Murray, D-Wash., who worked out the budget deal with Rep. Paul Ryan, R-Wis., said the proposed pension cut "will allow two years before this change is implemented so that Democrats and Republicans can keep working to either improve this provision or find smarter savings elsewhere."

The Defense Department has projected that the change in the cost-of-living adjustment, which has prompted fierce opposition from veterans groups, would save an estimated \$6 billion over 10 years. The Pentagon faces about \$1 trillion in spending cuts over the next decade as part of 2011 deficit-reduction legislation known as the Budget Control Act. That includes almost \$500 billion in reductions already planned and another \$500 billion in automatic cuts. The Ryan-Murray bill will undo some of those reductions. Of the \$62 billion in sequestration relief in the pact, \$44 billion would be applied in 2014 and another \$18 billion in 2015, according to a cost estimate from the Congressional Budget Office. That means the Pentagon would receive an additional \$22 billion in 2014 and another \$9 billion the following year, according to the office. [Source: Military.com | Richard Sisk | 19 Dec 2013 ++]

DoD Benefit Cuts Update 30 ► Vets Retired On Medical Disability

Defense Secretary Chuck Hagel and Rep. Paul Ryan, R-Wis., chairman of the House Budget Committee, appear to be in sync in defending the controversial cap that Congress has imposed on cost-of-living adjustments for "working age" military retirees starting in January 2016. They should be, Ryan is suggesting, because the idea for the COLA cap came to him from the Department of Defense. And the budget deal he struck will help to ease automatic defense spending cuts from sequestration that military leaders said were decimating force readiness. Hagel and Ryan also agree, however, that **it was a mistake** for Ryan and his negotiating partner, Sen. Patty Murray, D-Wash., chairman of the Senate Budget Committee, not to have shielded more than 100,000 servicemembers retired on medical disability from the planned COLA caps. Therefore, even as Congress forwarded the Bipartisan Budget Act on to President Obama to be signed into law, Ryan said he and Murray will work to amend it so it excludes those medically retired and their survivors from the COLA caps "well before" they are to take effect. Ryan wrote this in a guest editorial in the USA Today.

At a Pentagon press conference, Hagel embraced the Ryan-Murray budget deal after it passed both the House and Senate by comfortable margins. Defense leaders, he said, are "prepared to engage the Congress in achieving compensation reform. But any changes to cost-of-living adjustments should not apply to medically disabled retirees. These retirees need to be exempted from the changes in the budget agreement." The vast majority of retirees are non-disabled, but the COLA cap provision in the Bipartisan Budget Act makes no distinction. Unless the law is amended, COLAs for all military retirees under age 62 will be capped after 2015 at one percentage point below annual inflation as measured by the government's Consumer Price Index or CPI. At age 62, full COLAs would be restored and annuities reset to levels retirees would have seen at that age had full COLAs been in effect since retirement. Impacted retirees, however, would never get back money lost annually before 62 under the CPI-minus-one-percent formula.

The Congressional Budget Office estimates savings to the Department of Defense of \$6.3 billion over the first decade the COLA cap is in effect. The impact on individuals will vary based on rate of inflation. For example,

- if an enlisted member in pay grade E-7 retires at age 40 with an initial annuity of \$23,000, and if cost of living climbs an average of three percent a year, then by age 62 the COLA capped of two percent would cut

\$83,000 off the total value of E-7 retired pay. However, if inflation averages two percent a year, the loss by age 62 falls to \$72,000.

- An officer who retires as an O-5 at age 42, with an initial annuity of \$43,000, stands to lose more than \$124,000 by age 62 with a CPI-minus-1 COLA, assuming average inflation of three percent. If inflation, however, averages two percent, the COLA cap would dampen retired pay for that officer by \$109,000 by age 62.

Military Officers Association of America, which prepared these estimates, also produced numbers showing the effect of the COLA cap on some few members forced to retire early on medical disability.

- An E-6 who retires at age 32, after 12 years of service, due to injury or illness would lose more than \$45,000 in retired pay by age 62 if inflation were to average three percent.
- An O-3 officer medically retired at 34 after 12 years would lose more than \$63,000 in retired pay by age 62.

The Senate followed the House by a week in approving the budget deal, as a dozen Republicans joined every Senate Democrat in voting for the bill despite a rising chorus of criticism from military retirees, careerists nearing retirement and by military association and veterans' groups. The intensity of the political heat encouraged a number of lawmakers to introduce bills immediately that would replace the COLA cut with cost-cutting alternatives their constituents might find more palatable. For instance, Sens. Mark R. Warner (D-VA) and Tim Kaine (D-VA) introduced legislation to replace the COLA cap with language that would block companies from using foreign tax havens to avoid U.S. taxes. That idea isn't popular with Republicans who oppose any kind of tax increase. Rep. Mike Fitzpatrick (R-PA) instead wants to replace the COLA cuts with a bill to tighten the Refundable Child Tax Credit program so illegal immigrants can't abuse it and receive fraudulent payments. Fitzpatrick cited recent findings from the Treasury Department's inspector general of billions of dollar being paid improperly to undocumented workers.

The budget deal Ryan and Murray struck softens the effect of budget sequestration by \$63 billion across 2014 and 2015, with half of it bringing budget relief to the Department of Defense. It shelves about one third of across-the-board defense spending cuts expected those years from the sequestration mechanism adopted in the 2011 Budget Control Act. Hagel said the deal restores some predictability to defense spending near term but DOD still faces "very difficult budget decisions." With defense budgets still capped \$70 billion below requested levels for 2014 and 2015, Hagel said, DOD still must make deep cuts to overhead and infrastructure costs, "tough choices on force structure" and reform military compensation. Even as Murray moved to distance herself from the COLA cap provision in the deal she negotiated, Ryan defended it. He called current retirement benefits generous and said most retirees to be impacted by the COLA caps will be working in second careers anyway. He also echoed warnings from Hagel and the Joint Chiefs about the perils of rising personnel costs. "For me, there's simply no choice between responsible reforms of military compensation and making what our military leadership has called 'disproportionate cuts to military readiness and modernization,' " Ryan explained. "Every time we kick the can down the road, we put our troops' combat readiness at risk." [Source: Stars & Stripes | Tom Philpott | 26 Dec 2-13 ++]

VA



VA Xmas Card Policy ► "Merry Christmas" & "God Bless You" Unacceptable

Handwritten Christmas cards from schoolchildren were denied distribution to veterans at the Dallas VA Medical Center this year because they referenced the holiday by name, and American Legion National Commander Daniel M. Dellinger is not happy about it. Neither is the Liberty Institute, which has sided with the Legion in opposing a number of other attempts to prevent free expression of speech and religion. Also in DEC, the VA hospital in Augusta, Ga., announced a new policy that turned away high-school students who intended to sing Christmas carols to veterans, as they traditionally have in past years. And in Iowa City, American Legion members were told they could not hand out presents to veterans if the wrapping paper said Merry Christmas, a problem they solved by filtering the gifts through the VA chaplain.

The American Legion has asked VA Central Office for an explanation of why it appears that Christians are being singled out for restrictions, especially when the holiday honors the birth of Jesus Christ. "First of all, VA's decision to prohibit the delivery of Christmas cards that mention Christmas is ludicrous," Dellinger said today after Texas teacher Susan Chapman was told 23 DEC that her students' cards would not be delivered to veterans. "Second of all, VA has been down this road before, and recently. VA has been warned through a federal court decree to stop denying freedom of religious expression at its facilities. It's pretty obvious the Dallas VA did not get that memo." When high school singers arrived last 20 DEC at the Augusta, Ga., VA Medical Center, officials reportedly gave them a list of 12 approved, secular holiday songs. Unprepared to sing them, the students opted not to perform. "That's censorship, pure and simple," Dellinger said of the rejected carolers. "Every Christmas, every religious holiday, Christians are more and more often targeted for censorship and restriction at VA facilities. Veterans in these hospitals fought to protect such freedoms."

Susan Chapman, the wife of a U.S. military veteran, teacher at Grace Academy of North Texas, and the organizer of the Christmas card project for veterans, has requested that the Dallas VA Medical Center immediately rescind its discriminatory policy and allow her and her students – and any others in the future – to distribute Christmas cards that say "Merry Christmas" or "God Bless You" or mention Jesus. Writing to VA Secretary Eric Shinseki and VA North Texas Health System Director Jeffery L. Milligan, Liberty Institute set a deadline of Friday, Dec. 27, for confirmation in writing "that Mrs. Chapman and her students may distribute cards that contain the phrase 'Merry Christmas,' 'God Bless You,' or that contain other religious references to veterans at the Medical Center and at all other VA hospitals, and that the holiday card policies of the Department and the Medical Center (are) brought in line with applicable law." That letter can be viewed at <http://www.libertyinstitute.org/document.doc?id=123>.

Chapman said, "It is so sad that the VA is sending a message to our children that after all the veterans have done to fight for freedom across the world, the children have no freedom to say 'Merry Christmas' or 'God Bless You' to these honorable men and women." James Meiseman, Commander of the Bill Bryan Post 110 of The American Legion (McKinney, Texas) added: "We served to defend the Constitution of the United States and we should be protecting the rights of these children to say Merry Christmas to the veterans not censoring them." Commander Daniel Dellinger, who leads the 2.4-million-member American Legion, said, "Of course, for this year's schoolchildren, it's a little late, and that's really disappointing. VA needs to let those children deliver cards to the veterans now, and those who wrongly banned them owe an apology to the children, the teacher and the veterans who were supposed to get them Monday. This is a clear case of discrimination on the basis of religious expression; the courts have already ruled that such policies are unconstitutional. The American Legion fully concurs with that interpretation." [Source: PRNewswire-USNewswire | Marty Callaghan | 26 Dec 2013 ++]

VA Loans Update 11 ► Surviving Spouse Eligibility

Surviving spouses have many decisions to make that they were not confronted with prior to becoming a widow/er. One of these is whether or not to stay in their present home or to sell it and move elsewhere. Moving might be prudent if they are alone and need to downsize their residence to minimize expense or to be closer to their adult children, grandchildren, or other relatives. Depending on the status of their deceased spouse at the time of his/her death, they may be eligible to consider VA loans thanks to extended eligibility. Surviving spouses make the ultimate sacrifice for our freedom. VA home loan benefits are just one way to say Thank YOU! With a zero-down VA loan of their own it might be cheaper to make monthly payments vice pay rent. Military widows and widowers may be eligible for VA home loan benefits if their spouse died:

- As a result of serving in the military, or
- Of a service-connected disability, or
- Of any cause, was continuously rated totally disabled for a period of time determined by the VA and was eligible for disability compensation at the time of death

To qualify, the veteran must have been eligible for VA disability pay at time of death and continuously rated totally disabled for:

- 10 or more years prior to death, or
- 5 or more year from date of discharge, or
- 1 or more years prior to death after 9/30/99 for POWs

VA home loan benefits are still generally for surviving military spouses who have not remarried. So, why are VA loans such a great deal for surviving spouses? It's possible to get these government-backed mortgages with no down payment up to \$417,000. And surviving spouses never pay the VA funding fee. This can save spouses more than \$4,000 on a \$200,000 loan. Other VA loans benefits include:

- \$0 Down Option on Purchases up to \$417,000
- 100% Loan to Value on Refinances May Be Possible
- No Monthly Mortgage Insurance Premiums
- Low Interest Rates that are Nationally Competitive
- No Penalties for Early Payoff or Principal Reduction
- VA Streamline Refinancing (for surviving spouses with or without VA loan benefits)

Surviving spouses who may not have been eligible in the past may now qualify with new eligibility requirements. If you have questions about this topic, post them at <http://valoan.military.com/6102/tip-of-the-week-surviving-spouses-reconsider-va-loans/> or, get in touch with an approved lender of your choice. If you have no preference Military.com suggests using <https://www.directvaloans.com>. [Source: Military.com's VA Loan Blog <http://valoan.military.com/?ESRC=dod.nl> | Aug 2013]

VA Benefits Scam Update 01 ► Getting Bad advise | A Vulnerable Age

With every slip and fall, every bruise and ache, the reality set in: Henry Schaffer, 86, could no longer live on his own. So his daughter, Kristi, began searching for a retirement home — and the money to pay for it. At Aspen View, a senior living complex in Billings, Mont., a lawyer accredited by the Department of Veterans Affairs delivered

what seemed like good news: Mr. Schaffer, a World War II veteran, could probably qualify for a generous V.A. benefit. For a few thousand dollars, the man would help veterans like Mr. Schaffer get one. "My dad kept on asking me, 'Don't you think this is too good to be true?' " Ms. Schaffer recalled. To assure him, she pointed to the lawyer's V.A. credentials. It was only after Schaffer had moved in that they learned the truth: He did not qualify at all. Ms. Schaffer says her father now worries that he will be evicted. He can afford only about half of his monthly bill. The benefit, known as the Veterans Pension program, can be worth more than \$20,000 a year to war veterans who are disabled or over age 65. But it is open **only** to those with an annual income of less than \$12,465 for a veteran with no dependents - and Mr. Schaffer collects more than that in Social Security. More money is available for veterans who are unable to cook or bathe on their own, but Mr. Schaffer, while he needs some help, didn't qualify for that, either.



WWII Vet Schaffer

As baby boomers head toward retirement - worrying not only about their financial futures, but also their parents' - a cottage industry has sprung up around the pension program. Lawyers, financial advisers and insurance brokers have formed a lucrative alliance with retirement communities and assisted living facilities to extract many billions of taxpayer dollars from the V.A., according to interviews with state and federal authorities, as well as a review by The New York Times of hundreds of legal documents and client contracts. Questionable actors are capitalizing on loose oversight to unlock the V.A. money and enrich themselves, sometimes at veterans' expense. The V.A. accreditation process is so lax that applicants provide their own background information, including any criminal records. But the V.A. has only four full-time employees evaluating the approximately 5,000 applications that it receives annually. Once people get the V.A.'s stamp of approval, they rarely lose it, even if a customer complaints or regulatory actions mount. Last year, the V.A. revoked its accreditation for two of its more than 20,000 advisers. Some advisers sell financial products like annuities and trusts that are meant to mask veterans' assets or income - arrangements can tie up family money for years or even decades. Others circumvent V.A. rules and charge hundreds or even thousands of dollars for advice that may - or may not - help veterans qualify. Still others offer to train lawyers and advisers about the workings of the V.A.

Echoes of Past Cases

The development recalls the array of questionable business practices involving seniors and Medicaid. Indeed, many of the firms that zeroed in on those programs in the past have recast themselves as V.A. specialists. More than 200 firms nationwide now focus on V.A. retirement benefits, according to the Government Accountability Office. The V.A. accreditation allows someone to prepare benefits applications on veterans' behalf. In theory, federal rules ban these advisers from charging for that service. In practice, elder-care lawyers say, many get around the rules, win veterans' trust and then pitch costly products and services. "The agency needs to take a closer look at who they are accrediting," said Daniel Bertoni, the director of disability issues at the Government Accountability Office, which issued a critical report on the V.A. in August. "It gives the air of a stamp of approval from the agency that has been paying their checks for many years." Randal Noller, a V.A. spokesman, said the agency planned to review advisers' training materials and perform more robust background checks as necessary. "We realize there are some areas in the program that we could improve to ensure that individuals who obtain and maintain V.A. accreditation are qualified," Mr. Noller said. And based on the accountability office's recommendations, the V.A., Mr. Noller said, has already begun enacting fixes to its program. Among them, the V.A. will more robustly verify seniors' financial information and change applications to spot veterans who have disguised their assets in order to qualify.

For the advisers and retirement homes, the attractions are clear. The V.A. program paid \$5.1 billion to 514,000 veterans or their survivors this year, up from \$3.4 billion in 2007, according to the Department of Veterans Affairs. The number of veterans or their spouses receiving the aid and attendance benefits, the stipend for assisted living, has

surged by 30 percent — leaping to 206,000 in 2012, from 158,000 in 2006. Holding out the prospect of the V.A. benefit can mean the difference between a vacancy and a paying customer — an advantage that V.A. specialists trumpet in advertisements. “Recession proof your law practice,” Academy of VA Pension Planners, of Roswell, Ga., says on its website. Yet some warn that the V.A. program, which is meant to help the poorest veterans, will be strained as a growing number of seniors are steered toward it. Without changes, the program is a “magnet for rip-offs and waste,” Senator Ron Wyden, Democrat of Oregon, said during a hearing convened last year by the Senate’s Special Committee on Aging. The goal is often to coax seniors like Mr. Schaffer into paying for services or investments and, in the process, signing contracts that lock them into long-term living arrangements, according to elder-care lawyers and interviews with more than three dozen veterans. The veterans spoke on the condition that they not be named because they did not want their financial problems made public.

While many veterans — technically eligible or not — secure the benefit, others do not. And if a benefit fails to materialize, the financial consequences can be catastrophic. “When I die, I am going to be buried as a pauper,” said Harvey Schneider, 78. Mr. Schneider, a Korean War veteran, said he moved to Windlands South, a senior complex in Nashville, after being told that he would qualify for the V.A. benefit. He did not, and now owes more than \$17,000 to Holiday Retirement, the national chain that operates Windlands South and 300 other complexes around the country, including Aspen View. Holiday Retirement, which is controlled by a large private investment company, says it no longer allows veterans specialists to host benefit seminars at its facilities. “Holiday has a longstanding commitment to honoring and supporting veterans,” said Jamison Gosselin, Holiday’s vice president for marketing. He said that Holiday, which is “home to more than 120,000 veterans and surviving spouses,” donated \$1.2 million to an Outward Bound veterans program last year, with another \$1.2 million pledged this year.

At Aspen View, rent runs about \$2,800 a month, excluding extras. That put Aspen View out of reach for Mr. Schaffer, who receives about \$1,600 a month in Social Security, his daughter, Kristi, said. But in early 2011, Douglas Ocker stood in the facility’s airy dining room wearing a Hawaiian shirt and explained to the Schaffers and other prospective residents how they might afford a place like Aspen View: the V.A. benefit. Mr. Ocker, a lawyer in Corpus Christi, Tex., often charges nearly \$4,000 for his services, according to a review of client contracts. While Ms. Schaffer acknowledges that Mr. Ocker gave no assurances that her father would qualify, she said his accreditation by the V.A. swayed the family to let her father move in. She said her father blamed her for his financial straits; the two are not on speaking terms. Mr. Schaffer declined to comment for this article. “I don’t fall for this kind of thing,” Ms. Schaffer said. But of Mr. Ocker she said: “he was blessed by the department,” meaning the V.A. Mr. Ocker did not return telephone calls and emails seeking comment.

Across the country, state officials say, there are hundreds of veterans just like Mr. Schaffer — older Americans vulnerable to financial players who hold out the V.A. benefit as an answer to myriad economic worries. Many firms seem to promise that they will secure benefits for people whose income would otherwise make them ineligible, state authorities say. Many of the financial products they pitch fall into a gray area in the Veterans Pension program. Under the current rules, the V.A. does not have the explicit authority to reject veterans who transfer or disguise assets before applying. By contrast, Medicaid and other federal programs aimed at helping the poorest Americans have a so-called look-back provision to guard against such financial sleight of hand. Transferring assets to qualify for V.A. benefits, while technically legal, can choke off Medicaid and other supports seniors might need, financial planners warn. For its part, the department says it supports legislation that would enact a look-back provision. “Nationwide, there should be widespread alarm that a growing number of veterans are being scammed and manipulated,” said Terry Schow, who retired as the director of the Utah Department of Veterans Affairs earlier this year.

Many of the supposedly asset-shielding maneuvers make little sense for seniors. In some cases, people in their 70s or 80s can lock up money in trusts or annuities for 20 years or more. If they die, the assets remain out of reach to their spouses and families. Other firms profit by charging hefty fees. One Nashville law firm charges a “pre-filing consultation fee” of about \$700. Mr. Ocker, the Texas lawyer, charged one client \$3,247 in legal fees, according to a copy of a contract which said, “filing of the application with V.A. office (no charge).” Others charge a percentage of any monthly pension benefit that a veteran receives, according to copies of confidential customer contracts reviewed by The Times. Every veteran that can qualify for a benefit represents another potential customer for retirement communities, a fact V.A. benefit specialists emphasize in marketing materials. On its website, Veterans Financial, of Villanova, Pa., says that “free educational workshops” can be a critical element to “increase and maintain resident census.” Emphasizing its success, the company says: “we have had more than 40,000 attendees at our workshops

throughout the United States.” The Academy of VA Pension Planners, the Georgia firm, puts it more bluntly: “The financial benefit to your potential clients and residents helps your facility keep occupancy near or at 100 percent.” The firms did not respond to requests for comment.

Holiday Retirement, the owner of Aspen View and Windlands South, has received complaints about its practices. In August, three elderly war veterans sued the company in Oregon state court, accusing Holiday of misleading them about the pension “as part of a scheme to increase occupancy rates and rental income.” The suit, which is pending, claims the veterans learned that they would not qualify only after they moved in. In September, Holiday Retirement agreed to pay up to \$3,500 to 163 veterans after Oregon accused the company of misleading the veterans about the pension benefit. Back in Nashville, Mr. Schneider said he had lost almost everything. He said he was assured by a Holiday representative that he would qualify for the V.A. benefit, prompting him to leave his trailer home in Florida and move to Tennessee, where he has family. His share of his first month’s rent, for January 2012, was \$875, according to a copy of his contract. Mr. Schneider said he was assured that his contribution would shrink to approximately \$40 a month once his V.A. benefit kicked in. It never did. “We denied your claim for pension benefits,” the V.A. informed Mr. Schneider in a letter dated Oct. 12, 2012. Mr. Schneider has since moved out of Windlands South. He is living alone in a small apartment. “They did me wrong,” he said, “after everything I tried to do for my country.” [Source: New York times | Jessica Silver-Greenberg | 23 Dec 2014 ++]

VA Claims Backlog Update 120 ► Senate Hearing Video on Progress

A senior Veterans Affairs Department official recently outlined progress made by the Veterans Benefits Administration in reducing the backlog of veterans' disability compensation and pension claims by 36 percent since March, attributing the success to the combined impact of transformation initiatives and increased employee productivity. Allison A. Hickey, the undersecretary of veterans affairs for benefits, detailed the elements of the Veterans Benefits Administration's, or VBA, transformation plan in testimony at a recent hearing of the Senate Veterans Affairs Committee. Testimony and a video of the Dec. 11 hearing are available on the U.S. Senate Committee on Veterans' Affairs website <http://www.veterans.senate.gov/hearings/va-claims-system-review-of-vas-transformation-progress>. To keep up on military benefits news and updates, visit Military.com's Military Advantage Blog <http://militaryadvantage.military.com>. [Source: Mil.com Week of 23 Dec 2013 ++]

VA Claims Backlog Update 121 ► Why AL & VA Figures Differ

Department of Veterans Affairs Secretary Eric Shinseki says the agency made progress this year in reducing the claims backlog that has regularly caused heat from some veterans groups and lawmakers. According to the VA's annual Performance and Accountability Report released in mid-DEC, the Veterans Benefits Administration hit key milestones in 2013, which puts it on track to end the chronic claims backlog by 2015. "As of September 30, 2013, the claims inventory totaled 722,013, down from a high of 883,930 in July 2012," the report states. "Of that inventory, the backlog -- those claims older than 125 days -- was 418,472, nearly 193,000 below the peak backlog in March 2013." The same report also states that as of this past August the accuracy rate of decided claims was just over 89 percent. That figure is just a percentage point shy of the one Under Secretary for Benefits Allison Hickey presented earlier in the month to the Senate Veterans Affairs Committee. Then, Sen. Richard Burr (R-NC), the committee's ranking member, expressed serious doubt over the figure, pointing out that other backlog trackers put the error rate significantly higher in some cases.

The American Legion, which partners with the VA in assisting vets with claims applications and also conducts its own accuracy surveys, put the error rate at 55 percent during 2013. Others, including the VA's Office of the Inspector General, have arrived at other figures, but none coming up to the claim made by the VA. During the Senate hearing, Hickey said the Legion numbers were right for the way they figured them, but said the VA numbers

are validated by an independent group, the Institute for Defense Analyses. Zach Hearn, deputy director for claims for the Legion's veterans' affairs and rehabilitation division, said he understands why the VA would be upset over the Legion's numbers. "Here they're sitting with a 90 percent accuracy rate and someone says: 'hold on, here's what we've discovered,'" Hearn said. The Legion's review over the past year of 260 claims decided at eight VA regional offices concluded that 55 percent had errors -- meaning an accuracy rate of 45 percent, or half of what the VA claims.



Department of Veterans Affairs Secretary Eric Shinseki

The OIG, in a review of 46 claims from the VA Regional Office in Newark, N.J. this past year, found errors in 21 -- nearly half. The VA says its own review of claims is far broader than those done by the Legion and the IG. For one thing, the Legion is only able to review claims it has consent to look at. The VA uses an internal program, Systematic Technical Accuracy Reviews, or STAR, to review a random sampling of claims completed at each of its 56 regional offices. Beyond that, the VA's work is reviewed by the Institute for Defense Analyses, which Hickey argued validates the department's findings. Brandon Friedman, the VA's former director of online communications and author of "The War I Always Wanted," defended the VA's figures after the Senate clashed over stats. "One (VA) uses a random, statistically significant sample of claims. The other (American Legion) uses a non-random, biased sample of claims," Friedman said on Twitter. Friedman, who is now a vice president with the public relations firm Fleishman-Hillard and a fellow at the Truman National Security Project, said in a later interview that any lawmaker can ask VA to explain its methodology as well as its data. "How quickly they get it typically depends on the complexity of the request," he said. [Source: Military.com | Bryant Jordan | 26 Dec 2013 ++]

VAMC Tampa FL Update 02 ► Spending Plan Change Proposed

The James A. Haley Veterans' Hospital's main wing — or bed tower — was built in 1971 and is hopelessly antiquated. According to the Department of Veterans Affairs, it is the second worst in the nation in terms of facility deficiencies. So it is encouraging to see Congress find an economical way to fund a replacement. Republican Rep. Gus Bilirakis is advancing a plan for a new facility that, in an unusual twist, won't require any additional funding. Assisting in the effort is Rep. Kathy Castor, a Democrat. Here's how: Congress already has appropriated \$231.5 million for a three-phase project at Haley: a polytrauma health care center, a new parking garage and the renovation of the main hospital building. But an analysis showed that savings achieved from the low bids on the polytrauma center and parking garage — the result of a sluggish economy — plus the \$89 million allocated for renovating the old bed tower could fund a new bed tower. In addition,

- The arrangement of the new bed tower, with 24-bed wards rather than 15-bed wards, would improve nurses' efficiency and cut operational costs.
- Building a new facility, rather than renovating the existing one, would not disrupt patient care or cause a reduction in beds.

- A review found that over 30 years the more efficient facility would save the department of veterans affairs more than \$500 million.
- The old bed tower could eventually be converted into much-needed administrative space, and save money that now is spent on leasing office space.

Changing the spending plan to allow the new bed tower will require congressional reauthorization. But there should be no question about the wisdom of approving this cost-efficient strategy for improving local veterans' medical care. Congress too often appears to be a simmering quagmire of insults and intransigence. But Bilirakis' and Castor's work on Haley illustrates how, at least on occasion, some of our representatives team together for sensible, bipartisan solutions. [Source: The Tampa Tribune | Editorial | 24 Dec 2013 ++]

Traumatic Brain Injury Update 29 ► VA Adds 5 TBI Related Illnesses

Some Veterans with traumatic brain injury (TBI) who are diagnosed with any of five other ailments will have an easier path to receive additional disability pay under new regulations developed by the Department of Veterans Affairs. The new regulation, which takes effect 30 days from 16 DEC, impacts some Veterans living with TBI who also have Parkinson's disease, certain types of dementia, depression, unprovoked seizures or certain diseases of the hypothalamus and pituitary glands. "We decide Veterans' disability claims based on the best science available," said Secretary of Veterans Affairs Eric K. Shinseki. "As scientific knowledge advances, VA will expand its programs to ensure Veterans receive the care and benefits they've earned and deserve." This regulation stems from a report of the National Academy of Sciences, Institute of Medicine (IOM) regarding the association between TBI and the five diagnosable illnesses. The IOM report, Gulf War and Health, Volume 7: Long-Term Consequences of Traumatic Brain Injury, found "sufficient evidence" to link moderate or severe levels of TBI with the five ailments.

The new regulations, printed in the Federal Register, say that if certain Veterans with service-connected TBI also have one of the five illnesses, then the second illness will also be considered as service connected for the calculation of VA disability compensation. Eligibility for expanded benefits will depend upon the severity of the TBI and the time between the injury causing the TBI and the onset of the second illness. However, Veterans can still file a claim to establish direct service-connection for these ailments even if they do not meet the time and severity standards in the new regulation. Veterans who have questions or who wish to file new disability claims may use the eBenefits website, available at <http://www.eBenefits.va.gov/ebenefits>. Servicemembers who are within 180 days of discharge may also file a pre-discharge claim for TBI online through this VA-DoD eBenefits portal. The published final rule was made available 17 DEC at <http://www.regulations.gov>. Information about VA and DoD programs for brain injury and related research is available at www.dybic.org. Information about VA's programs for Gulf War Veterans is available at http://www.publichealth.va.gov/exposures/gulfwar/hazardous_exposures.asp. [Source: VA News Release 16 Dec 2013 ++]

PTSD Update 157 ► Mild Traumatic Brain Injury Relationship

Up to one-fifth of U.S. service members who served in Iraq and Afghanistan have come home with a blast-related concussion or post-traumatic stress disorder — or both. A new study published in the journal JAMA Psychiatry helps detail the relationship between the two conditions. Marines who suffered mild traumatic brain injuries while deployed were roughly twice as likely to get PTSD, the researchers found. One likely explanation is that the bomb blasts, the most common cause of brain injuries during the wars, are psychologically traumatizing as well. In addition, structural changes in the brain after a head injury may increase the likelihood of developing PTSD and

decrease the chances of recovery, said Dr. Dewleen Baker, a co-author of the study and research director at the Veterans Affairs Center of Excellence for Stress and Mental Health in San Diego.

The study followed 1,648 Marines from four battalions in Southern California as they deployed to war and returned between 2008 and 2012. As part of the study, which was published 11 DEC, each Marine was assessed for PTSD and other mental health issues a month before deployment, and then again three to six months after returning. A total of 327 Marines — about 20 percent — reported having suffered at least one traumatic brain injury during their deployment. Not surprisingly, Marines who were already suffering from PTSD when they went to Iraq or Afghanistan, and then saw intense combat, had the highest risk of testing positive for PTSD once they came home. Adding a brain injury raised the risk from 23 percent to 34 percent. At the other extreme — Marines who were deployed without preexisting mental health problems and experienced minimal combat — the risk of developing PTSD was minimal, with or without a brain injury. Most of the Marines fell somewhere in the middle. [Source: Los Angeles Times | Alan Zarembo | 15 Dec 2013 ++]

PTSD Update 158 ► Study Shows Myocardial Ischemia Link

Patients with posttraumatic stress disorder (PTSD) were more likely to have myocardial ischemia on exercise treadmill testing than those without the disorder in a recent prospective cohort study. In the Mind Your Heart Study, researchers evaluated data collected from 663 participants treated on an outpatient basis at two Veterans Affairs Medical Centers (VAMCs) in California between 2008 and 2010. Incidence of myocardial ischemia (reduced blood flow to the heart) was compared between patients with and without symptoms of PTSD as indicated by the Clinician-Administered PTSD Scale. Evidence of ischemia was determined via exercise treadmill testing. PTSD was observed in 35% of the cohort, including 210 patients with full PTSD and 20 with partial PTSD. Myocardial ischemia on testing was observed in 17% of patients with PTSD compared with 10% of those without.

A significant association between ischemia and PTSD remained after adjustment for factors that included age, sex, history of cardiovascular disease CVD, obesity, sleep quality, depression and the presence of traditional cardiac risk factors. Exclusion of patients with prior CVD did not eliminate the significance of this association. The use of continuous PTSD symptom score as the predictor of ischemia also yielded a significant association with myocardial ischemia. Sensitivity analysis adjusting for peak exercise capacity during testing did not significantly alter results, nor did exclusion of patients with partial PTSD from analysis or the addition of those with partial PTSD to the non-PTSD group.

“While research continues on causal mechanisms, providers still have opportunities to intervene and prevent potentially disabling or fatal CVD events in patients with PTSD,” the researchers wrote. “... Discussing how PTSD can have a harmful impact on physical health may provide additional encouragement for patients to seek treatment. Our finding that PTSD symptom severity was linked to CVD risk also suggests that improving symptoms could lower cardiac risk, though it would be important to examine this in PTSD treatment trials.” [Source: Cardiology Today | J.H. Turner | 15 Dec 2013 ++]

PTSD Update 159 ► Brain Scientists Say Pot May Help

Veterans who smoke marijuana to cope with post-traumatic stress disorder may be onto something. There's growing evidence that pot can affect brain circuits involved in PTSD. Experiments in animals show that the chemical that

gives marijuana its feel-good qualities (tetrahydrocannabinol) acts on a system in the brain that is "critical for fear and anxiety modulation," says Andrew Holmes, a researcher at the National Institute on Alcohol Abuse and Alcoholism. But he and other brain scientists caution that marijuana has serious drawbacks as a potential treatment for PTSD. The use of marijuana for PTSD has gained national attention in the past few years as thousands of traumatized veterans who fought in Iraq and Afghanistan have asked the federal government to give them access to the drug. Also, Maine and a handful of other states have passed laws giving people with PTSD access to medical marijuana. But there's never been a rigorous scientific study to find out whether marijuana actually helps people with PTSD. So lawmakers and veterans groups have relied on anecdotes from people with the disorder and new research on how both pot and PTSD works in the brain.



When a typical person encounters something scary, the brain's fear system goes into overdrive, says Dr. Kerry Ressler of Emory University. The heart pounds, muscles tighten. Then, once the danger is past, everything goes back to normal, he says. But Ressler says that's not what happens in the brain of someone with PTSD. "One way of thinking about PTSD is an over activation of the fear system that can't be inhibited, can't be normally modulated," he says. For decades, researchers have suspected that marijuana might help people with PTSD by quieting an overactive fear system. But they didn't understand how this might work until 2002, when scientists in Germany published a mouse study showing that the brain uses chemicals called cannabinoids to modulate the fear system, Ressler says. There are two common sources of cannabinoids. One is the brain itself, which uses the chemicals to regulate a variety of brain cells. The other common source is *Cannabis sativa*, the marijuana plant. So in recent years, researchers have done lots of experiments that involved treating traumatized mice with the active ingredient in pot, tetrahydrocannabinol (THC), Ressler says. And in general, he says, the mice who get THC look "less anxious, more calm, you know, many of the things that you might imagine."

Unfortunately, THC's effect on fear doesn't seem to last, Ressler says, because prolonged exposure seems to make brain cells less sensitive to the chemical. Another downside to using marijuana for PTSD is side effects, says Andrew Holmes at the National Institute on Alcohol Abuse and Alcoholism. "You may indeed get a reduction in anxiety," Holmes says. "But you're also going to get all of these unwanted effects," including short-term memory loss, increased appetite and impaired motor skills. So for several years now, Holmes and other scientists have been testing drugs that appear to work like marijuana, but with fewer drawbacks. Some of the most promising drugs amplify the effect of the brain's own cannabinoids, which are called endocannabinoids, he says. "What's encouraging about the effects of these endocannabinoid-acting drugs is that they may allow for long-term reductions in anxiety, in other words weeks if not months."

The drugs work well in mice, Holmes says. But tests in people are just beginning and will take years to complete. In the meantime, researchers are learning more about how marijuana and THC affect the fear system in people. At least one team has had success giving a single dose of THC to people during something called extinction therapy. The therapy is designed to teach the brain to stop reacting to something that previously triggered a fearful response. The team's study found that people who got THC during the therapy had "long-lasting reductions in anxiety, very similar to what we were seeing in our animal models," Holmes says. So THC may be most useful when used for a

short time in combination with other therapy, he says. As studies continue to suggest that marijuana can help people with PTSD, it may be unrealistic to expect people with the disorder to wait for something better than marijuana and THC, Ressler says. "I'm a pragmatist," he says. "I think if there are medications including drugs like marijuana that can be used in the right way, there's an opportunity there, potentially." [Source: NPR | Jon Hamilton | 24 Dec 2013 ++]

Vets



Vet Toxic Exposure ~ Gagetown Update 01 ► VA Denies Claims

Veterans who trained at Canadian Forces Base Gagetown in Oromocto, New Brunswick, have long tried to get the federal government to acknowledge that their health problems, including cancer and Parkinson's disease, could be linked to chemical exposure. Some who served in 1966 or 1967 have been compensated by either the Canadian or U.S. governments, but the number is small. An undetermined number of Maine veterans have sought compensation or medical help with some of the illnesses they claim stem from their training at Gagetown. From the 1950s through the 1980s, fields at the base, which specializes in heavy artillery training, were sprayed with massive quantities of chemical herbicides and defoliants, including a small amount of Agent Orange, to control the vegetation. That means the number of veterans exposed at Gagetown could be significant.



Canadian Forces Base Gagetown, New Brunswick Main Gate

Maine Sens. Susan Collins and Angus King have proposed legislation (H.R.1372) that would direct the Department of Veterans Affairs to investigate whether some veterans' health problems are linked to a Canadian military base that was treated with the toxic herbicide Agent Orange. "Protecting the health of those who have served our nation is a solemn responsibility," Collins said in a prepared statement. Collins said she raised the issue with Eric Shinseki, Secretary of the Department of Veterans Affairs. "Just as the government of Canada found a way

to offer compensation to service members exposed to toxic herbicides at Gagetown, the VA should likewise be able to find a way to recognize the similar concerns voiced by Maine veterans,” Collins said.

The federal Centers for Disease Control and Prevention released a study last year, at Collins’ request, that concluded that the herbicides sprayed at Gagetown posed no public health threat. King and Collins, however, contend that the study relied exclusively on previous Canadian studies and included no new research or interviews with veterans who trained at the base. Now, they want an independent study, which would examine links between veterans who trained at Gagetown and diseases they have developed that may be associated with exposure to Agent Orange. “Through their service, our veterans have demonstrated an unyielding commitment to our nation, and in return, our country has a duty to protect their health and well-being,” King said in a prepared statement. “I am hopeful that this piece of legislation will bring us a step closer to providing more robust answers for Maine’s veterans who served at Gagetown.” In addition to ordering the study, the bill would direct the Department of Veterans Affairs to create a registry of all veterans who trained at Gagetown. The registry would give veterans a mechanism to make claims to the VA and help to establish how widespread the exposure might be. But proving that health problems were caused by exposure is difficult. The CDC agreed with a 2007 Canadian government study that determined that herbicides sprayed at the base posed no health threat to veterans. Since then, Gagetown has spawned a class-action lawsuit in Canada, congressional inquiries in the United States and conspiracy theories accusing military officials of a cover-up.

Over a span of seven days in 1966 and 1967, the U.S. military used helicopters to spray several barrels of Agent Orange on 166 plots at Gagetown to test the defoliant before using it in the jungles of Vietnam. Canada offered sick veterans and civilians who worked at the base a \$20,000 lump-sum settlement. The VA has gone on record as saying there were no Maine National Guard troops training at Gagetown during the Agent Orange testing periods. “If they are going to look into this problem, then that’s fine. They need to do something because we have been waiting and waiting,” said Carroll Jandreau of Fort Kent, a former member of the Maine Army National Guard who trained at Gagetown for two weeks a year over a period of six years in the 1960s. “They told us not to drink the water or eat the vegetation when we were there, and all the leaves on the trees were either dried up or dead. The tree limbs looked like they were covered with a white powder,” he said. Jandreau said he recalls times when he and his fellow soldiers would be walking in the woods and would see large patches of white powder on the ground, covering what little plants there were.

Jandreau, 62, had his left kidney removed in 2004 after he was diagnosed with renal cancer. He suffers from pulmonary hypertension, which has affected his breathing, and he has been on 24-hour oxygen care. When Jandreau filed a claim with the VA seeking health care benefits for the conditions he contends were brought on by training at Gagetown, he was told that he did not qualify. His identical twin brother, Darrill, trained at the Canadian base during the same period but does not suffer from any severe medical issues. Jandreau said he supports the legislation proposed by Collins and King but doesn’t trust the government or the military to do what is right for veterans. “I feel they are waiting for all of us to pass away so they don’t have to do anything about it,” he said.

Maine Army National Guard veteran Chuck Antworth of Hermon is 49 and suffers from kidney failure – he is about to begin dialysis. He also is being treated for diabetes, and struggles with prostate and thyroid problems. “They need to keep going. I’d like to see some justice done,” Antworth said Thursday night after being told about the legislation that Collins and King have proposed. Antworth trained at Gagetown for two weeks each year from 1981 to 1987. He believes that his health problems stem from his time there. He filed a claim 18 months ago and said the VA has not responded. Antworth, who was a radio operator, has vivid memories of Gagetown. He said it looked like a forest fire had swept through the base. He said he feels empty after learning of all the military personnel who trained at Gagetown and the medical problems they have developed. “They used us as guinea pigs. I’d rather go into combat and die, rather than have to go through this slow and difficult process,” he said. Antworth said he has no regrets about serving his country, but he does regret how the government has responded to his and

others' claims. "They turned their backs on us," he said. [Source: Kennebec Journal - Augusta ME | Eric Russell | 26 Dec 2013 ++]

Retiree Appreciation Days ► Jan thru Dec 2014

Retiree Appreciation Days (RADs) are designed with you in mind. They're a great source of the latest information for retirees and Family members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers, renew ID Cards, get medical checkups, and various other services. Some RADs include special events such as dinners or golf tournaments. Due to budget constraints, some RADs may be cancelled or rescheduled. Also, scheduled appearances of DFAS representatives may not be possible. If you plan to travel long distances to attend a RAD, before traveling, you should call the sponsoring RSO to ensure the RAD will held as scheduled and, if applicable, whether or not DFAS reps will be available. Below is the schedule as of 22 DEC 2013. An up-to-date RAD list is always available online at <http://www.hostmtb.org/RADLIST-2014.txt>. For more information call the phone number indicated below of the Retirement Services Officer (RSO) sponsoring the RAD:

Location =====	Date =====	Contact Phone Number =====
Knott's Berry Farm, CA	04 Nov-05 Jan	714-220-5200 (Note 1)
Colorado Springs RAD @Ft Carson, CO	11 January	719-556-7153 (Note 2)
AZ Army National Guard Phoenix, AZ	22 February	602-267-2545 (Note 3)
West Point, NY	3 May	845-938-4217
JB Elmendorf-Richardson, AK	10 May	907-384-3500
Fort Jackson, SC	14-17 May	803-751-6715\5523
JB Lewis-McChord, WA	16 May	253-966-5884\5881
Fort Wainwright, AK	17 May	907-353-2099
Idaho ANG (Air RAD)	7 September*	866-482-7343
Fort Knox, KY	31 Oct-1 Nov*	502-624-4641\4315\1765
Buffalo Gap (Abilene), TX	21 December	325-572-3365 (Note 4)

* Tentative

NOTES =====

1. Military Tribute Days. Knott's Berry Farm pays tribute to U.S. veterans, retired and current military personnel with free park admission during its Veterans' celebration November 4, 2013 through January 5, 2014. This offer is valid to all past and present armed forces personnel and one guest. Six additional tickets may be purchased at a discounted rate of \$22 each from November 4-27 and for \$27 from November 28-January 5. For more information, go to <https://www.knotts.com/what-s-new/promotions>.

2. Colorado Springs Retiree Appreciation Day is scheduled for 8 a.m.-1 p.m. Saturday, January 11, 2014 at the Special Events Center at Fort Carson. For more information, call the Retiree Activities Office at (719) 556-7153 or E-Mail RAO.Peterson@us.af.mil.

3. To view retiree information and to RSVP for attendance at the 2013 AZARNG Retiree Appreciation Day, go to <https://einvitations.afit.edu/inv/anim.cfm?i=104790&k=0361460E7257> or call MSG Scott Kiffe, RSO, at (602) 267-2545. For planning purposes, please RSVP no later than 15 February 2014. All AZARNG retirees and their spouses are encouraged to attend this event to receive valuable information, updates on the AZ National Guard, and enjoy the company and camaraderie of other retirees. View flyer at and <http://www.azguard.gov/RETIREEFlyer-2014.pdf>

4. Military Appreciation Day - Dec. 2014. For more info, location, etc., visit <http://www.abilenevisitors.com/Military-Appreciation-Day-12-2014/> or call 325-572-3365. Website: <http://www.buffalogap.com>

[Source: TRICARE News www.hostmtb.org | Milton Bell | 22 Dec 2013 ++]

Vet Service Dogs Update 14 ► Federal Law Applicable to Rentals

The FHAct and the U.S. Department of Housing and Urban Development prohibit discrimination because of disability and apply regardless of the presence of Federal financial assistance. The reasonable accommodation provisions of both laws must be considered in situations where persons with disabilities use (or seek to use) assistance animals in housing where the provider forbids residents from having pets or otherwise imposes restrictions or conditions relating to pets and other animals. The below guidance appears on the North Carolina Association of Realtors webpage. For more detailed information on assistance animals for people with disabilities in housing refer to the HUD Notice at <http://www.ncrealtors.org/en/1013PMD-HUDNotice.pdf> on the subject dated April 25, 2013:

QUESTION: An landlord does not permit pets, but a prospective tenant has a disability and claims that she has the right to keep a pet rabbit on the property. Does the landlord have to make an exception to his “no pets” policy.

ANSWER: The Federal Fair Housing Act and HUD regulations that prohibit discrimination because of disability require housing providers to make a “reasonable accommodation” for persons with disabilities to use “assistance animals” in housing. While dogs are the most common type of assistance animal, other animals can also be assistance animals.

QUESTION: Does the prospective tenant have to show registration papers for the animal?

ANSWER: The short answer is “no.” This is a bit confusing because of some differences between State law and Federal law in this area. It is true that under North Carolina law (NC General Statutes Section 168-4.2), a person with a disability who claims the need to be accompanied on leased premises by a “service animal” can be required to show a tag issued by the NC Department of Health and Human Services (DHHS) or show that the animal is being trained or has been trained as a service animal. G.S. 168-4.3 states that the DHHS shall adopt rules for the registration of service animals. However, the DHHS has never adopted any such rules. On the other hand, the Federal Fair Housing Act does not require assistance animals to be individually trained or certified. Given the fact that no rules have been adopted under NC regarding the registration of “service animals,” and since Federal law likely “pre-empts” or “trumps” state law if there is a conflict between the two, landlords probably would be required to follow the Federal law. Therefore, you probably cannot require the prospective tenant to show you registration papers for her pet rabbit, or any other animal, since that is not required under Federal law.

QUESTION: Is there anything to require the prospective tenant prove to the landlord that she has a disability and actually needs the animal to help with the disability?

ANSWER: You may not deny the prospective tenant’s request simply because you are uncertain whether or not she has a disability or has a need for a pet rabbit. However, if the prospective tenant’s disability is not readily apparent or known to you, it is permissible for you to ask her to submit reliable documentation of her disability and her need for an assistance animal. If the disability is readily apparent or known but the need for the assistance animal is not, you may ask her to provide documentation of the disability-related need for an assistance animal. For example, if she claims that she needs the rabbit for emotional support, you may ask her to provide documentation from a physician, psychiatrist, social worker, or other mental health professional that the animal provides emotional support that alleviates one or more of the identified symptoms or effects of an existing disability. Such documentation is

sufficient if it establishes that an individual has a disability and that the animal in question will provide some type of disability-related assistance or emotional support.

QUESTION: Under what conditions can the prospective tenant be denied tenancy?

ANSWER: If she provides sufficient documentation about her disability and her need for the rabbit, the landlord must provide an exception to a “no pets” policy to permit her to live with and use her pet in all areas of the premises where persons are normally allowed to go, *unless* doing so would impose an undue financial and administrative burden or would fundamentally alter the nature of the housing provider’s services. Her request may also be denied if the pet poses a direct threat to the health or safety of others that cannot be eliminated, or the pet would cause substantial physical damage to the property of others that cannot be reduced or eliminated. Such a determination must be based on objective evidence about the specific animal’s actual conduct.

QUESTION: Can a pet fee be collected?

ANSWER: No. A person with a disability may not be required to pay a pet fee or deposit for an assistance animal, but he or she may be required to pay the costs of repairs for damage the animal causes to the premises.

[Source: <http://www.ncrealtors.org/en/1013PMD-assistanceanimals.pdf> Dec 2013 ++]

Michigan DMVA Audit ► Training, Standards & Accountability

For nearly two decades the Michigan military and veterans affairs department has failed to track performance or spending by organizations receiving state grants to help vets access benefits and other assistance. The Department of Military and Veterans Affairs also didn't make sure that county veterans counselors were properly trained or accredited, according to a report released Friday by the Michigan's Auditor General. "As a result, veterans may not have received the maximum benefits available to them," the report states. Gov. Rick Snyder this year created the Michigan Veterans Affairs Agency within the DMVA to better address veterans' needs. The agency on 20 DEC addressed the audit head-on, acknowledging the problems and explaining the steps it has taken to resolve them.

Michigan has historically fallen short in serving its veteran population, which ranked 11th largest nationwide by size yet had one of the worst per-capita utilization of federal veterans' benefits last year. While some of that is due to demographics or other factors, the federal government determined that states could improve their ranking with better representation through Veterans Service Organizations. The state provides grant dollars to organizations that help veterans obtain federal financial assistance, jobs, education, training and community services. They also provide legislative representation. In fiscal year 2012-2013, the state gave \$2.9 million to The American Legion, Disabled American Veterans, Marine Corps League, Military Order of the Purple Heart, Veterans of Foreign Wars and Paralyzed Veterans of America. But since at least 1996, the state has not effectively monitored the organizations' performance or tracked their spending to make sure the grants were properly used. The department said it would address those issues after they were raised in a 2001 audit report, but it had not done so. The most recent audit also found the department did not comply with legislative reporting requirements.

The audit covered OCT 2010 through 31 AUG 2013. The new Michigan Veterans Affairs Agency didn't become fully functional until October. It now has responsibility for the service organization grant program and reached a new contract with four of the organizations that includes nearly 11 percent more hours of direct services to veterans, standardized reporting requirements and increased accountability. “The audit team provided tremendous insight that assisted us in shaping a solution that will improve services to Michigan veterans and ensure proper accountability and oversight,” agency Director Jeff Barnes said in a statement. “Part of MVAA’s structure includes a targeted outreach and performance management section to create continuous process improvement going forward.”

Veterans in some parts of the state have been left without accessible service for years either because their county didn't employ a veterans counselor or because traveling service officers didn't make it to all of their scheduled locations. The state recently used grant funding to increase the number of counties that offer veterans' services at the

county level from 69 to 73 out of 83 and reworked the service organizations coverage plan based on population, said Nick Cook, the agency's director of targeted outreach and performance management. "We are looking forward to taking on this challenge and trying to provide more reliable and predictable service for state of Michigan veterans," he said. Officials at several service organizations were not immediately available for comment. [Source: MLive Media Group | Melissa Anders | 20 Dec 2013 ++]

Vet Toxic Exposure ~ Calhoun County ► Sailor's Fight for Benefits

They asked the dying Pasco County man about his Navy service a half-century before. He kept talking about the steel barrels. They haunted him, sea monsters plaguing an old sailor. "We turned off all the lights," George Albarnaz testified at a 2005 Department of Veterans Affairs hearing, "and ... pretend that we were broken down and ... we would take these barrels and having only steel-toed shoes ... no protection gear, and proceed to roll these barrels into the ocean, 300 barrels at a trip." Not all of them sank. A few pushed back against the frothing ocean, bobbing in the waves like a drowning man. Then shots would ring out from a sailor with a rifle at the fantail. And the sea would claim the bullet-riddled drum. Back inside the ship, Albarnaz marked in his diary what the sailors dumped into the Atlantic Ocean. He knew he wasn't supposed to keep such a record, but it was important to Albarnaz that people know he had spoken the truth, even when the truth sounded crazy. For up to 15 years after World War II, the crew of Albarnaz's ship, the USS *Calhoun County*, dumped thousands of tons of radioactive waste into the Atlantic Ocean, often without heeding the simplest health precautions, according to Navy documents and Tampa Bay Times interviews with more than 50 former crewmen. Albarnaz began a battle for his life in 1988 when part of his brain began to die, mystifying doctors who eventually concluded the rare ailment might be linked to radiation. He filed a VA claim for benefits in 2001 that was repeatedly rejected, often with tortured government reasoning. For more on this story refer to the attachment to this Bulletin titled, "**USS Calhoun County's Toxic Past**" to learn more on the ships radioactive history and VA's reluctance to provide benefits to those who served aboard. [Source: Tampa Bay Times | William R. Levesque | 21 Dec 2013 ++]

Vet Jobs Update 136 ► Crete Carrier VA-approved Training Program

Crete Carrier Corp. this week announced a Department of Veterans Affairs-approved training program that the Lincoln-based trucking firm said reinforces its support of U.S. military veterans. The new, 12-month program provides veterans with on-the-job training and will provide additional compensation to eligible participants through the GI Bill. Shaffer Trucking, Crete's refrigerated division, is also participating in the new program. "We are all very proud of our men and women who have served, and this program is just one way we can help honor our country's veterans by providing them opportunities to transition back to civilian life," said Tim Aschoff, chief operating officer at Crete Carrier Corp. Earlier in 2013, Crete Carrier Corp. introduced five more trucks into its Patriot Fleet. A total of 10 trucks are part of the fleet, which features special graphics denoting the drivers' military backgrounds and miles driven with the organization.

Founded in 1966, Crete Carrier Corporation, along with operating division Shaffer Trucking and wholly-owned subsidiary Hunt Transportation, Inc., ranks as one of the largest privately owned trucking companies in the country, offering a full range of transportation services to their customers. Crete Carrier provides dry van service, Shaffer Trucking offers temperature-sensitive service and Hunt Transportation covers flatbed and specialized transportation. Collectively, the group operates 5,000+ power units and more than 13,000 trailers, serving customers throughout the United States. Together, the companies rank as one of the 20 largest trucking groups in the country. From their

corporate headquarters and central dispatch located in Lincoln, NE, they supervise an extensive fleet of modern equipment operated by experienced drivers serving shippers and receivers throughout the country. Crete Carrier employs more than 4,000 drivers, and its fleet consists of more than 3,900 tractors and 9,500 53-foot dry van trailers. Nearly 30 percent of their employees are veterans

To learn more about Crete Carrier Corporation's career opportunities for current and former military members, visit <http://www.wehireveterans.com>. For specific questions concerning the on the job training truck driving position, call the Driver Development Fleet department at 800-998-9121. You can also join the conversation on Facebook at <http://www.facebook.com/thepatriotfleet>. [Source: Omaha World-Herald | Cole Epley | 26 Dec 2013 ++]

Vet Hiring Fairs ► 1 Jan 2013 thru 28 Feb 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 shown below 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

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 16, 2014 – **Albuquerque, NM**
January 22, 2014 – **Independence, MO**
January 23, 2014 – **Orlando, FL**
January 28, 2014 – **Oklahoma City, OK**
January 28, 2014 – **Groton/New London, CT**
January 30, 2014 – **Montgomery, AL**
February 4, 2014 – **Fort Bliss, TX**
February 5, 2014 – **Wichita, KS**
February 11, 2014 – **Plymouth, MA**
February 11, 2014 – **Columbia, SC**
February 12, 2014 – **Savannah, GA**
February 13, 2014 – **San Diego, CA**
February 18, 2014 – **Atlanta, GA**
February 19, 2014 – **Omaha, NE**
February 19, 2014 – **Military Spouse Hiring Fair and Career Forum Ft. Belvoir, VA**
February 20, 2014 – **Kauai, HI**
February 27, 2014 – **San Antonio, TX**
February 27, 2014 – **Louisville, KY**

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 29 Dec 2013 ++]

Vet Charity Watch Update 42 ► Cody Sentenced to 28 Years

A judge handed down a 28-year prison sentence 16 DEC to a man convicted of masterminding a \$100 million, cross-country Navy veterans charity fraud. Judge Steven Gall imposed the sentence on the defendant who identifies himself as 67-year-old Bobby Thompson. Authorities say he is Harvard-trained attorney John Donald Cody. The Ohio attorney general's office, which handled his trial, asked the judge in a filing last week to sentence him to 41 years in prison. In addition, the prosecution recommended a \$6.3 million fine. Judge Steven Gall fined him \$6 million. The defense has asked for a new trial. Defense attorney Joseph Patituce said after the verdict that ineffective legal representation issues stemming from limited preparation time and his client's erratic cooperation might be a basis for an appeal. The defense hinted at a CIA covert operation and showed jurors photos of the defendant with President George W. Bush, suggesting Thompson was acting with government sanction.

Thompson (i.e. Cody) was convicted 14 NOV of racketeering, theft, money laundering and 12 counts of identity theft. The prosecutor showed jurors identification cards with the defendant's photo but different names and issued by government agencies and companies in numerous states. Thompson sat upright, taking notes during much of his trial but turned unpredictable in the final few days, appearing in court with his shirt unbuttoned to his waist and uncombed hair hanging down his face. The judge, who expressed irritation with Thompson over his appearance, issued an order that Thompson be "dressed, groomed and showered" by 8 a.m. on trial days and directed deputies to bring him to court "by any means necessary." Attorney General Mike DeWine's office plans to ask the judge to assign \$330,778 of the seized money to cover investigation and trial costs. The office also wants \$650,871.30 for a default judgment order, with the money going to veterans charities, according to Dan Tierney, a DeWine spokesman. An additional \$101,000 seized from Thompson has already been distributed by Ohio to veterans charities.

The onetime fugitive signaled he would testify at trial but changed his mind. The fraud occurred in 41 states, according to trial testimony, and Ohio took the lead, indicting Thompson in 2010. He disappeared for nearly two years and was arrested last year in Portland, Ore. He was convicted of looting the United States Navy Veterans Association, a charity he ran in Tampa, Fla. Only a fraction of the \$100 million was found. When Thompson 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. Politicians who received donations from him, according to campaign finance filings, include Bush and former presidential contenders Mitt Romney, John McCain and Rudolph Giuliani. [Source: The Associated Press | Thomas J. Sheeran | 16 Dec 2013 ++]

Vet Charity Watch Update 43 ► Donating Wisely | Website Resources

We all would like to help out vet. In doing so it is prudent to know how your donation is being used so it can have the greatest impact. There are a multitude of veteran charities seeking you donation. Some national ones have

salaried employees that make higher salaries than the U.S. President. Some of these same charities are well supported by large corporations. There are several charities that did good work with low costs for overhead until they hired a company to expand and advertise their charitable activities. In some cases, they only realized 10% of the monies raised by these companies. Veteran charities that are run by Veterans and those that do things locally for Veterans and their families are often one's best bet for obtaining the most impact with their lower overhead. If in doubt on where to make your donation you can refer to several websites that rate charities and the percentages that go into charitable work versus overhead. Here are a few:

1. Charity Navigator - America's Largest Charity Evaluator at <http://www.charitynavigator.org>. Provides free ratings of the Financial Health and Accountability & Transparency of thousands of charities. You can find Alphabetical Listings, Top Ten Lists, 10 Charities Overpaying their employees, etc.
2. American Institute of Philanthropy CharityWatch Top-Rated Charities at www.charitywatch.org/toprated.html. This is a nonprofit charity watchdog organization that helps donors make informed giving decisions.
3. National BBB Charity Reviews, Ratings and Guides at <http://www.bbb.org/charity-reviews/national>. Find information and reviews about charities and nonprofit organizations in National within the Better Business Bureau's Charity and Donor Information Center.
4. The Christian Science Monitor's America's Top 50 charities: How well do they rate at <http://www.csmonitor.com/Business/Guide-to-Giving/America-s-Top-50-charities-How-well-do-they-rate>.
5. GiveWell: Charity Reviews and Recommendations at <http://www.givewell.org>. In-depth charity research. Evidence-backed and thoroughly vetted.
6. Your Money - MSN Money - Highest-rated charities in America at <http://finances.msn.com/saving-money-advice/6889863>. You want your donation to go to the right organization, so here are some top places to consider according to charity-rating website Charity.
7. New Charity Navigator Rating System Has Nonprofits Scrambling at <http://philanthropy.com/article/New-Charity-Navigator-Rating/141427/>.
8. Charity Donations | Vetting Charities - Consumer Reports at <http://www.consumerreports.org/cro/2012/12/make-sure-your-donation-counts/index.htm>. Need help finding the best charities to give your donations? Consumer Reports has information on how to find charity ratings from the top three charity watchdogs
9. NPR's Charity Watchdog Shakes Up Ratings To Focus On Results at <http://www.npr.org/2013/10/22/236392607/charity-watchdog-shakes-up-ratings-to-focus-on-results>

[Source: VFW Post 3848 | Lou Rothenstein | 17 Dec 2013 ++]

Wreaths Across America Update 09 ► DEC 2013 Ceremonies

On 14 DEC, Wreaths Across America, along with nearly 30,000 volunteers, placed remembrance wreaths on the headstones of more than 143,000 veterans at Arlington National Cemetery. This is the organization's 22nd year laying wreaths at our Nation's cemetery and marks the largest number ever delivered. Across the country, 540,000

remembrance wreaths were placed in honor of our veterans at 908 locations (including Arlington). Among those in attendance Saturday was Maine wreath-maker and founder of Wreaths Across America, Morrill Worcester, who began delivering wreaths to Arlington in 1992 as a gift. Since the organization's inception as a 501c3 in 2007, he has seen his vision grow to include more than 1,000 fundraising groups and over 900 cemeteries nationwide. "Next year marks the 150th anniversary of Arlington National Cemetery," he noted. "It is our goal to lay remembrance wreaths on each headstone here, to honor this place, and the brave men and women laid to rest here."



"There is comfort in knowing that everyone here has been touched and inspired by those we came to honor," said Karen Worcester. "Every day of our lives, in simple everyday joys, we see proof that their sacrifice was not in vain, and we are grateful." As part of the ceremony, Patriot Guard Riders laid a wreath at the grave of President John F. Kennedy. Later, Governor and Mrs. LePage placed a wreath at the USS Maine Memorial followed by a wreath-laying at the Tomb of the Unknown Soldier. A convoy of more than 30 vehicles, including tractor trailers, buses, motorcycles and cars carrying wreaths, veterans, families of fallen soldiers, and supporters, delivered the wreaths from Maine after participating in a week-long convoy. The group stopped at schools, memorials and in communities in Maine, Massachusetts, New York, New Jersey, Delaware and Maryland, to share its mission to Remember, Honor and Teach. This year, for the first time, a stop was made at the Statue of Liberty for the placement of a special Freedom Wreath. The wreath was placed at the Statue in a ceremony to commemorate and honor the men and women of our armed forces who made the ultimate sacrifice to preserve all Americans' sacred right to freedom.



Sgt. Steven Thibodeau, police officer from the town of Scarborough, Maine, renders honors after placing a wreath at the grave marker during Wreaths Across America at Arlington National Cemetery

Wreaths Across America is a 501(c)(3) nonprofit organization founded to continue and expand the annual wreath-laying ceremony at Arlington National Cemetery begun by Maine businessman, Morrill Worcester, in 1992. The organization's mission, Remember, Honor, Teach, is carried out in part each year by coordinating wreath-laying ceremonies in December at Arlington, as well as hundreds of veterans' cemeteries and other locations in all 50 states and beyond. For more information, to donate or to sign up to volunteer, visit www.WreathsAcrossAmerica.org.

[Source: Wreaths Across America Press Release 14 Dec 2013 ++]

Vietnam Vets ► Richard Hitchens

Delaware National Guard (DNG) members witnessed history 7 SEP as they gathered along with family and friends to honor the retirement of Army Master Sgt. Richard Hitchens, the last active member of the Delaware Army National Guard who served in Vietnam. “This is truly the end of an era,” said Army Maj. Gen Francis D. Vavala, adjutant general for the DNG, who said that Hitchens epitomized the term soldier. Speaking to those assembled, Hitchens stated, “One day back in May of 1968 my mother and father took me to the bus station in Salisbury, Md., put me on a Trailways bus and I shipped off for the rest of my life. I committed. I committed myself to the country.” Hitchens, the youngest of 11 children, grew up on a farm. Like seven of his brothers who joined the army before him, Hitchens was looking for a better life. So in 1968, at the age of 16, Hitchens enlisted with a doctored birth certificate. “I remember thinking I’d made a mistake when I got to basic training,” Hitchens said. “I told the drill sergeant I was only 16 because I wanted to go home. He just said ‘I won’t tell anyone if you don’t.’”



By 1969, Hitchens was in Vietnam serving as a radio telephone operator for a forward observer unit with the 1st Cavalry Division. In September, a little more than a year after he’d boarded the Trailways bus, Hitchens was awarded the Bronze Star Medal with valor for his actions during a firefight. “We were out for a 30-day mission on patrol when we got pinned down,” Hitchens explained. “The machine gunners were screaming for ammo but everyone was either dead or wounded. We were about to be overrun. I remember thinking I can’t die here. I grabbed ammo and started running it up to the gunners. I became the assistant gunner and helped lay down fire.” The war and the sentiment in the country changed things for Hitchens. When he finished his service obligation he didn’t reenlist but instead returned home. For three years Hitchens hung out with his friends, friends who hadn’t gone to war. “They had no concept of what I had gone through,” Hitchens said. “The only people who had any concept of all the trauma and things I went through were people in uniform. I still hadn’t decompressed from the war.”

In 1977, a friend who was in the DNG asked Hitchens if he’d think about joining. At the time, the DNG had a program called Try One, which allowed members to join the Guard for only one year to see if they liked it. Hitchens did and he’s never looked back. “The Delaware National Guard became my family,” Hitchens said. By then a sergeant, Hitchens joined the 2198th Maintenance Company in Dagsboro, Del. as a small arms repairman. Around soldiers again, Hitchens finally began to decompress and started on the path that would eventually lead him to become the company’s first sergeant serving all but the last year of his service with the unit. “I played the hand I was dealt and I won,” Hitchens said. “If you’d told Richard Hitchens years ago that he was going to be first sergeant he would have laughed at you.”

As first sergeant, Hitchens deployed to Iraq in 2009 with the maintenance company, which had by then been renamed the 262nd. At that time Hitchens brought with him more than 38 years of experience in service and felt he had a lot to offer the soldiers under him. "A lot of these kids had never been out of Sussex county, let alone Iraq, so they were scared to death. That's how I felt when I left Sussex county years ago and went to Vietnam," Hitchens said. "I know that feeling and what it takes to move beyond it." Hitchens also knows how hard it is to readjust after coming home. "I came home from Vietnam on a Monday, was processed out by Tuesday morning. Tuesday morning I was on flight home for 30 days [rest and relaxation] and by Wednesday afternoon I was walking on the streets around town," Hitchens said. "There was no transition." When the 262nd returned from Iraq in 2010, Hitchens resisted a transfer to battalion insisting he be able to stay for an additional two years in order to care for the soldiers while they transitioned back to their civilian lives.

Now retired after nearly 43 years of service, Hitchens wants to continue helping soldiers by working as a counselor at the Georgetown Veterans Administration Hospital. "I do things for friends of mine who I served with in Vietnam, who I watched die, who I held in my arms, who died in my arms. I do things for them, the things that they wanted to do, the things they couldn't do. That drives me," Hitchens said. "I want to be the first one in my family to get his college degree. Out of all my brothers and sisters, if I can succeed in this, I'll be the first one." "He's inspiring," said Pvt. Spencer Bradford, a new recruit to the DNG who was scheduled to leave for basic training. "When he was talking, I kind of felt heartfelt. That's pretty powerful stuff." Now 62, Hitchens is enrolled full time at Delaware Technical Community College to earn a degree in human services counseling. His parting message to the soldiers assembled to see him off: keep moving forward. "What you're doing now is probably going to be one of the greatest things that each and every one of you will ever do in your life," Hitchens said. "I hate to think where I would be, if I never put the uniform on." [Source: DVIDS | Sgt. Lori Bilyou | 9 Sep 2013 ++]

Obit | James E. Empey ► 21 Nov 2013

James W. Empey, who fought in two wars and earned the title of fighter ace, died at home Nov. 21. He was 89. His 30-year military career started in 1942 as an 18-year-old aviation cadet in the Army Air Forces. Empey was assigned to the 59th Fighter Group for training as a P-39 pilot and was then assigned to North Africa in 1943. By 1944, he was flying the P-51 over Europe and in a 30-day period shot down five German aircraft, making him an ace at age 20. "He was an accomplished fighter pilot before he could vote," longtime friend Col. Ward Boyce said. Empey returned to the United States in 1945 and became a training instructor. He met his future wife at a Veterans of Foreign Wars hall in New York a few years later, and they married in 1950. The couple would have celebrated their 63rd anniversary on Christmas Eve. After being released to the reserves, Empey was called back to active duty in 1952 and attended the Air Force's experimental test pilot school. He also was assigned to the U.S. airbase in Châteauroux, France for a time, and in 1962, was sent to Oklahoma State University to earn a degree in aeronautical engineering.

The couple was living in California when Empey went to Vietnam. "The reason he volunteered to go to Vietnam and fly again was because he said too many 18-year-olds and 19-year-olds were coming back in body bags," said his long time neighbor and friend Diana Herrera. While there, Empey gained the nickname "the Red Baron" by flying missions wearing his World War II-era leather helmet, white scarf and goggles. After Vietnam, Empey worked at the USAF Systems Command launching communication satellites. He retired from the Air Force in 1972 as a lieutenant colonel. During his service he was awarded the Silver Star, two Distinguished Flying Crosses and 27 Air Medals, and was inducted into the Commemorative Air Force American Combat Airman Hall of Fame in 2009. For many years he and his wife traveled throughout the country and lived in Arizona and Florida, in addition to California. They moved to San Antonio in the late 1990s and bought a house in Universal City. Empey continued his

participation in the American Fighter Aces Association. He especially enjoyed the association's annual convention. "He was a very good-natured, fun-loving individual," Boyce said. "One year we were honoring the Women Airforce Service Pilots and he came in a dress and a wig to put himself off as one of the WASPS." [Source: San Antonio Express-News | Mary M. Heidbrink | 30 Nov 2013]

Obit | **Rodolfo P. Hernandez** ► 21 Dec 2013

Army veteran **Rodolfo P. Hernandez**, 81, who earned the Medal of Honor for heroic actions while stationed with G Company, 187th Airborne Regimental Combat Team near Wontong-ne, Korea, May 31, 1951, died Dec. 21 in Fayetteville, N.C. The son of a migrant working family in rural California, Rodolfo "Rudy" Hernandez enlisted in the U.S. Army at age 17 and was stationed in Germany before being sent into battle, where 54,200 American Soldiers perished in the Korean War. Hernandez and his platoon were among the first to be sent to battle on Hill 420.



Hernandez poses with members of the U.S. Military Academy Rabble Rousers before taking part in the coin toss Sept. 29, 2013, at Cotton Bowl Stadium in Dallas.

His 11th and final airborne operation involved Hernandez jumping from just 600 feet above ground, into the enemy's lair behind the North Korean capital. "We jumped into the enemy ... Before the jump I felt like John Wayne," Hernandez reported in a 2004 interview to *The Point*, a U.S. Army newspaper in Germany. "By the time my chute opened, I was already on the ground," Hernandez said. "The first round that went over my head was artillery. Afterward I felt this big," he said, holding his fingers about an inch apart. "I knew they meant business." But hope seemed to diminish along with the beleaguered platoon's ammunition, as enemy fire -- mortars, heavy artillery and machine gun bullets -- rained on the soldiers, causing multiple casualties. According to Hernandez' Medal of Honor citation, he and his comrades were forced to withdraw, but, wounded in an exchange of grenades, he continued to deliver deadly fire into the ranks of his onrushing assailants until a ruptured cartridge rendered his rifle inoperative.

With a head wound and a jammed rifle, Hernandez scrambled to put his bayonet in his rifle and bounded toward the enemy. His charge stymied their advance and enabled his platoon to regain the lost ground. Hernandez killed six enemy troops before losing consciousness after a grenade exploded near his head and blew off part of his skull. Thirty days later, he would awaken in a military hospital temporarily unable to speak or use his arms and legs. In a White House ceremony, President Harry S Truman presented Hernandez the highest military decoration for combat heroism on April 12, 1952. Hernandez spent his post-war years working for Department of Veterans Affairs, retiring in 1980. He is survived by his wife and three children from a previous marriage. [Source: American Forces Press Service | Amaani Lyle | 23 Dec 2013 ++]

Arizona Vet Cemetery Update 01 ► VA Grant Awarded for Marana Site

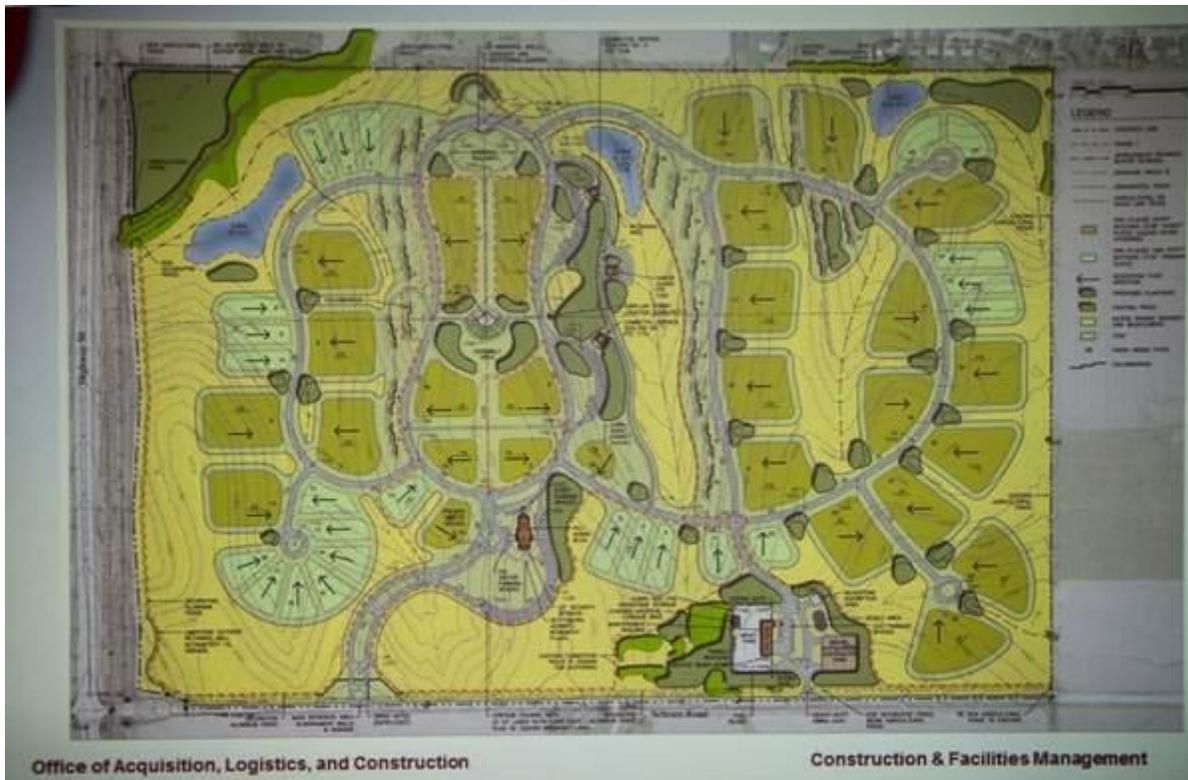
Governor Jan Brewer on 22 NOV announced the Arizona Department of Veterans Services has been awarded a \$7.6 million federal grant to establish the new State Veterans' Cemetery in Marana. "This is fantastic news for Arizonans, and especially for the southern Arizona veterans and advocates who have championed for this cemetery for more than a decade," said Governor Brewer. "Arizona is home to more than half-a-million military veterans, including nearly 135,000 in Pima and surrounding counties. This grant will help Arizona in our continued mission to properly honor those who have nobly served and sacrificed on our country's behalf. I thank the Kai Family Foundation for graciously donating this land, as well as everyone involved in this important effort." The \$7.6 million, provided in a grant from the U.S. Department of Veterans Affairs, will fully fund construction of the project, expected to cover 32 acres of donated land and have an operating life of 50 years. The initial phase of construction will span an estimated 7-10 acres and will provide in-ground burials, columbarium and in-ground cremated remains burials. It also will include an administration building, maintenance building, assembly area, committal shelter and parking. Construction is scheduled to begin July 2014 and is expected to be completed October 2015. The state's receipt of this award reflects a more than decade-long collaborative effort by the Arizona Department of Veterans' Services, Pima County, City of Marana, U.S. Department of Veterans Affairs and other veterans' organizations.[Source: Governor Brewer Press Release 22 Nov 2013 ++]

Clark AFB Vet Cemetery Update 06 ► US-RP ABMC Agreement Signed

On 16 DEC the United States and the Philippines will formally sign an agreement allowing the American Battle Monuments Commission (ABMC) to restore and maintain the Clark Air Force Base Veterans Cemetery. As you may remember Clark Air Force Base was destroyed by a volcano at the same time that the United States military was directed to leave the Philippines by its government. Since 1991 VFW Post 2485 near Clark has maintained the cemetery. It was a huge job. Last year Congress passed a law giving the duty to repair and maintain the cemetery to the ABMC after a Memorandum of Understanding (MOU) was reached by United States and the Philippines. Now that that is done this problem should be solved. Again, we should all be extremely grateful for all the dedicated work VFW Post 2485 did to guarantee that their brave comrades were treated with respect and were not forgotten. [Source: TREA News for the Enlisted 16 Dec 2013 ++]

Nebraska Vet Cemetery Update 04: ► Projected 1st Burial Within 2 Years

The first burial could occur within two years at the Sarpy County site that will be consecrated as eastern Nebraska's first national military cemetery, federal officials said 17 DEC. A pair of engineers from the Department of Veterans Affairs' Office of Construction unveiled the first designs for the 230-acre cemetery in a downtown Omaha meeting room overflowing with about 80 local veterans. Many of them seemed to like what they saw. "There were a lot of questions," said James McCoy, 83, of Bellevue, a retired Air Force chief master sergeant, "and this answered them." The \$36 million contract to build the first phase of the cemetery was approved last summer by the U.S. House as part of a \$73 billion appropriations bill for VA and military construction projects. That bill still is awaiting approval by the Senate. But architects from Vireo, an Omaha landscape architecture firm, have begun drawing up plans for the western half of the site, which is along Schram Road between 132nd and 144th Streets. The VA bought the land last December for \$6.2 million.



Project Manager David Martino said the centerpiece will be a flag assembly area at the highest point on the site, where services for Memorial Day and Veterans Day can be held. Nearby will be a memorial walkway, where vets groups may put up monuments. The first phase, 35 acres, also will include 2,500 in-ground burial crypts as well as 3,000 spaces for cremated remains. A stream running across the site will be preserved, Martino said, and land that isn't yet needed will be sown with native meadow grasses and wildflowers. "It's very peaceful and monumental, fitting for a national memorial," he said. Design is scheduled to last two years and construction for two years, said Mark Tillotson, director of the VA's National Region. But the second year of design and the first year of construction will overlap, allowing the first burials by summer 2015 and completion of the first phase a year later, he said. The headstones will be white marble unless local veterans choose a different style, Tillotson said. "We want the marble to be as pure as possible," he said. The cemetery eventually could hold up to 130,000 graves and is expected to accept new burials for 200 years, Martino said. [Source: Omaha World-Herald | Steve Liewer | 18 Dec 2013 ++]

Mt. Soledad Veterans Memorial Update 09 ► Removal Appeal Filed

On 18 DEC, the Mt. Soledad Memorial Association (MSMA), represented by Liberty Institute and Morgan, Lewis & Bockius, filed its notice of appeal of a district court's order requiring the removal of the Mt. Soledad Veterans Memorial Cross. The Mt. Soledad Veterans Memorial, erected in 1954, is the nation's oldest Korean War Veterans Memorial. "This appeal is just the first step toward what many believe is the ultimate destination for this case – the United States Supreme Court," said Allyson Ho, lead counsel for the MSMA, and co-chair of the U.S. Supreme Court and Appellate Litigation Practice at Morgan, Lewis & Bockius LLP.



Bruce Bailey, MSMA President and CEO, said, “The Association built this Korean War veterans memorial with support from The American Legion close to 60 years ago, and it will continue to fight to preserve it for future generations.” Hiram Sasser, Director of Litigation for Liberty Institute, said, “If we fail to preserve this veterans memorial and the ACLU is successful in tearing down the oldest Korean War veterans memorial in the United States, then so too will be the fate of other veterans memorials like it, including the Canadian Cross of Sacrifice and the Argonne Cross in Arlington Cemetery. Liberty Institute is a nonprofit legal group dedicated to defending and restoring religious liberty across America — in our schools, for our churches, in the military and throughout the public arena. Liberty’s vision is to reestablish religious liberty in accordance with the principles of our nation’s Founders. For information, visit www.LibertyInstitute.org. [Source: PRNewswire | Lively Institute | 18 Dec 2013 ++]

State Veteran's Benefits & Discounts ► Rhode Island 2013

The state of Rhode Island 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 – RI**” 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.vets.ri.gov> & <http://militaryandveteransdiscounts.com/location/rhode-island.html>

- Veteran's Home
- **Veteran's Cemetery**
- **Veterans Benefits Counseling**
- Other State Veteran Benefits
- Discounts

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

Vet Legislation



COLA 2016 ► Breaking Down the House Vote

With Speaker John A. Boehner in the chair, the House overwhelmingly passed the budget deal Thursday night 12 DEC 2013 in a bipartisan 332-94 vote. Refer to <http://clerk.house.gov/evs/2013/roll640.xml> to see how your legislator voted. This should help you decide what to do when he/she comes up for reelection. There were plenty of interesting defections. In the end, 169 Republicans and 163 Democrats voted for the budget deal, which means that 62 Republicans and 32 Democrats — including the NO 2. House Democrat, Minority Whip Steny H. Hoyer — broke party ranks and voted “no.” There are many ways to break down this decisive vote but, for 218’s purposes, we’ll examine the defections through the prism of membership in party leadership, key committees and the conservative and liberal factions of the House.

- **All of the Republicans who voted against the budget deal are members of the conservative Republican Study Committee (RSC),** including Chairman Steve Scalise, R-La., except for five GOP members who don’t affiliate themselves with the committee but still gave the deal a thumbs-down. They are Mike Coffman of Colorado, John J. Duncan Jr. of Tennessee, Joe Heck of Nevada, Walter B. Jones of North Carolina and Dana Rohrabacher of California. Overall, 73 percent of Republicans and 84 percent of Democrats voted for the deal. While you might have thought the RSC members would be far more inclined to vote against the budget deal, two-thirds of the members supported it. That’s not an incredibly significant departure from the overall GOP ranks. However, RSC membership has become an increasingly meaningless distinction, as 172 Republicans out of 232 now consider themselves part of the RSC.
- **There were no defections among the senior members of House Republican leadership.** Even Boehner cast a “yes” vote. It’s rare for the speaker to put his position on the official record, and even Conference Chairwoman Cathy McMorris Rodgers of Washington who gave birth to her third child within the past few weeks, made it back to the Capitol to vote. Majority Leader Eric Cantor of Virginia, Majority Whip Kevin McCarthy of California, Conference Vice-Chairwoman Lynn Jenkins of Kansas and Republican Policy Committee Chairman James Lankford of Oklahoma all voted for the deal.
- **Hoyer was the only senior member of House Democratic leadership to vote “no.”** The Maryland Democrat had been playing his cards close to his chest in the lead-up to the vote, refusing to say which way he was leaning and even declining to launch a formal whip operation one way or the other. During his caustic floor speech on Thursday evening, he never explicitly said how he would vote. At the end of the day, he voted against the deal, which, in his estimation, was not nearly ambitious enough. It also forced federal workers to pay more into their retirement, and Hoyer’s district is home to many of them. The lack of an unemployment insurance extension also might have played a big (read: crucial) part. Minority Leader Nancy Pelosi, D-Calif., had urged her members on Thursday to “embrace the suck” and help haul the deal over the finish line. They did.
- **Jack Kingston, R-Ga., and Andy Harris, R-Md., were the only GOP appropriators to vote “no,”** despite the fact that the budget agreement provides higher topline numbers with which to write and pass the 12 annual spending bills through regular order. Kingston, who is also the chairman of the Labor-Health and Human Services Appropriations Subcommittee, could have cast his vote as part of his ongoing bid for Senate in 2014, where he has to compete with hardline conservative opponents like fellow Georgia Republicans Paul Broun and Phil Gingrey, who also voted “no” on Thursday night. Harris is also a conservative member who may have thought the deal didn’t save enough; conversely, he may have been put off by the language requiring federal workers to pay more toward their retirement, as many of them live in his home state.
- **There were three defections among Democratic Appropriators: Peter J. Visclosky of Indiana, Rosa DeLauro of Connecticut and Barbara Lee of California.** Especially for liberals DeLauro and Lee, even the pull of higher spending levels to write appropriations bills was not enough to override the distaste for

provisions involving the federal workforce and the exclusion of language that would extend expiring unemployment insurance. DeLauro also happens to be Kingston's ranking member on Labor-HHS.

- **Ways and Means Committee ranking member Sander M. Levin, D-Mich., voted "no."** He said 11 DEC that if an extension of unemployment insurance was not brought to the floor, it could cost the budget deal Democratic votes. Ultimately, it cost the deal his own vote.
- **"No" votes on the budget deal came from the leaders of liberal caucuses of the House.** They include Congressional Black Caucus Chairwoman Marcia L. Fudge, D-Ohio, and Congressional Progressive Caucus Co-Chairmen Raúl M. Grijalva, D-Ariz., and Keith Ellison, D-Minn.

[Source: <http://blogs.rollcall.com/218/breaking-down-the-budget-vote> 13 Dec 2013 ++]

COLA 2016 Update 01 ► Res. H.J. 59 Reduced Retiree COLA

Republican senators made unsuccessful last-ditch bids to undo cuts to military retiree benefits in the House-passed Res. H.J. 59 Continuing Appropriations Resolution, 2014 budget deal ahead of a crucial Senate test vote 17 DEC. Alabama GOP Sen. Jeff Sessions filed an amendment on 16 DEC to restore COLA money that was cut from veteran and military retiree pension benefits by closing a loophole that allows illegal immigrants to qualify for child tax credits. His move came after several GOP senators voiced complaints about the budget package, which sailed out of the House the previous on a strong bipartisan vote. Those senators were also calling on their colleagues Tuesday morning to spare military retirees from the cuts. However, late-breaking endorsements from several GOP senators could help lift the budget bill over the finish line.

Republicans opposed to that provision say it unfairly forces veterans to pick up the cost of new spending. The provision generating heated opposition from Veterans of Foreign Wars and allied lawmakers would cut retirement benefits for military retirees by \$6 billion over 10 years. "It's unacceptable to single out our men and women in uniform in this way," said Sen. Kelly Ayotte (R-NH) who had already had expressed her intention to vote against the proposed budget. Democrats needed to hold most of their caucus of 55 senators together and pick up a handful of GOP senators in order to reach the 60-vote threshold to advance the bill on with the 17 DEC test vote. The prospect that the budget would clear the cloture (i.e. an act to close debate) hurdle brightened when three GOP senators -- Orrin Hatch of Utah, Johnny Isakson and Saxby Chambliss of Georgia -- announced that they would vote yes. A fourth, Sen. Ron Johnson of Wisconsin, expressed his support on 15 DEC. Sens. John McCain and Jeff Flake of Arizona also said they would vote in favor of cloture last week.

But unlike in the House, where Speaker John Boehner aggressively battled conservative groups trying to kill the bill, GOP leaders in the Senate signaled opposition, or at least resistance, to the package. Senate Minority Leader Mitch McConnell of Kentucky would not say which way he planned to vote, but he was widely expected to oppose the measure. Similarly, Senate Minority Whip John Cornyn of Texas announced his opposition 16 DEC on his campaign's website -- a step his Senate office was unwilling to take. It was later deleted after reporters from The Associated Press asked for confirmation of a Cornyn quote that appeared on the Internet site Breitbart.com. "Senator Cornyn opposes this budget deal because it breaks previously set spending caps and goes in the 'wrong direction' with regards to entitlement spending," according to the post. His Senate spokeswoman, Kate Martin, would only say that Cornyn would take "a close look" at the measure and is "concerned" that it reverses some of the spending cuts won in a hard-fought 2011 budget pact.

The third-highest ranking Republican in the Senate, conference chairman John Thune of South Dakota, announced 13 DEC that he opposed the deal because it breaches spending caps put in place by a 2011 budget deal "and doesn't include meaningful spending reforms that address our debt and deficit." Ayotte, Sessions and other senators focused largely on the cuts to veterans and military retirees. Sessions' amendment would restore the

funding by requiring applicants for a particular child tax credit to submit their Social Security numbers. Federal law bars illegal immigrants from collecting tax benefits but that particular tax credit is often claimed by undocumented residents, according to recent watchdog reports. Sessions' office has estimated that closing the tax credit loophole would save the government approximately \$4.2 billion, the amount the Treasury Inspector General for Tax Administration reported that illegal immigrants received due to the credit in 2010. Congress faces a 15 JAN deadline to pass a budget bill or risk another partial government shutdown. The debt-ceiling deadline is expected to hit sometime in February. [Source: FoxNews.com | Politics | 17 Dec 2013 ++]

COLA 2016 Update 02 ► VFW Continues Fight to Remove COLA Penalty

The Veterans of Foreign Wars of the United States will continue its fight to remove a proposal in the federal budget deal that unfairly attacks military retirees. The two-year budget deal was passed by the House last week and by the Senate the afternoon of 18 DEC. The package is now on its way to the president for his signature who has already indicated he would sign it. “The VFW has never been against the bipartisan deal that funds the government and temporarily ends the sequester, but we are against one of the budget deal’s proposals because it directly targets the earned retirement pay of those who have honorably served our nation for decades, to include those who were medically retired because of their wounds,” said VFW National Commander William A. Thien.

According to Thien, the budget legislation penalizes working-age military retirees younger than 62 by automatically subtracting a full percentage point from annual cost-of-living increases, which for an E-7 retiring today at age 40 could amount to a cumulative loss of \$80,000 by age 62. “This proposal has outraged our members and the military retiree community, as well as the active duty, Guard and Reserve ranks, because the COLA penalty breaks faith with military retirees,” said Thien. “It requires those who have sacrificed so much for our nation to sacrifice even more, which could result in a mass exodus of midcareer NCOs and officers once the economy rebounds, which will directly impact the continued viability of a professionally-led, All Volunteer Military.” The VFW will now work with its allies in both the House of Representatives and the Senate to find a solution to overcome the COLA penalty, and mobilize its membership and supporters to urge their members of Congress to support the solutions. “We know the federal government needs to curb its spending, balance its budget and put an end to the sequester,” said Thien, “but to penalize military retirees, especially those who have been medically retired as a result of wounds received defending this nation, is totally unacceptable.” [Source: VFW Press Release 18 Dec 2013 ++]

COLA 2016 Update 03 ► Restoration Bills Introduced

A cut to military retirement pay in the budget signed 30 DEC by President Barack Obama has already triggered such a backlash that Congress may vote in January to toss it out. Some lawmakers who represent districts with a military presence — and who voted for the overall budget — are vowing to overturn the pension change as soon as the House and the Senate reconvene Friday. Several House and Senate lawmakers in both parties, responding to heavy lobbying from advocates for service members and veterans, already have introduced bills that would restore full cost-of-living increases for military retirees of working age. Reps. Rodney Davis (R-IL) and Michael Fitzpatrick (R-PA) have introduced a bill that would restore the annual cost-of-living adjustment for about 800,000 enlisted troops and officers who retire in their early 40s, then take other jobs outside the military. In the budget passed this month, the COLA for working-age retirees was reduced by 1 percentage point; once the retirees turn 62, they go back to receiving the full increase.

The cut is expected to save the government about \$6 billion over 10 years, and it is set to be phased in over three years. Davis and Fitzpatrick's bill would find the savings instead by asking the Internal Revenue Service to crack

down on Americans who file fraudulent claims for child tax credits. "I think we need to make the fix right now," said Davis, whose Illinois district includes many former service members and employees at nearby Scott Air Force Base. At a meet-and-greet with constituents in his district recently, many voters were livid at the pension cut, Davis said. To them and him, he said, the federal government is unfairly breaking a promise it made to service members. "A lot of people joined the military and made huge sacrifices because they were promised a benefit," he said. "To go back on that is wrong."

- Rep. Martha Roby (R-AL) said she is partnering with Fitzpatrick on the legislation. "I believe that this is a fix the Republican conference can rally around," she said in a statement one day after the budget was approved. "In my opinion, it should be the first item on the docket for 2014."
- Sen. Jeanne Shaheen (D-NH), who is up for reelection next year, has introduced a bill to replace the \$6 billion saved by the COLA cut by instead "eliminating a tax loophole for offshore corporations," a news release from her office said.
- Republican Sens. Kelly Ayotte (R-NH), James Inhofe (R-OK) Lindsey Graham, S.C., and others also have come out against the COLA cut.
- On 23 DEC Reps. Julia Brownley (D-CA) and Ted Poe (R-TX) introduced similar measures that would repeal the provision. "As a member of the House Veterans' Affairs Committee, I believe our servicemembers, veterans, and their families must receive the benefits they have earned and deserve," Brownley said in a statement. "These benefits are owed to them without equivocation. That is why I have introduced legislation to repeal the military retiree COLA reduction."

It is unclear whether either proposal includes cuts to offset the elimination of the COLA savings. Even lawmakers who support the COLA cut agree that the provision should be changed to exempt at least disabled veterans who were forced to retire for medical reasons, as well as survivors. The budget legislation also requires newly hired civilian federal employees to contribute more to their pensions. [Source: The Washington Post | Lisa Rein | 30 Dec 2013 ++]

Veteran Legislation 113th Congress ► As of 31 Dec 2013

Congress closed out the 1st session of the 113th and headed home for the holidays. 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.3714 : **Servicemembers and Veterans Prescription Drug Safety Act of 2013.** A bill to provide for a prescription drug take-back program for members of the Armed Forces and veterans, and for other purposes. Sponsor: Rep Cartwright, Matt [PA-17] (introduced 12/12/2013) Cosponsors (5)
- H.R.3725 : **Veterans Entrepreneurs Act of 2013.** A bill to amend the Internal Revenue Code of 1986 to allow credits for the establishment of franchises with veterans. Sponsor: Rep Flores, Bill [TX-17] (introduced 12/12/2013) Cosponsors (7)
- H.R.3775 : **Military SAVE Act.** A bill to amend titles 10 and 38, United States Code, to improve the treatment of members of the Armed Forces and veterans who are victims of military sexual assault. Sponsor: Rep Barr, Andy [KY-6] (introduced 12/16/2013) Cosponsors (None)
- H.R.3787 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A Bill to repeal of annual adjustment of retired pay and retainer pay amounts for retired members of the Armed Forces under age 62, and for other purposes. Sponsor: Rep Lankford, James [OK-5] (introduced 12/19/2013) Cosponsors (None)
- H.R.3788 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to repeal the reductions in military retirement benefits made by the Bipartisan Budget Act of 2013 and to require inclusion of the taxpayer's social security number to claim the refundable portion of the child tax credit. Sponsor: Rep Fitzpatrick, Michael G. [PA-8] (introduced 12/19/2013) Cosponsors (50)
- H.R.3789 : **Exempt 2016 COLA Reduction for Retired Disabled Vets.** A bill to amend title 10, United States Code, to exempt the retired pay of certain disabled veterans from the reduced adjustment of retired pay and retainer pay amounts for retired members of the Armed Forces under age 62, to prevent any adverse impact of the reduced adjustment on annuities under the Survivor Benefit Plan based on retired or retainer pay, and for other purposes. Sponsor: Rep Miller, Jeff [FL-1] (introduced 12/19/2013) Cosponsors (130)
- H.R.3790 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to repeal of annual adjustment of retired pay and retainer pay amounts for retired members of the Armed Forces under age 62. Sponsor: Rep Miller, Jeff [FL-1] (introduced 12/19/2013) Cosponsors (95)
- H.R.3792 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to repeal the reduction in the annual percentage increases of retired pay and retainer pay amounts for retired members of the Armed Forces under age 62. Sponsor: Rep Wittman, Robert J. [VA-1] (introduced 12/19/2013) Cosponsors (1)
- H.R.3793 : **Military Retirement Restoration Act.** A bill to restore full military retirement benefits by closing corporate tax loopholes. Sponsor: Rep Maffei, Daniel B. [NY-24] (introduced 12/19/2013) Cosponsors (36)
- H.R.3794 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to repeal the annual adjustment of retired pay and retainer pay amounts for retired members of the Armed Forces under age 62, and for other purposes. Sponsor: Rep Bilirakis, Gus M. [FL-12] (introduced 12/19/2013) Cosponsors (None)
- H.R.3797 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to repeal an annual adjustment of retired pay and retainer pay amounts for retired members of the Armed Forces under age 62, and for other purposes. Sponsor: Rep DesJarlais, Scott [TN-4] (introduced 12/19/2013) Cosponsors (None)
- H.R.3798 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to repeal an annual adjustment of retired pay and retainer pay amounts for retired members of the Armed Forces under age 62, and for other purposes. Sponsor: Rep DesJarlais, Scott [TN-4] (introduced 12/19/2013) Cosponsors (None)
- H.R.3801 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to repeal the reductions in military retirement benefits made by the Bipartisan Budget Act of 2013 and to authorize the

United States Postal Service to implement a modified Saturday delivery schedule. Sponsor: Rep Issa, Darrell E. [CA-49] (introduced 12/19/2013) Cosponsors (None)

- S.1827 : **American Fighter Aces Congressional Gold Medal Act.** A bill to award a Congressional Gold Medal to the American Fighter Aces, collectively, in recognition of their heroic military service and defense of our country's freedom throughout the history of aviation warfare. Sponsor: Sen Manchin, Joe, III [WV] (introduced 12/15/2013) Cosponsors (6)
- S.1844 : **Military Retirement Restoration Act.** A bill to restore full military retirement benefits by closing corporate tax loopholes. Sponsor: Sen Shaheen, Jeanne [NH] (introduced 12/17/2013) Cosponsors (20)
- S.1856 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to repeal section 403 of the Bipartisan Budget Act of 2013, relating to an annual adjustment of retired pay for members of the Armed Forces under the age of 62. Sponsor: Sen Pryor, Mark L. [AR] (introduced 12/18/2013) Cosponsors (1)
- S.1869 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to repeal section 403 of the Bipartisan Budget Act of 2013, relating to an annual adjustment of retired pay for members of the Armed Forces under the age of 62, and to provide an offset. Sponsor: Sen Ayotte, Kelly [NH] (introduced 12/19/2013) Cosponsors (2)
- S.1872 : **Repeal Annual COLA Reduction for Military Retirees under 62.** A bill to provide that the annual adjustment of retired pay for members of the Armed Forces under the age of 62 under the Bipartisan Budget Act of 2013 shall not apply to members retired for disability and to retired pay used to compute certain Survivor Benefit Plan annuities. Sponsor: Sen Pryor, Mark L. [AR] (introduced 12/19/2013) Cosponsors (None)
- S.1880 : **Exempt 2016 COLA Reduction for Retired Disabled Vets.** A bill to provide that the annual adjustment of retired pay for members of the Armed Forces under the age of 62 under the Bipartisan Budget Act of 2013 shall not apply to members retired for disability and to retired pay used to compute certain Survivor Benefit Plan annuities. Sponsor: Sen Murray, Patty [WA] (introduced 12/19/2013) Cosponsors (4)
- S.1892 : **Establish VA Registry for Canadian Forces Base Gagetown Vets.** A bill to direct the Secretary of Veterans Affairs to establish a registry of certain veterans who were stationed at or underwent training at Canadian Forces Base Gagetown, New Brunswick, Canada, and for other purposes. Sponsor: Sen Collins, Susan M. [ME] (introduced 12/20/2013) Cosponsors (1)

[Source: <http://www.loc.gov> & <http://www.govtrack.us/congress/bills> 31 Dec 2013 ++]

Veteran Hearing/Mark-up Schedule ► As of 31 Dec 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:>

- **February 25, 2013.** House Veterans' Affairs Committee (Chairman Miller, R-Fla.) will hold a hearing to receive a legislative presentation of the Disabled American Veterans.
- **March 5, 2013.** House Veterans' Affairs Committee (Chairman Miller, R-Fla.) and Senate Veterans' Affairs Committee (Chairman Sanders, I-Vt.) will hold a joint hearing to receive the legislative presentation of Veterans of Foreign Wars.
- **March 6, 2014.** House Veterans' Affairs Committee and Senate Veterans Affairs Committee will hold a joint hearing to receive the legislative presentations of Veterans Organizations.

[Source: Veterans Corner w/Michael Isam 31Dec 2013 ++]

Military



Medal of Honor Citations ► Powers, Leo J WWII



Army, Navy, and Air Force versions of the Medal of Honor

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

to

Powers, Leo J.

Rank and organization: Private First Class, U.S. Army, 133d Infantry, 34th Infantry Division

Place and date: Northwest of Cassino, Italy, 3 February 1944

Entered service at: Alder Gulch, Mont.

Born: April 5, 1909, Anselmo, Nebraska

Citation:

Citation: For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty. On 3 February 1944, this soldier's company was assigned the mission of capturing Hill 175, the key enemy strong point northwest of Cassino, Italy. The enemy, estimated to be at least 50 in strength, supported by machineguns emplaced in 3 pillboxes and mortar fire from behind the hill, was able to pin the attackers down and inflict 8 casualties. The company was unable to advance, but Pfc. Powers, a rifleman in 1 of the assault platoons, on his own initiative and in the face of the terrific fire, crawled forward to assault 1 of the enemy pillboxes which he had spotted. Armed with 2 handgrenades and well aware that if the enemy should see him it would mean almost certain death, Pfc. Powers crawled up the hill to within 15 yards of the enemy pillbox. Then standing upright in full view of the enemy gunners in order to throw his grenade into the small opening in the roof, he tossed a grenade into the pillbox. At this close, the grenade entered the pillbox, killed 2 of the occupants and 3 or 4 more fled the position, probably wounded. This enemy gun silenced, the center of the line was able to move forward again, but almost immediately came under machinegun fire from a second enemy pillbox on the left flank. Pfc. Powers, however, had located this pillbox, and crawled toward it with absolutely no cover if the enemy should see him. Raising himself in full view of the enemy gunners about 15 feet from the pillbox, Pfc. Powers threw his grenade into the pillbox, silencing this gun, killing another German and probably wounding 3 or 4 more who fled. Pfc. Powers, still acting on his own initiative, commenced crawling toward the third enemy pillbox in the face of heavy machine-pistol and machinegun fire. Skillfully availing himself of the meager cover and concealment, Pfc. Powers crawled up to within 10 yards of this pillbox fully exposed himself to the enemy gunners, stood upright and tossed the 2 grenades into the small opening in the roof of the pillbox. His grenades killed 2 of the enemy and 4 more, all wounded, came out and surrendered to Pfc. Powers, who was now unarmed. Pfc. Powers had worked his way over the entire company front, and against tremendous odds had single-handedly broken the backbone of this heavily defended and strategic enemy position, and enabled his regiment to advance into the city of Cassino. Pfc. Powers' fighting determination and intrepidity in battle exemplify the highest traditions of the U.S. Armed Forces.



Leo J. Powers

A farmer before the war, Powers joined the Army from Alder Gulch, Montana in September 1942. By February 3, 1944 was serving as a private first class in the 133rd Infantry Regiment, 34th Infantry Division. On that day,

northwest of Cassino, Italy, Powers single-handedly destroyed three German machine gun emplacements. He was awarded the Medal of Honor a year later, on January 15, 1945. Powers reached the rank of Sergeant before leaving the Army. He died at age 58 and was buried in Holy Cross Cemetery, Butte, Montana

[Source: <http://www.history.army.mil/html/moh/wwII-m-s.html#MABRY> & http://en.wikipedia.org/wiki/Leo_J._Powers , <http://www.findagrave.com/cgi-bin/fg.cgi?page=gr&GRid=8863001>
Dec 2013 ++]

POW/MIA Update 67 ► Identified 16 thru 31 Dec 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 (7,898+), Cold War (126), Vietnam War (1,644), 1991 Gulf War (0), and OEF/OIF (6). Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home. For a listing of all personnel accounted for since 2007 refer to http://www.dtic.mil/dpmo/accounted_for . For additional information on the Defense Department's mission to account for missing Americans, visit the Department of Defense POW/Missing Personnel Office (DPMO) web site at <http://www.dtic.mil/dpmo> or call or call (703) 699-1169. The remains of the following MIA/POW's have been recovered, identified, and scheduled for burial since the publication of the last RAO Bulletin:



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

Vietnam

None

Korea

- The DPMO announced Cpl. **Joe W. Howard**, U.S. Army, Battery A, 503rd Field Artillery, 2nd Infantry Division was accounted for Dec. 5, 2013. Howard was lost Dec. 1, 1950, in North Korea. He will be buried with full military honors in Jacksonville, Fla., on Jan. 9, 2014.

- The DPMO announced Cpl. **Cletus R. Lies**, U.S. Army, Medical Company, 32nd Infantry Regiment, 7th Infantry Division, was accounted for Dec. 7, 2013. Lies was lost Nov. 28, 1950, in North Korea. He will be buried with full military honors in Bremen, N.D., in the spring of 2014.
- The DPMO announced 17 DEC that the remains a of U.S. servicemen, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Cpl. **William A. Newton**, 22, of Sikeston, Mo., will be buried Dec. 20, in Sour Lake, Texas. On Nov. 30, 1950, Newton was with the Headquarters Service Company, 2nd Engineer Combat Battalion, 2nd Infantry Division. After a battle with enemy forces, Newton was reported missing in action, near Kunnu-ri, North Korea. Following the war, returning U.S. service members reported that Newton had been captured by the Chinese and died in February 1951 while held captive in prisoner of war Camp 5 near Pyoktong, North Korea. During Operation Glory in September 1954, United Nations and Chinese forces exchanged the remains of war dead, some of which were reportedly recovered from POW Camp 5 at Pyoktong. A military review board declared the remains as unidentifiable in December 1955 and had the remains transferred to Hawaii to be buried as unknown in the National Memorial Cemetery of the Pacific, known as the “Punchbowl.” Due to advances in technology, scientists from the Joint POW/MIA Accounting Command (JPAC) in 2012 determined there was a possibility of identifying the remains. After extensive historical and other research, the unknown remains were disinterred for analysis and possible identification. To identify Newton’s remains, scientists from JPAC and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic identification tools, such as dental comparison and radiograph comparisons, which matched Newton’s X-rays taken in 1946.
- The DPMO announced 23DEC that the remains a of U.S. servicemen, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Sgt. 1st Class **Joseph E. Gantt**, 26, of Los Angeles, will be buried Dec. 28, 2013, in Inglewood, Calif. In late 1950, Gantt was a member of the 503rd Field Artillery Battalion, 2nd Infantry Division, 31st Regimental Combat Team. After engaging in a battle with enemy forces east of the Chosin Reservoir, members of the 31st RCT, historically known as Task Force Faith, began a fighting withdrawal to a more defensible position. Following the battle, Gantt was reported missing Nov. 30, 1950, in the vicinity of Somindong, North Korea. In 1953, a returning American soldier who had been held as a prisoner of war reported that Gantt had been captured by Chinese forces on Nov. 30, 1950, and died of malnutrition in March or April 1951, in prisoner of war Camp 5 in Pyokdong, North Korea. Gantt’s remains were not among those repatriated by the Chinese or North Koreans in 1954. In early 2006, a South Korean citizen turned over human remains, which appeared to represent U.S. service members, to U.S. authorities. The remains were taken to the Joint POW/MIA Accounting Command (JPAC) for analysis. In the identification of Gantt, scientists from JPAC and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic identification tools, such as dental comparison and mitochondrial DNA analysis, which matched Gantt’s cousins.



Joseph E. Gantt

World War II

None

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

MRAP Excess Disposal ► 2000 of \$1M Trucks to be Scrapped

Faced with an epidemic of deadly roadside bombs in Iraq and Afghanistan, U.S. military officials ordered up a fleet of V-hulled 16-ton armored behemoths in 2007 to help protect American soldiers and Marines. At a cost of \$1 million each, the ugly tan beasts known as MRAPs have saved countless lives and absorbed or deflected thousands of insurgent bomb blasts in teeming cities, desert flats and rutted mountain roadways. The lumbering vehicles are so beloved that soldiers have scrawled notes of thanks on their armor. So why would the U.S. military suddenly start chopping up as many as 2,000 of the vehicles and selling them as scrap? After all, just six years have passed since high-tech MRAPs were developed and 27,000 of them cranked out and shipped in a \$50-billion production blitz. As it turns out, the Pentagon produced a glut of the mine-resistant, ambush-protected trucks. The military brass has now calculated that it's not worth the cost of shipping home damaged, worn or excess MRAPs to bases already deemed oversupplied with the blast-deflecting vehicles.

As they are "demilitarized," many of the MRAPs are sold as scrap metal to eager Afghan buyers. It costs about \$12,000 to crunch and dispose of a single MRAP here, said Mark E. Wright, a Defense Department spokesman. To ship one back to the U.S. and rebuild it to current standards would cost \$250,000 to \$450,000, he said. Selling the vehicles as scrap instead of shipping them home and refitting them will consequently save about \$500 million, Wright said. "Disposing of excess MRAPs in Afghanistan where there is no military or excess defense articles need is fiscally responsible," Wright said. Through 1 OCT, 938 MRAPs in Afghanistan had been turned into scrap, according to the Defense Logistics Agency. The first to be crunched were older models and those damaged in bombings or wrecks. Next up were vehicles considered "excess property," sold as scrap along with banged-up Humvees, pickups, treadmills, office chairs and air conditioners.



Mine Resistant Ambush Protected (MRAP) vehicles maneuver up a hill during a logistics operation in Kapisa province, Afghanistan, in May 2013

MRAPs in good working condition are being offered for sale as-is to approved U.S. military allies. But they are not being offered to Afghan security forces because the Pentagon has concluded that they contain too much sophisticated computer technology for the still-developing Afghan military to operate. Maintenance of the vehicles is also too difficult for Afghan soldiers, more than half of whom are illiterate. Afghan troops are not known for their dedication to maintaining equipment; they prefer to run vehicles rough and hard until they break down. There are few Afghan mechanics fully trained to repair relatively simple Humvees, Afghan commanders complain, much less a computer-dependent colossus like the MRAP. The fire sale has attracted about 380 orders from partner nations so far, Wright said. But with 13,000 excess MRAPs available worldwide, it's not likely that all those in Afghanistan

will be sold. It's an "as is, where is" deal, Wright said, meaning buyers must also pay the cost of shipping MRAPs out of Afghanistan. Instead of MRAPs, Afghan forces are receiving armored MSFVs — mobile strike force vehicles — equipped, in military jargon, with an "enhanced survivability package," at a total cost of \$887 million. The vehicles have "innovative protection design features to achieve MRAP level of blast protection," Wright said. The Afghan military is also getting leftover American pickups, modular housing and portable toilets, not to mention military bases built with U.S. taxpayer dollars.

Lt. Gen. William Faulkner, the Marine Corp's deputy commandant, said in a speech in April that the military has too many of the hulking MRAPs. "The bottom line is, we don't need them," Faulkner said. But he'd rather see an MRAP go to a partner nation than for the U.S. to "actually cut it up into razor blades." MRAPs provide far more blast protection than the "up-armored," or armor-enhanced, Humvees used by American troops here before the MRAP rush order, which circumvented the Pentagon's sclerotic procurement process. The emergency order was pushed hard by then-Defense Secretary Robert M. Gates because of soaring U.S. casualty rates among troops in Humvees, who were being decimated by roadside bombs. Gates' predecessor, Donald H. Rumsfeld, had resisted deploying massive, heavily armored vehicles. He considered them inimical to his vision of a fast, light, maneuverable U.S. military in Iraq. In a notorious 2004 put-down of Iraq-bound National Guardsmen in Kuwait who complained of poor-quality equipment and of having to scrounge through landfills for "hillbilly armor" for their Humvees, Rumsfeld said, "You go to war with the army you have, not the army you might want or wish to have at a later time. If you think about it, you can have all the armor in the world on a tank and a tank can be blown up. And you can have an up-armored Humvee and it can be blown up."

Those comments were viewed by some U.S. service members in Iraq as callous and demeaning. The subsequent rush to develop MRAPs was a clear repudiation of Rumsfeld's strategy, which failed to anticipate the tenacious and lethal Iraqi insurgency. Rumsfeld stepped down in 2006 when President George W. Bush concluded that the war in Iraq was "not working well enough, fast enough." In 2011, Gates said that MRAPs had "saved thousands and thousands of lives," and are 10 times safer than Humvees. A study published that year by the Pentagon's Joint Program Office for MRAPs concluded that the vehicles saved 30,000 lives in Afghanistan and 10,000 in Iraq. The study was criticized by some security experts as exaggerated, but they agreed that MRAPs have prevented a significant number of deaths and injuries. MRAPs have a raised chassis, reinforced floors and suspended seats designed to minimize blast effects from explosions below. They are not a comfortable ride, especially on Afghanistan's potholed roads and dirt tracks.

Even as 47,000 U.S. combat troops in Afghanistan prepare to return home by the end of 2014, MRAPs are still in use. They occasionally chug through Kabul's worn streets, infuriating Afghans as the vehicles hog narrow roadways. However, since U.S. troops have made the transition to a training role and Afghan forces have taken the combat lead, there are fewer MRAPs in action. Disposing of excess MRAPs is part of an enormous \$5-billion to \$7-billion moving job that involves shipping U.S. vehicles, weapons, gear and equipment out of Afghanistan. By road and by air, the military plans to remove 35,000 vehicles and 95,000 shipping containers by the close of 2014, according to Army Maj. Gen. Kurt Stein. Excess equipment is being turned into scrap, sold or given to the Afghan military. The U.S. military denied a Times request to photograph MRAPs being dismantled. But no one stopped Ashton B. Carter, then the U.S. deputy defense secretary, from snapping a souvenir photo of an MRAP being chopped during a recent visit to Afghanistan. Carter told the New York Times he sent the photo to Gates. "Can't believe it," Carter said he told Gates. "They're taking our babies apart." [Source: Los Angeles times | David Zucchino | 27 Dec 2013 ++]

Reserve Personnel Cuts Update 02 ► Lawmakers to Hagel: Preserve Army Guard

Nearly 150 members of the House of Representatives have asked Defense Secretary Chuck Hagel to not give in to an Army plan to reduce the size of the Army National Guard to 315,000 soldiers. In a letter sent 13 DEC and signed by members of both parties, House members say such a cut to the force would be "deeply troubling" and describe it as "draconian." It would leave the force far below pre-9/11 levels. Gen. Frank J. Grass, the chief of the National Guard Bureau, has set 345,000 as the preferred end strength for the Army Guard. A reduction of the end strength of the entire Army is being forced upon the service because of cuts to the federal budget under the Budget Control Act,

which includes the across-the-board cuts known as sequestration. Under that plan, all programs are cut equally without regard to their intent or effectiveness. If the Bipartisan Budget Act passes the Senate, some of the sequestration cuts will be limited, but the overall budget for the military will still shrink. "We believe that significant end strength and force structure cuts can be mitigated by better utilizing the Reserve Component, which would save money while sustaining defense capacity and capability," the members wrote in the letter to Hagel. They suggest a blend of active and reserve units, such as that found in the Air Force's active-associate program. This would take advantage of the inherent cost effectiveness found in the reserve component. [Source: NGAUS Washington Report 17 Dec 2013 ++]

"This letter sends a clear message that Congress is paying close attention to what's going on between the Army and Guard," says Annie Lively, the NGAUS senior legislative manager for Army programs. "Lawmakers understand that as we draw down and have to make necessary cuts that the Guard is the answer to maintaining capability that our nation needs." She said Rep. Nick Rahall, D-W.Va., and Rep. Candice Miller, R-Mich., have been leaders on the issue in the House."

Military Lingo/Jargon/Slang ► 024

USA Academy: *Green-Suiter* - An Army officer.

USA Acronyms: *SST* - Slang for the vehicle used to remove human waste from the Port-A-Johns meaning "Shit-Sucking Truck."

USA Equipment: *K-Pot* - The ground troops' ballistihelmet; a contraction of "Kevlar" and "pot," the material it is constructed from and an archaïterm for helmet, respectively.

USA Field Slang: *Fort Hoochy Koochy* - Fort Huachuca, AZ

USA Misc: *Down-range* - Physically in a combat zone; also used to describe any destination a group of soldiers are headed to. Generally, the term refers to Iraq itself; i.e., moving from a base in Kuwait to Iraq is moving "down-range."

USA Rank: *Full-Bird Private* - Specialist, from the eagle on the Specialist's insignia patch.

USA Soldiers: *Friendly Fire* - Term commonly used for any soldier, NCO or Officer widely disliked. From the root term Friendly Fire - the act of shooting, injuring and/or killing a fellow soldier on the battlefield. When used toward another, it serves as a warning that "accidents" happen, i.e., better shape up or ship out before we get deployed to battle or you'll find yourself the victim of Friendly Fire... nothing Friendly about it.

USA Unit Nicknames: *"Gray Horse* - E Troop, 7h Cav (1876), for its preference in color of mount.

USAF: *Cold Nose* - Radar turned off.

USMC: *APC* - Large, white tablet formerly issued for minor discomfort, that was commonly (albeit mistakenly) called an "all-purpose capsule," in reality named after its ingredients: aspirin, phenacetin, and caffeine; replaced by 800 mg ibuprofen today; less commonly refers to an armored personnel carrier, primarily an Army term.

USN: *Holy Stone* - The sandstone formerly used for scouring ships' decks, got its nickname from some witty Sailor who declared as its use always brought a man to his knees, it sure must be "HOLY."

Vets: *Retreads* - Old pineapple grenades from WW2 modified by NVA with new prussic acid fuses. Success rate was 3/5. 1/5 exploded when "cork" was pulled. 1/5 were out-and-out duds.

Military History



Aviation Art 54 ► *Thunder Over Kunar*



Thunder Over Kunar
by Rick Herter

Early on the morning of 6 April 2013, a small American team in Kunar Province, Afghanistan became surrounded by a much larger enemy force. Taking heavy fire and in danger of being overrun, the American element called for Close Air Support; the call was answered by A-10s from the 74th Fighter Squadron. Working in close coordination with AH-64 Apaches and AC-130 gunships, the several flights of “Hawgs” located, marked and prosecuted numerous enemy positions on the high terrain. When a Quick Reaction Force convoy was sent to extract the American team, it, too, took heavy fire from the surrounding mountains as it bottlenecked in the treacherous passes. The 74th pilots worked throughout the day to break contact with the enemy, expending 5,470 rounds of 30 mm cannon and 4500 lbs of ordnance in a firefight that lasted eight hours. The A-10s remained overhead until all friendly forces were extracted; the Taliban ended the day in full retreat, having suffered over 50 casualties.

[Source: <http://www.brooksart.com/Thunderkunar.html> Dec 2013 ++]

Korean War 60th Anniversary Update 04 ► Free Book Gift Availability

To commemorate the 60th Anniversary of the Korean War, South Korean public and private sectors have funded the publishing of "**Korea Reborn: A Grateful Nation Honors War Veterans for 60 Years of Growth**". This book portrays the brutal scars of war and captures the Republic of Korea arising from such hardship to achieve its remarkable development. Each photo in this book bears witness to the greatness of freedom and democracy and embodies the hearts and souls of the Korean War veterans who fought for freedom and peace. It is available for free to Korean War Veterans or family members as a gift of gratitude from the Korean government. The hardbound, full-color, 175-page commemorative honors these great veterans and their families for their service and sacrifice. The Korean War began in June 1950, when the pro-communist North Korean Army invaded South Korea. American troops entered the war as part of the United Nations forces defending South Korea. Nearly 1.8 million Americans served in Korea from 1950 to 1953, and over 36,000 were killed.



The limited edition commemorative gift was published and produced with cooperation from the Republic of Korea and the United States of America to honor and remember all those who bravely served during the Korean War. At <http://www.remembermyservice.com/Downloads/Korea-Reborn-Book-Preview.pdf> the book in PDF format can be viewed or downloaded. Each state has been allocated a number of the hardbound edition for which Korean War vets are being given priority on distribution. Those wanting a hardbound copy need to check on its availability at their local state VA office, VAMC, National Guard, Military Affairs office or military fraternal organization headquarters. You can also review some state's guidance offered on the internet regarding how to obtain a copy by entering the title of the book in your search engine. In Wisconsin you can request the book online (<http://dma.wi.gov/dma/dma/bookRequest.asp>) or call 608-242-3239. The book is available one per veteran or family. [Source: Wisconsin Dept. of Military Affairs News Release 12 Dec 2013 ++]

Military History ► **The Panay Incident**

It sounds like a familiar story: on a bright Sunday in December 76 years ago, Japanese planes blazed out of the sky to strafe and bomb an American warship while it lay at anchor. The surprise attack caught the crew off-guard, and despite valiant action, the ship was critically damaged, had to be abandoned, and soon sank. If you said December 7th, 1941, Pearl Harbor, you'd be wrong. The date was December 12, 1937, and the place was the Yangtze River in war-torn China. The vessel? The gunboat USS Panay. It was a sudden and deliberate attack that might have led to war, save for swift diplomacy, and luck. As early as 1854, U.S. Navy vessels sailed the Yangtze, a right secured by treaty due to America's status as a trading nation and military power. By the 1870s, America's expanding economic interests in China necessitated the creation of an "Asiatic Fleet" for protection of merchant ships against river pirates and warlords. By the early 1900s, with the Standard Oil Company operating tankers on the river, America's presence became more pronounced until finally, around 1914, specially-built shallow draft gunboats advanced to Chungking, more than 1300 miles from the East China Sea. War broke out between China and Japan placing these ships in a tenuous position with the U.S. at peace with both countries. To learn about the details of what led to Japan's attack on the USS Panay, its struggle to survive as it was sinking, and the plight of its crew refer to the attachment to this Bulletin titled, "**U.S. Gunboat Panay**". [Source: <http://usspanay.org/attacked.shtml> Dec 2013 ++]

WWII Prewar Events ► **Casa Blanca Building March 19, 1938**



Three hundred fascist insurgents were killed in this explosion in Madrid, Spain, under the five-story Casa Blanca building, on March 19, 1938. Government loyalists tunneled 600 yards over a six-month period to lay the land mine that caused the explosion.

Spanish American War Images 42 ► Killing Time



2nd Virginia Volunteers playing with a rattlesnake : Pablo Beach, Florida, 1898. The rattlesnake appears to be a large diamondback, with 11 buttons on its tail.

Military History Anniversaries ► 1 thru 31 Jan

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

Military Trivia 86 ► Keep Calm and Carry On

Keep Calm and Carry On was a motivational poster produced by the British government in 1939 several months before the beginning of the Second World War, intended to raise the morale of the British public in the aftermath of widely predicted mass air attacks on major cities. It had only limited distribution with no public display, and thus was little known. It was rediscovered in 2000, has been re-issued by a number of private companies, and has been used as the decorative theme for a range of products.

The poster was initially produced by the Ministry of Information and was intended to be distributed in order to strengthen morale in the event of a wartime disaster, such as mass bombing of major cities using high explosives and poison gas, which was widely expected within hours of an outbreak of war. Over 2,500,000 copies were printed, although the poster was distributed only in limited numbers, and never saw public display. It was third in a series of three. The previous two posters from the series, "Freedom Is In Peril. Defend It With All Your Might" and "Your Courage, Your Cheerfulness, Your Resolution Will Bring Us Victory" were issued and used across Britain for motivational purposes, as the Ministry of Information assumed that the events of the first weeks of the war would

demoralize the population. Planning for the posters started in April 1939; by June designs were prepared, and by August 1939, production had begun, and the posters were ready to be placed up within 24 hours of the outbreak of war.

The posters were intended to be associated with the Ministry of Information, and to incorporate a unique and recognizable lettering and design, with a message from the King to his people. An icon of a "Tudor" crown (a widely used symbol of government authority) was chosen to head the poster, rather than a photograph. The slogans were created by civil servants, with a career civil servant named Waterfield coming up with "Your Courage" as "a rallying war-cry that will bring out the best in everyone of us and put us in an offensive mood at once". These particular posters were designed as "a statement of the duty of the individual citizen", un-pictorial, to be accompanied by more colloquial designs. The "Your Courage" poster was much more famous during the war, as it was the first of the Ministry of Information's posters. However, although the campaign was prompt, and 800,000 of the "Freedom Is In Peril" and "Your Courage" posters were distributed, many people claimed not to have seen them; while those who did see them regarded them as patronizing and divisive. Design historian Susannah Walker regards the campaign as "a resounding failure", and reflective of a misjudgment by upper-class civil servants of the mood of the people.

Later in the war, a leaflet was distributed with a message from Prime Minister Winston Churchill headed "Beating the Invader". It begins "If invasion comes..." and goes on to exhort the populace to "Stand Firm" and "Carry On". The two phrases do not appear in one sentence, but are picked out in an emphatic font. The text identifies them as the two "great order(s) and dut(ies)" to and for the people, should invasion come. The leaflet then lists a number of practical measures to be taken. In 2000, Stuart Manley, co-owner with his wife Mary were sorting through a box of used books bought at auction when they uncovered one of the original "Keep Calm and Carry On" posters. The couple framed it and hung it up by the cash register; and it attracted so much interest that Manley began to produce and sell copies. Other companies followed suit, and the design rapidly began to be used as the theme for a wide range of products. "What seemed to the Manleys as just a bit of quintessential British nostalgia has morphed into an international industry." [Source: http://en.wikipedia.org/wiki/Keep_Calm_and_Carry_On Dec 2013 ++]

Faces of WAR (WWII) ► Women's Flying Training Detachment



Shirley Slade and another female pilot trainee during training at Avenger Field Sweetwater, TX, July 1943

Health Care



TRDP Update 14 ► **Open for New Enrollments**

The TRICARE Retiree Dental Program (TRDP) offers comprehensive dental coverage to all enrolled members. Available to retired service members and their family, retired National Guard and Reserve members and their family, Medal of Honor recipients, their family and survivors, TRDP is currently open for enrollment. It covers diagnostic and preventive services, like exams and cleanings at 100 percent. Emergency services and basic restorative services, like fillings, are covered at 80 percent. The annual deductible is \$50 per person, each benefit year, and \$150 per family per benefit year. The annual maximum benefit is \$1,300 per person per year for enhanced enrollees; this is an increase of \$100 from last year. The annual maximum for orthodontia increased from \$1500 to \$1750. For more information, visit www.tricare.mil/Dental/TRDP/Costs.

Eligible beneficiaries can enroll online through the Beneficiary Web Enrollment website (BWE), <http://www.dmdc.osd.mil/appj/bwe> or go to www.trdp.org to print, complete and mail in a TRDP enrollment application. To enroll on the BWE, beneficiaries will need a DS logon, CAC or DFAS login. Enrollees may be asked to enter information to establish an electronic funds transfer (EFT) method for payment of their monthly premiums, but EFT is not an option for the TRDP so enrollees should not enter anything in that section. For DS logon, CAC or DFAS login:

- Online DS Logon registration is available at <https://myaccess.dmdc.osd.mil/identitymanagement/registration.do?execution=e2s1>.
- Online DFAS Login (myPay) registration is available at <https://mypay.dfas.mil/myPayEnroll.aspx>.
- Identify\locate TRDP dentists at <http://www.trdpnetwork.org/>

Federal law requires that TRDP premiums be deducted automatically through a monthly allotment from retirement pay. EFT is available only as an alternative method of payment for beneficiaries who do not receive retired pay or whose retired pay is insufficient to cover the allotment amount. For those eligible to pay TRDP monthly premiums by EFT, visit www.trdp.org to download the EFT authorization form. There is a 12-month commitment for initial enrollments. After a year, beneficiaries can decide to continue on a month to month basis as long as they haven't added additional family members to the plan. If a beneficiary and spouse are already enrolled, adding a child or any other family member resets the 12-month period. Retirees who enroll in TRDP within four months of their retirement date have immediate access to the full benefit package. If they miss that four-month window, there is a 12-month waiting period for coverage of more advanced services such as crowns, bridges and implants.

Delta Dental of California manages the TRICARE Retiree Dental Program. Beneficiaries can register at <http://www.trdp.org> to access several online features such tracking claims, and adding or removing family members. For more information, visit <http://www.tricare.mil/TRDP>. [Source: TRICARE News Release 23 Dec 2013 ++]

TFL Pharmacy Benefit Update 02 ► New Maintenance Meds Policy

Military retirees and family members who use Tricare For Life will be required to start filling long-term prescriptions by mail starting Feb. 14, 2014. Under an interim rule published by the government 11 DEC, retirees and family members age 65 and older must begin filling their maintenance medication prescriptions by mail when they come up for renewal on or after Valentine’s Day next year. The requirement applies to maintenance medications only, not those needed for acute illnesses. It also will not apply to prescriptions covered by other health insurance.

The Defense Department has determined that nearly half the 70 million prescriptions filled for Tricare beneficiaries at retail pharmacies in fiscal 2012 were for Tricare For Life beneficiaries, at a cost of \$2.2 billion to the government. Since DoD pays 17 percent less for maintenance medications filled by mail compared with those filled at retail stores, Pentagon analysts concluded that costs could be trimmed significantly — by at least \$120 million a year — if Tricare for Life beneficiaries were required to use mail order. The requirement also will save beneficiaries money: a 90-day refill of a generic medication costs nothing by mail, but require a \$5 copayment for a 30-day prescription at retail stores. Brand name drugs cost \$13 for a 90-day prescription by mail but \$17 for a 30-day prescription at a store. Over the next month, Tricare will begin publicizing the pending change. Affected beneficiaries also will receive letters.

Beneficiaries will be able to opt out of the five-year initiative after one year. Their obligation starts when they first fill a prescription through mail order, according to the rule published in the Federal Register. To make up for any delays between ordering refills and receiving them, the new rule will allow beneficiaries to receive up to two 30-day refills at a retail store during the transition. Public Health Service Rear Adm. Thomas McGinnis, the Defense Health Agency’s pharmacy operations chief, said recently that Tricare and Express Scripts, Tricare’s pharmacy contractor, have established a telephone concierge service to help beneficiaries make the switch. With a patient’s permission, Express Scripts will contact the prescribing physician to help transfer the prescription. Express Scripts also will staff its toll-free number to serve customers as well as pharmacists and physicians. Case-by-case waivers may be granted out of personal hardship, emergency or “other special circumstance,” according to the rule. Waiver requests would have to be made through Express Scripts.

A congressional budget analysis conducted in May 2012 said the program likely would save \$150 million a year, and it estimates that from 2013 to 2022, total savings from the proposal would be \$1.1 billion. A 2012 Military Officers Association of America survey of 130,000 members found that more than 92 percent of those who tried the mail-order system report being “very satisfied” or “mostly satisfied” with it. Retired Lt. Cmdr. Steve Tennison, of Pampa, Texas, who uses Tricare Standard, said his family recently received a phone call from Express Scripts offering to switch their maintenance medications to the mail order pharmacy. He described the process as “painless” and said his medications now arrive roughly every 60 days by mail, for free. “We just talked to them on the phone and a few weeks later, the postman delivered a big plastic bag of medicine,” Tennison said. Refills can be ordered by calling 1-877-363-1303 or by going online at <http://www.express-scripts.com/TRICARE>. Tricare beneficiaries, including Medicare-eligible ones on Tricare for Life, also can fill prescriptions and receive refills at no cost at military treatment facilities. [Source: MilitaryTimes | Patricia Kime | 12 Dec 2013 ++]

Holiday Blues ► **10 to 30M Americans Suffer Mild Depression**

The holiday season offers plenty of opportunities for joy, but for some, the hustle and bustle of the season isn't cause for celebration. For many, it's a source of loneliness, sadness and grief. Just ask Dr. Ron Pekala, biofeedback director and coordinator for research and development at the Coatesville VA Medical Center in Pennsylvania. "People who are prone to depression or have had trauma have expectations about the holidays," says Pekala. "They think things should be a certain way and when they're not, it affects them." Pekala is concerned about how the holiday blues affect his patients. Studies have shown some 10 to 30 million Americans suffer from at least mild symptoms of depression during the holiday season.

What sets Pekala apart is that he's not just focusing on depression. Rather, he's interested in helping his patients find happiness. "People can become less depressed but still not be happy. There are two sides at play here—positive and negative. These emotions come from different parts of the brain," says Pekala. "Maybe you don't have family around during the holidays. We all have tragedies in our lives, but that doesn't mean you can't find happiness." If you understand happiness and what it takes to be happy, says Pekala, then you can load the dice in your favor. The development of achievable goals can lead to feelings of...increased self-esteem.

Quiet time...a remedy for the holiday blues. It all starts with social interaction, which is what the holidays are about, says Pekala. Relatives from across the country get together and reminisce. Long lost cousins, neighbors and coworkers gather at parties. People talk. They laugh. That laughter generates endorphin release and a feeling of well-being. All these things make a difference in developing happiness and increasing self-esteem, according to Pekala. "It's science," he says. Pekala warns not to hit too many holiday parties though. Science also supports quiet time as a remedy for the holiday blues. We live in a frenetic culture, particularly so during the holidays. There's shopping to do, miles to travel and turkeys to cook. It's fight or flight most of the time and this leads to exhaustion. Again, science plays a role. The body's parasympathetic nerve system works to calm you down. Sit down and read a book, take a walk, or listen to music and let the world wait a while. And, though it might not fit the image of pecan pies and egg nog, there is always good old aerobic exercise if you want to get a jump on your New Year's resolution. Studies suggest exercise is as effective as Prozac or other anti-depressants on mild-depression. A short stint of cardiovascular stimulation will leave you feeling positive after you cool down. Research has shown that aerobic exercise can lead to new neuron growth, effectively allowing you to remodel your brain with each step on the treadmill. Just make sure you keep the routine up for at least 90 days. Research has shown habits tend to stick better after three consecutive months.

Have something positive to look forward to. Along with helping your mind and your body, a good exercise program can also provide feelings of success and achievement. The development of achievable goals, not just in the gym, but in all walks of life, can lead to feelings of success, competence and increased self-esteem. Whatever you do to stay happy, the important thing is to have something positive to look forward to every day. "We need hope," says Pekala. "We need positive events to look forward to and that means finding ways to make yourself happy. Developing such positive expectations and perceptions are very important in cultivating happiness and reducing depression." Pekala asks: "Are you going to change the world or are you going to change your perception of the world? Which is easier?"

[Source: VA News | John Crawford, VA Research Communications | 16 Dec 2013 ++]

TRDP Update 15 ► 2014 Changes

Delta Dental of California will continue administering the TRICARE Retiree Dental Program (TRDP) under a new five-year contract effective **January 1, 2014 through December 31, 2018**. To maintain coverage in the Enhanced and Basic TRDP under the new contract, enrollees do not need to take any action. Below are a few program enhancements for the Enhanced program that take effect on January 1, 2014:

- An **increase** in TRICARE’s annual maximum amount for covered services for each person enrolled, to **\$1,300** per year .
- An **increase** in the annual maximum amount for dental accident coverage for each person enrolled, to **\$1,200** per year .
- An **increase** in the lifetime orthodontic maximum amount for each person enrolled, to **\$1,750** .
- A third cleaning covered for children and adults with diagnosed type 1 or type 2 diabetes

For enrollees in the Basic TRDP under the new contract, they too do not need to take any action to remain enrolled. There have been no changes other than the coverage year made to the Basic TRDP benefit design. Please note that the TRDP coverage year for both the Enhanced and Basic TRDP will now run from **January 1 through December 31**. Enrollees’ out-of-pocket deductibles and covered services annual maximums will restart every **January 1**. Enrollees will maximize their TRDP savings, when they visit one of Delta Dental’s 200,000 TRDP network locations nationwide. (The average savings when going to a network provider is 22%!) Enrollees are encouraged to find a network dentist, and can do so by simply visiting the Dentist Directory at <http://www.trdpnetwork.org>

Enrollees don’t have to worry about their TRDP enrollment card either as it is still valid. Enrollment cards are not required when they visit their dentist. If enrollees would like a replacement enrollment card just for information purposes, they can request one through the Defense Manpower Data Center’s (DMDC) Beneficiary Web Enrollment site, at <http://tricare.mil/bwe>, or request an enrollment card through the Online Customer Service Inquiry form link at <http://www.trdp.org/customer-inquiry.html> and select the “request an enrollment card option.”

Delta Dental will now access the Defense Enrollment Eligibility Reporting System (DEERS) to verify eligibility and enrollment in the TRDP. It is important enrollees keep their information for each family member up to date in DEERS to avoid any claims processing delays. Enrollees can update their information at <https://www.dmdc.osd.mil/milconnect>.

Last but not least—everyone will notice a **decrease** in their monthly premium, due to Delta Dental’s expansion of the TRDP dentist network; and increased efficiencies in administering the TRDP, such as government-mandated allotments from retirement pay and, for those who do not receive retirement pay, electronic funds transfer (EFT) or the option to set up recurring credit card payments for those not in position to establish an EFT. Retirees wanting information on monthly cost, benefits, and participating dentist in their geographically area can call 1-888-838-8727.

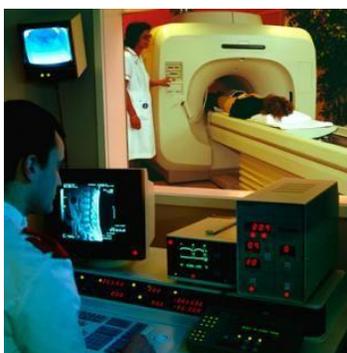
[Source: <http://www.trdp.org/news/new-contract-2014.html> 18 Dec 2013 ++]

Cancer Diagnostic Tools ► PET/CT Scan

In order to decipher the working of the body, medical science has come up with many new and advanced medical tests and tools. A PET scan is a modern invention which helps doctors review the functioning of the organs and

tissues in the human body. This diagnostic tool uses a radioactive chemical element which is injected into the body and which travels throughout the body. Using this technique the internal working of the body can be viewed and the presence of any abnormality can be detected. PET scan is mainly used in research, particularly in the field of oncology, which is the study of different types of cancer.

An Overview of the PET Scan. PET scan or Positron Emission Tomography is a modern medical equipment that helps monitor the human body system functions and any unnecessary development can be detected to the minutest detail. The working of the PET scan is similar to that of the Computer Tomography (CT) and Magnetic Resonance Imaging (MRI) scan. The history of this diagnostic test can be traced back to the 1950s when two scientists Roy Edwards and David E. Kuhl introduced the idea of using emission and transmission tomography for imaging purposes. This concept was further improved and developed by a group of scientists of the Washington School of Medicine and a full-fledged PET scan came into existence. The images captured can be viewed on a computer monitor, with the help of which the radiologist can study the working of the body. This equipment has proved to be a boon to the field of medicine. The cost of this test may vary from state to state and the nature of complaint for which the scan is to be taken. However, on an average a scan can cost anywhere between \$3,000 - \$6,000.



Method and Preparation. The working of the PET scan is not exactly rocket science and is quite simple to understand. Undergoing this scan is painless and causes no discomfort to the individual. However, the preparation for the scan takes a longer time than the actual procedure. Before the actual process, the individual has to undergo a CT scan. The process is carried out under the outpatient department and the duration may depend on the region of the body to be examined. The duration of a full body scan may last approximately for about 2 to 3 hours. Here are some guidelines on how to prepare for the scan.

- Before undergoing the scan, the individual may be told to follow some directions regarding the test. The test is usually carried out on an empty stomach.
- Water may be consumed by the individual. The person should not wear dentures, any jewelry or metal objects as it may prove to be a hindrance and produce vague results.
- The individual is told to wear a hospital gown and is made to lie on the scanner table. A radioactive chemical, radiopharmaceutical, is injected into the body. This substance takes about one hour to travel across the body.
- Sometimes the person may be told to drink a contrast liquid to get a clear imaging. Once the substance has spread, the table is rolled into the scanner machine, where the process of imaging starts.
- The radioactive element lets out rays which are captured by the camera and transmitted to a computer fitted to the machine. The technician monitors the images and the presence of any disorder can be revealed in places where a bright spot appears on the screen.

- This scan helps detect the functioning of the brain and other organs, blood circulation and also reveal the presence of tumors or cysts. Patients suffering diabetes, heart disorders or who are on prescription drugs should consult the health care provider before undergoing PET scan and radiology. Pregnant women and lactating mothers should not undergo this scan, since radiation can harm the child.

Advancement in technology and medicine has helped doctors across the world to delve deeper into the human body and detect the presence of any abnormal changes, so that appropriate treatment can be administered. The PET/CT scan is the Gold Standard for monitoring the effectiveness of treatments and recurrence of cancer before, during, and after initial cancer diagnosis. [Source: <http://www.buzzle.com/articles/pet-scan-procedure.html> Dec 2013 ++]

[**Note:** In the Philippines the only facility capability of performing a PET/CT scan is St. Luke’s Medical Center in Manila. Heretofore many retirees and/or their physicians have foregone requesting/prescribing this diagnostic test because the TRICARE CMAC tables for PI did not begin to cover the expense of the procedure. A recent change to these table acknowledged by TRICARE’s in country ISOS contractor raised reimbursement cost to a level that St. Luke’s will now provide the service to TRICARE patients. If your physician is not aware of the change in policy it would be prudent to let him/her know.

Medicare Info On Line Update 01 ► Locator Sites

Go to the following locator sites to obtain Medicare information as indicated:

- Find doctors & other health professionals at <http://www.medicare.gov/physiciancompare/search.html?AspxAutoDetectCookieSupport=1>.
- Find nursing homes at <http://www.medicare.gov/nursinghomecompare/search.html?AspxAutoDetectCookieSupport=1>.
- Find hospitals at <http://www.medicare.gov/hospitalcompare/search.html?AspxAutoDetectCookieSupport=1>.
- Find home health services at <http://www.medicare.gov/homehealthcompare/search.html>.
- Find dialysis facilities at <http://www.medicare.gov/DialysisFacilityCompare/search.html?AspxAutoDetectCookieSupport=1>.
- Find health & drug plans at <https://www.medicare.gov/find-a-plan/questions/home.aspx?AspxAutoDetectCookieSupport=1>
- Find suppliers of medical equipment & supplies at <http://www.medicare.gov/supplierdirectory/search.html>.

[Source: Medicare website at <http://www.medicare.gov/> Dec 2013 ++]

Embarrassing Conditions ► Rectal itch, Smelly feet & Body odor

Some bodily changes can be seen as badges of honor: knees that turned arthritic from scoring winning touchdowns in high school. Once model-like figures lost — but worth it — from birthing amazing offspring. Gray hairs proudly "earned" from a lifetime of hard work and sacrifice. But unflattering smells, sounds, leaks and other unwelcome episodes common after age 50 share one identical symptom: such embarrassment that two of three patients would rather suffer in silence than discuss the condition with their doctor, say researchers. Even before the Internet allowed for anonymous access to answers, surveys indicated that embarrassing ailments were the top reason why Americans didn't get a medical exam when they knew they should. The problem is, remaining mum about problems can affect

your overall health. "Most embarrassing symptoms can be treated — often easily," says Donnica Moore, M.D., of the Sapphire Women's Health Group in New Jersey and author of *Women's Health for Life*. "But sometimes they indicate a bigger problem."

Rectal Itch

Likely causes: Poor wiping, which can occur with aging-related physical impairment; prolapsed rectum; pinworms; anal warts sometimes caused by human papillomavirus (HPV); psoriasis; hemorrhoids; dyes or other agents in toilet paper.

DIY treatments: Wipe with unscented baby wipes rather than toilet paper — "and keep them in the refrigerator" for a cooling effect, suggests Rubin. (Just don't flush them down the toilet, unless you really miss seeing your plumber.) Apply diaper rash ointment or antifungal powders sold for vaginal infections before bedtime.

What a doctor may do: Check for diabetes or other possible causes of a yeast infection in the anus, and underlying colorectal conditions.

Noteworthy: Don't use a washcloth on an itchy bottom, warns Rubin. It's too irritating — and worsens itching. To check for pinworms — microscopic parasites in contaminated food that mature in intestines — place a piece of tape over your rectum at night and check for worms on the tape in the morning.

Smelly Feet

Likely causes: Hyperhidrosis (excessive sweating), wearing socks or shoes made of certain synthetic materials, tight footwear.

DIY treatments: Apply an underarm antiperspirant on feet. Use a hair dryer (on a cool setting) between toes after showering. Change shoes when wet. Wear cotton or synthetic wick-away socks.

What a doctor may do: Examine for fungal or bacterial infection, anemia or thyroid problems; treat severe cases with Botox.

Noteworthy: Try this home remedy: Boil two to five black teabags in water and let cool. Soak feet for 20 minutes each day for a week. The tannic acid in tea helps dry feet and kill odor. If your shoes are smelly, spray them with Lysol or a similar product, air them out and don't wear them on consecutive days. (Or throw them away.)

Body Odor

Likely causes: Genetics, obesity, eating pungent foods that seep through skin during sweating, avoiding soap and water.

DIY treatments: Bathe daily to remove naturally occurring bacteria on skin that multiplies during sweating (sweat itself is virtually odorless). If you're obese or buxom, towel-dry or use a hair dryer in skin folds and under breasts. If commercial deodorants cause underarm irritation, use antibacterial "surgical scrub" soaps, available at pharmacies, or mix baby powder and baking soda for gentle but effective protection.

What a doctor may do: Check for diabetes; prescribe "medical-grade" antiperspirants if odor is caused by excessive sweating.

Noteworthy: Bathing more than twice daily, especially with hot water, dries skin and can increase B.O.

ER-101 ► What to Know Before You Go

Visiting an emergency Room (ER) can be a frustrating and sometimes infuriating experience. The most common issue is why one has to wait so long to be seen. A little background can explain the answer to this and perhaps instill a little tolerance before you have to use an ER.

Access to Emergency Care

- Emergency department visits in 2009 rose to 136 million, up from 96.5 million in 1995. At the same time, the number of emergency departments decreased by 9 percent resulting in dramatic increases in patient volumes and waiting times at the remaining facilities.
- U.S. hospitals over the past 10 years closed more than 100,000 inpatient beds and nearly 8,000 intensive care beds in an effort to control costs. The majority of the nation's 4,600 hospital emergency departments report that they are operating "at" or "over" critical capacity.
- Overcrowded emergency departments threaten access to emergency care for everyone – insured and uninsured.
- Effective solutions require a national commitment and recognition that emergency medicine is an essential community service that must be funded. This crisis can only be solved by a concerted effort by hospitals, policymakers, community leaders and health plan payers.
- Adequate monitoring and data collection is needed to further define the problem and target effective solutions. The American College of Emergency Physicians advocates for fair compensation for all healthcare services, including those mandated by the federal government, and measures to limit the practice of emergency department "boarding."

On-Call Physician Shortage

- Emergency physicians and hospital medical staff have shared responsibilities to provide medical screening exams and stabilize the emergency conditions of patients who come to emergency departments.
- While emergency physicians are available 24 hours a day, 7 days a week, other medical specialists are "on-call," which means they are called in as needed. On-call physicians, such as neurosurgeons, cardiologists, and orthopedists, provide services to hospital emergency departments to medically screen and stabilize emergency conditions.
- Every day in the United States, nearly 300,000 patients request care from emergency departments. Many have serious illnesses or injuries that require consultation with medical specialists, hospitalization, or surgical intervention.
- An increasing number of on-call physicians are not available to come to the emergency department because medical liability insurance is not available or inadequate reimbursement.
- A growing shortage of these medical specialists is contributing to the nation's overcrowding crisis and longer waiting times in emergency departments.
- The American College of Emergency Physicians is working with other medical specialty organizations, including the American Medical Association and the American Hospital Association, to ensure that emergency patients continue to have access to the care they need.

Overcrowding

- Annual visits to emergency departments nationwide jumped to a record high of 136 million in 2009 — up from 115 million in 2005 — with an average of 227 visits per minute, according to statistics released by the Centers for Disease Control and Prevention (CDC).
- Hospital emergency departments, also known as emergency rooms or “ERs,” provide lifesaving care, 24 hours a day, seven days a week. Emergency departments are staffed by doctors and nurses with special training and skills in emergency care.
- Some emergency departments today are overcrowded with patients who may wait hours to be treated. More than 1,000 emergency departments have closed in the past decade. At the same time, the number of emergency department visits has increased to 136 million.
- Hospital emergency departments are the only place in the health care system where people can go for medical help any time of the day or night. No one can be turned away; it’s the law.
- Very sick patients often need to be admitted to the hospital, but if no beds are available, they have to wait in the emergency department until one opens up. This practice is known as “boarding.” It can back up the emergency department and cause other patients to wait even longer for care. Boarding also may cause the hospital to divert ambulances to less crowded emergency departments.

Why Some People are Seen Sooner Than Others

- When you first arrive in the emergency department, a triage nurse will see you first. The nurse will ask you questions about your health problem and may take your temperature and check your blood pressure and pulse.
- This process, called triage, will determine whether you need to see a doctor immediately. Even though you may have arrived before another patient, if another patient is sicker, the doctor will take care of him or her first. If you are asked to wait and start to feel worse or have pain, tell the triage nurse right away.

[Source: <http://www.emergencycareforyou.org/ER101/Issues/Default.aspx> Dec 2013 ++]

Finances



DFAS myPay System Update 13 ► Managing the New Password Requirement

myPay introduced new stronger password requirements earlier this year to align with DOD’s security requirements.

All the new myPay passwords must meet the following criteria:

- Be at least 15 characters long, but no more than 30 characters
- Contain at least two uppercase letters
- Contain at least two lowercase letters
- Contain at least two numbers
- Contain at least two of the following special characters: #, @, \$, =, +, %, ^, !, * and _
- Cannot contain spaces

An example of an eligible password is: *UnitedStatesofAmerica#1776!* Once a password is established, it will be valid for 60 days. After 60 days, a new password has to be created using the same requirements mentioned above. **The new password cannot be the same as any of your previous 10 passwords and it must be different by at least four characters.** For example, if you use the above password, after 60 days it could be changed to: *UnitedStatesofAmerica#2013!* Warning: Do not use this example as your password. Now that it's been widely published, a hacker is likely to try it. For further assistance regarding the creation of passwords, visit <http://www.dfas.mil/mypayinfo/tipsandtricks.html>. If you would prefer personal attention, or encounter some difficulty creating your password, contact the DFAS Customer Care Center at: 888-332-7411 option 5 M-F 0800 to 1700 EST. [Source: DFAS Newsletter 12 Dec 2013 ++]

DFAS 1099-R Access Update 01 ► Requesting Duplicate Copies

The 2013 1099R became available on myPay 15 DEC 2013 for annuitants and 18 DEC for retirees. The tax statements for the current and prior two years can be viewed, printed, or saved to your computer using myPay. Members who elected to receive a hard copy should receive their 2013 1099R by mid-January, 2014. If you do not receive the form, it can be viewed, printed, or saved to your computer using myPay. If you do not have a myPay account, are waiting for your 1099R to arrive in the mail, and have not received your copy by mid-January, it may be because DFAS does not have the correct address for you on file. To obtain a copy of your 1099R, follow the steps for the following below:

1. myPay:

- Go to <https://mypay.dfas.mil> . (Note: If you have trouble accessing myPay, call 888-332-7411 option 5 for assistance accessing the myPay account. Customer support is available M-F, 08-1700EST).
- Enter your login ID on the home page.
- Enter your password.
- Access your 1099R from the "Main Menu" by clicking on the "Tax Statement 1099R"
- View, print and save your tax statements. If you have trouble reading the graphic version, click on the "Text Version" link.

2. Automated Phone System:

- Call 800-321-1080.
- Select option 1 for Military Retired and Annuitant Pay.
- Select option 1 "To Use our automated self-service system and reissue a 1099R."
- Select option 1 to request a 1099-R 24 hours a day, seven days a week, without waiting to speak to a customer service representative.
- Enter your Social Security Number using your touch-tone keypad when prompted.
- You should receive your 1099-R in 7 to 10 business days.

3. Written request:

- Write DFAS a short letter requesting a new copy of your 1099R. Include your name, Social Security Number, mailing address, signature and date.
- Or complete a DFAS 9190 (Download at <http://www.dfas.mil/retiredmilitary/forms.html>) to request a 1099R form
- Fax your request to 800-469-6559 or mail it to:
DFAS, U.S. Military Retirement Pay, P.O. Box 7130, London, KY 40742-7130
DFAS, U.S. Military Annuitant Pay, P.O. Box 713, London, KY 40742-7131
- You should receive a copy of your 1099R within a month

If you have exhausted the above options or prefer to speak to a customer service representative, call 800-321-1080, Tuesday through Friday, between 8 a.m. and 5 p.m. Eastern Standard Time and select option 1 then 0. DFAS Newsletter 12 Dec 2013 ++]

Home Insurance Update 01 ► Weather-related Claims | Things to Know

Weather-related home insurance claims can be a whole separate ball game from other home claims. “Weather losses are always more complicated because you’ve got thousands of people experiencing losses at the same time. These events are taxing on the entire community, whereas if you have one loss, such as a water main break in your building or a fire loss, as devastating as it may be to the homeowner, they still have access to necessary things such as hotel rooms, lawyers, insurance agents, etc.,” says Ron Papa, president and CEO at National Fire Adjustment Co. in Buffalo, N.Y., a public insurance adjuster firm. Here are 10 things homeowners should know about weather claims.

1. FEMA only pays for temporary living expenses

If a home is destroyed in a storm that is later declared a disaster by the federal government and grants are made available, claims still need to be made through the homeowner’s primary insurance company, according to John Marini, chief operating officer and vice president at Adjusters International in Syracuse, N.Y. “Policyholders should understand that their home insurance is their primary source of coverage. FEMA only pays *after* insurance. For example, when Hurricane Sandy hit the East Coast, FEMA determined that there was enough damage to make an ‘individual assistance’ declaration and they provided grants to homeowners to help them with temporary living expenditures such as finding food and shelter, etc. These grants were not intended to rebuild their homes,” says Marini.

2. One storm can be categorized as multiple events requiring separate deductibles

When the tornadoes hit Oklahoma City in May 2013, many homes were destroyed. For those homeowners who sustained property damage, what seemed like one large storm was labeled by their insurance companies as multiple tornadoes. Why does this matter? Because multiple tornadoes require separate deductibles. “One of the biggest issues that they had in Oklahoma is that from May 19 to May 31, there were tornadoes that were constantly happening and the rain didn’t stop. A lot of people had additional damage on May 31 because their roof was torn open on May 20. The reason why this matters is that some insurance companies are starting to call these separate storms and are applying two deductibles. Homeowners should be aware of this when saving up funds for emergencies,” says Alice Young of public adjusting firm Brown-O’Haver in Oklahoma City.

3. There is a 30-day waiting period for flood insurance to kick in

Many people may not be aware that flood insurance is something that you have to purchase separately from your regular home insurance policy, says Stephen Figlin, senior vice president of Young Adjustment Co. in Philadelphia. He notes that the National Flood Insurance Program is administered by a group of insurance companies that were selected by FEMA to manage the program. “Today, one of my clients asked me why they got a letter of the extension from FEMA when their [flood] insurance policy was purchased through Travelers. I explained that Travelers is only the service entity for NFIP through FEMA. Since there’s no flood insurance coverage in your typical homeowners policy, NFIP policies must be purchased in order to be reimbursed for flood damage,” says Figlin. And if there’s a storm approaching, it’s already too late to buy flood insurance. There’s a 30-day waiting period after the purchase before the coverage actually takes effect.

4. Catastrophe claims take a *long* time

When storms hit, almost every homeowner affected files insurance claims immediately following the event. This means that insurance company adjusters are inundated with claims, phone calls and questions. “In emergency situations, people have to understand that due to the large volume of claims that can happen at one time, it sometimes takes longer than usual for insurance professionals to arrive on the scene, work with them and turn around results,” says Figlin. “Although these can be very stressful events for consumers, I advise homeowners to be patient with the process.”

5. Catastrophe adjusters can change frequently, so document everything

During catastrophes, insurance companies may send in large teams of adjusters to deal with the high volume of claims. According to Papa, catastrophe adjusters are often not permanent employees of the insurance company but rather contractors who are hired on a loss-by-loss basis to handle weather disasters across the nation. For that reason, they may only be available for a short time. “Unfortunately, catastrophe adjusters may move on to other areas or go back home before claims are closed, and then homeowners have to start again when the next group of adjusters arrives on the scene. This can be very frustrating for consumers. I recommend that homeowners keep their own files and document everything, including who they have spoken to and what they have been told. This way, they won’t have to start from ground zero every time their file changes hands,” Papa says.

6. Volunteers can remove items and make it hard to get claims paid

Removal of debris by volunteers can be a major problem when it comes time for homeowners to submit property inventories to their insurance companies. Young said that after the tornadoes hit Oklahoma, volunteers from all over the world came to help those who were affected by the storms. Although their intentions were good, some volunteers threw away damaged items that had not yet been accounted for by homeowners. “We appreciate the volunteers. It’s just that the volunteers don’t always understand the insurance process, and neither do the insureds. So, after the tornadoes, all these volunteers were coming in and they were trying to help by taking things off of the property and throwing them away. This resulted in many residents not being able to get a full inventory of their belongings. I suggest that homeowners use their volunteers to their advantage by asking them to help make lists of damaged goods without removing any debris,” says Young.

7. Extreme weather events are occurring more frequently

It may seem like weather events are occurring more often. Bonnie Schneider, meteorologist at CNN and Bloomberg in Atlanta, notes that extreme weather is impacting more people in a variety of ways. “In 2012, there were 3,527 monthly weather records broken for heat, rain and snow in the U.S., according to the National Climate Data Center,” says Schneider. “Last year we saw Superstorm Sandy, and the damage of that storm in the Northeast was estimated at approximately \$80 billion. This year, the floods in Colorado and the wildfires in California have been especially devastating. I reported on the Rim fire [near Yosemite National Park] for Bloomberg TV. It burned 257,135 acres and at one point threatened San Francisco’s water supply. And if you look at California, for example, two of the state’s top five wildfires occurred in 2012 and 2013.”

8. Many people are underinsured for storm damage

A large percentage of homeowners hit by recent hurricanes, tornadoes and wildfires were underinsured, says Amy Bach, executive director of United Policyholders, a consumer advocacy group in San Francisco. “We have found that many homeowners are not able to rebuild after weather disasters because their policies weren’t large enough to cover the costs,” said Bach. “In United Policyholders’ ’2012 Colorado Wildfire One-Year Survey Results for the High Park and Woodland Heights Wildfire,’ 54 percent of survey respondents reported being underinsured on their dwelling by an average of \$101,000. Results were similar in our surveys of consumers affected by the 2011 Central Texas Wildfire, the 2010 Fourmile Canyon Wildfire and the 2010 San Bruno gas explosion/fire survey results. “I recommend that homeowners get at least two opinions about the replacement value of their home for

purposes of setting adequate dwelling limits so they can make sure that their policies will cover the cost of rebuilding if disaster strikes,” Bach says. “Be careful about relying 100 percent on the number set by your insurer.”

9. Wildfires are treated like regular fires

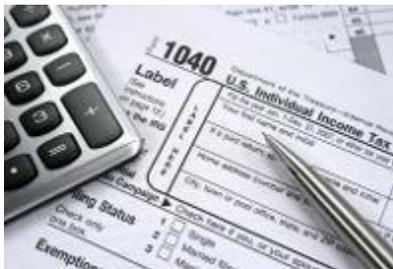
A fire is a fire. Insurance policies don’t differentiate between wildfires and, say, kitchen fires. “They’re considered the same thing. The problem is that most [wildfires] are total losses,” says Scott deLuise, president of Matrix Business Consulting in Broomfield, Colo.

10. Homeowners may need to hire an engineer after a weather disaster

Weather claims can raise serious questions about what damage was caused by the storm and what was pre-existing. “If the insured is going to spend money on one thing, they need to get their own engineer after a weather event, because they need to know for themselves whether or not the damage was caused by the weather event. If it is, then they need to have support for this finding from an engineer,” says Young. “What we’re seeing a lot in Oklahoma is that insurance companies are trying to say that the houses are just settling and that [damage] happened before the tornado rather than as a result of the tornado. Engineers can counter those statements.”

Papa advises consumers to notify their insurance companies immediately after any damaging weather event, take photographs of all damage and try to prevent further property loss by securing the area. Public insurance adjusters, who are adjusters hired by homeowners, can help organize and submit successful claims and are especially helpful for large losses. “Weather claims can be especially challenging, but the sooner you get the claims process started, the better,” Papa says. [Source: MoneyTalksNews | Marjorie Musick | 5 Dec 2013 ++]

Tax Deductions Update 02 ► 13 You Shouldn’t Ignore



It's been said that nothing in life is certain, except death and taxes. And since you work hard for your money, the smaller your bill is at tax time, the better. That's why income tax deductions are so valuable. "Simply put, a deduction is a dollar amount you can use to lower the portion of your income the government considers taxable," says J.J. Montanaro, a certified financial planner practitioner at USAA. "A lower taxable income reduces what you owe Uncle Sam when you calculate your final tax bill." Brush up on these potential deductions for 2013 to make sure you're using the tax laws to your advantage.

1. Traditional IRA contributions. Generally, you have until April 15, 2014, to contribute up to \$5,500 to a traditional IRA for 2013 and, if you qualify, deduct it on your tax return. Here are some additional guidelines for 2013:

- | If You Were... | You Can... |
|---|--|
| a. NOT covered by an employer's retirement (also applies to your spouse, if married). | a. Generally deduct your contribution in full. |
| b. Covered by an employer plan AND your modified | b. Generally deduct your contribution in full. |

If You Were...

You Can...

adjusted gross income was less than \$59,000 (\$95,000 for married couples filing jointly).

c. Covered by an employer plan AND your modified adjusted gross income was more than \$59,000 but less than \$69,000 (more than \$95,000 but less than \$115,000 for married couples filing jointly).

d. NOT covered by an employer plan but your spouse was, you are married filing jointly, AND your combined modified adjusted gross income was below \$178,000.

e. NOT covered by an employer plan but your spouse was, you are married filing jointly AND your combined modified adjusted gross income was more than \$178,000 but less than \$188,000.

c. Take a partial deduction.

d. Take a full deduction.

e. Take a partial deduction.

See [IRS Publication 590](#) for more details.

2. Retirement plans for the self-employed. If you work for yourself, you can open a Simplified Employee Pension (SEP) IRA by the due date (including extensions) of your income tax return and deduct your contribution, subject to certain limits on your 2013 return. [SEP IRAs](#) may be an easy way to create your own retirement plan, and they can allow much higher contributions than traditional IRAs. Contributing to a SEP IRA does not exclude you from making an IRA contribution, but it may affect whether you can take a deduction for it. (A SEP IRA is considered an employer-sponsored plan).

3. Mortgage interest. You're allowed to deduct interest paid on your primary mortgage, as well as qualified home equity loans, home improvement loans and lines of credit. In general, for 2013, you may deduct interest on up to \$1 million of primary mortgage debt and up to \$100,000 of home equity debt.

4. State and local taxes. The federal government generally allows taxpayers to deduct property and income taxes paid to state and local governments.

5. Sales tax. If you didn't pay much state income tax -- or live in a state that doesn't tax income at all -- you may be able to choose to deduct sales tax instead. And you typically don't need receipts -- simply use an IRS table or sales tax deduction calculator to find a deduction amount that's based on the average consumption by taxpayers in your state. If you made a lot of purchases in 2013 -- bought a new house or car, furnished an apartment, or got engaged or married -- you may want to itemize your sales tax deductions. For this, you'll need receipts, but the good news is there is no limit on the deduction amount.

6. Charitable gifts. Donations to charity may ease your tax burden, but only if you have the right documentation.

Amount	Generally Required Documentation
Any	Bank record, payroll deduction records or a written communication from the organization, containing the name of the organization, the date of the contribution and amount of the contribution.
\$250 and over	The written communication must also show the gift total and a description of any property contributed. It must also state whether the organization provided any goods or services in exchange for your gift.
\$5,000 and over	These gifts may require an appraisal, in addition to the above.

7. Education costs. For 2013, up to \$2,500 in interest on loans for qualified higher education expenses may be deductible if your adjusted gross income is less than \$75,000 (\$155,000 if you're married and filing a joint return). A portion of your tuition and fees may be deductible up to \$4,000 if your adjusted gross income is \$80,000 or less

(\$160,000 on a married filing jointly return). There are also two tax credits for college costs: the American Opportunity Credit and the Lifetime Learning Credit (See [IRS Publication 970](#)).

8. Medical and dental costs. The government sets a high hurdle for these expenses: For 2013, if you're under 65 years old, you may only deduct them to the extent they exceed 10% of your adjusted gross income; for those 65 or older, the threshold is 7.5%.

9. Health insurance. Self-employed taxpayers get a break on one of their biggest financial headaches. In general, they may be able to deduct all of their health insurance premiums.

10. Health savings accounts. If your family was covered by a high-deductible health insurance plan in 2013, you may be able to contribute up to \$6,450 to a health savings account (\$3,250 if it only covered yourself). If you are age 55 or over by the end of the tax year, you can contribute an extra \$1,000 above these limits. Contributions are deductible, and withdrawals for qualified medical expenses are tax-free. Similar to IRAs, you have until April 15, 2014, to contribute for the 2013 tax year.

11. Job-related moving expenses. If you moved to take a new job, you may be able to deduct your expenses for 2013 if you pass these two IRS tests:

- Your new job must be at least 50 miles farther from your old home than your old job. If you didn't have a previous job, your new one must be at least 50 miles from your old home. If you're in the military with permanent change of station orders, you do not have to meet these rules.
- If you're an employee, you must work full time for at least 39 weeks during the 12 months after you arrive in the general area of your new job. If you're self-employed, you have to work full time for at least 39 weeks during the first 12 months and 78 weeks during the first 24 months.

12. Guard and Reserve travel expenses. If you traveled more than 100 miles to attend a drill and spent the night, for 2013 you may be able to deduct lodging expenses, half the cost of your meals and 56.5 cents per mile for travel that are unreimbursed. You also can deduct unreimbursed tolls and parking fees.

13. Out-of-pocket teacher expenses. Teachers, instructors, aides, counselors and principals -- kindergarten through 12th grade -- may be able to deduct up to \$250 for eligible classroom supplies and other equipment purchased in 2013. (This limit is \$500 for married filing jointly taxpayers if both are educators, subject to a \$250 per person limitation.)

Note: A New Ceiling on Tax Deductions

When it comes to deductions, lawmakers recently decided it may be possible to have too much of a good thing. In 2013, many deductions are reduced if adjusted gross income is more than \$250,000 for singles, \$300,000 for married couples filing jointly, \$150,000 for married taxpayers filing separately and \$275,000 for heads of household

[Source: Military.com | Money Matters | 26 Dec 2013 ++]

Saving Money ► Car Insurance 02 - More Tips

Car insurance is a topic many veterans pay little attention to. In fact, most people don't pay attention to it. With everything else going on in our busy lives, it's easy to set it and forget it. While that is the easiest route to take, it may not be the most financially prudent. Think about the last time you moved or PCS'd. Did you get a new auto insurance quote? Or did you simply update your policy and go about your business as usual? When *was* the last time you got a new auto insurance quote? The easy thing to do when you move is update your current policy to reflect your new address. It only takes 10 minutes on the phone and you can go about your business. But many people don't realize that requesting quotes from multiple insurance companies only takes a few extra minutes, and can save you hundreds of dollars. There are other ways to save money too. Making a few small changes to your driving habits or insurance policy can also save you hundreds of dollars a year. The following tips will help you save money on your

car insurance rates. Some of them will be easy to do, while others might take a little work. But with a little planning, you can enjoy adequate coverage and save money.

Annual Quote. There are several other things you can do to keep your auto insurance rates in check. The best place to start is with an annual rate quote. It's a good idea to compare your insurance rates at least once a year, or any time you move to another location. Even moving across town can affect your insurance rates! Different companies use different way to establish their rate. For Example; Farmers' rates is dictated by the zip code you live in whereas AAA determines their rates on ypour driving record. If you have a freeway within your zip code the accidents that occur on it raise your rates.

Good driver or safe driver discounts. There are many factors that contribute to the insurance premium you pay for car insurance. One of these factors is your driving record. If you are prone to speeding and/or accidents you will pay the price in higher insurance premiums. Your driving record to an insurance company is similar to your credit score with a lender. Both are used to assess risk and determine just how much you are going to pay in the long run. Many insurance companies offer discounts the longer you go without a blemish on your record. Some companies even reduce or eliminate your deductible with a good driving record!

Inquire about multiple policy discounts. Many insurance companies offer discounts when you insure one or more vehicles under the same policy, or when you bundle insurance policies together. Examples include homeowners or **renters insurance**, recreational vehicle or motorcycle insurance, high value property insurance, and more.

Review your driving habits. The number of miles you drive each month affects your rates. You may be able to save money each month by reducing the number of miles you drive, or shifting your primary vehicle to the less expensive vehicle if you own more than one car. Make sure your policy is up to date, especially if your commute changes. You may also be able to get better rates if you have a car you only drive on weekends, to and from car shows, or for special needs. Examples include a classic car, light duty pickup, hunting vehicle, etc.

Ask for other discounts. Some insurance companies also offer additional discounts. Examples include safety features on your vehicle, such as day time running lights, security or safety features, vehicle alarm, or the willingness to put a data recorder on your vehicle so the insurance company can track your driving habits. Some insurance companies also provide discounts for seniors, members of professional organizations or those in specific occupations.

Good Student Discounts. Insuring teens is often very expensive. But studies have shown that students with good grades represent a lower risk class than students with poor grades. Inquire about good student discounts if you have a teen on your policy.

Consider your vehicle. Certain vehicles are simply more expensive to insure than others. Some of the features considered when determining your insurance premium include the make, model, safety features, performance capability and cost to replace or repair the vehicle. This does not necessarily mean that the more expensive your vehicle the higher your premium. However if you are driving a sports car or perhaps a foreign model, you will often find yourself paying more than the run of the mill domestic variety. I later sold my motorcycle and bought a classic muscle car. This time, USAA offered good rates, but the coverage and replacement value were less than if I went with a specialized insurance provider. if you have a classic or premium auto recommend looking into insurance through Hagerty <http://www.hagerty.com> . They offer excellent rates.

A higher credit score can equal lower premiums. While they don't seem related, your credit score can actually have a big impact on your insurance premiums. Car insurance companies look at your credit score as a risk indicator. Monitor your credit score to ensure your premiums are where they should be.

Put your vehicle insurance on vacation when you travel or deploy. You can contact your insurance provider and have them reduce your insurance if you won't be driving your car while you are deployed. It's better to put your vehicle in vacation status so your vehicle is insured the entire time, and so you don't have a break in coverage.

Consider the insurance provider. The insurance industry is a competitive one which means you must review and compare several providers before making your final decision. You can do this with relative ease online where shopping for the best rate has become much easier than it was in the past. When comparing price be sure to compare the coverage as well, the least expensive policy is necessarily the best if you end up paying more out of pocket. [Source: The Military Wallet | Ryan Guina | Aug 2013 ++]

Instagram Scam ► How it Works

It was only a matter of time before scammers started taking advantage of Instagram, the photo sharing smartphone app. Instagram is so new that many legitimate business don't yet have an account, and scammers are more than happy to fill their absence.



An Instagram scam, from Fodors.com

How the Scam Works:

- You are on Instagram, and you spot an account from an established business. The business is trying to get more followers by giving away a prize.
- You've seen this on Facebook before, so you follow the account. The weird thing is that the reward seems way too good to be true. In the example above, the "Delta" account is offering free round trip tickets for 50,000 people.
- Soon after following the "business," you start getting messages asking you to click on a suspicious link or share personal information. Don't do it! The account is a scam.

This scam has numerous forms and spans many industries. Scammers have impersonated everything from airlines to big-box retailers to luxury fashion brands. With many businesses not yet on Instagram, it's easier for scammers to claim to be the real deal. It can be tough to tell a real account from a fraud, so here are some tips:

1. **The account contains words like "Giveaways" or "Free" in its name:** The real business may already own its name on Instagram, so scammers will create a fake account supposedly dedicated to giveaways or freebies.
2. **Be wary of shortened URLs:** Many scam accounts will disguise a website by using a URL shortening service, such as bit.ly. Real organizations use these too, so verify the account before clicking a shortened link.
3. **The account has no photos or uses only stock photos.** Instagram is for sharing photos, so not having any real photos is a big giveaway.
4. **They promise something for free:** This is another area where real businesses and scams can overlap. Be wary if the reward for following seems too good to be true. A real business may offer you a *chance* to win a prize, but scammers will offer that same prize to 1,000 followers.
5. **They ask for your password:** No legitimate company will ask for your Instagram password. If you do give it out, be sure to change it ASAP.
6. **Contact the business:** When in doubt, call the business's customer support line to check the legitimacy of the offer/account.

For instructions on how to flag an Instagram account as spam, see their instructions at <http://help.instagram.com/165828726894770>. For more information about scams, see BBB's Scam Stopper at <http://www.bbb.org/scam-stopper>. [Source: BBB Scam Alert 22 Nov 2013 +]

Microsoft Edinburgh Award Scam ► How it Works

A malware scam is posing as an award email from Microsoft. Don't be fooled into downloading the attachment. It's not a letter of congratulations as the email claims; it's a virus.

How the Scam Works:

- You receive an email message that appears to be from Microsoft. The email says you were randomly selected as a winner of the "2013 Microsoft Edinburgh Products Anniversary Award." There's an attachment, which the message claims is a letter of congratulations.
- When you click on the file, you find that it isn't a congratulatory note after all. It's really malware that will download to your computer. Typically, these viruses phish for personal and banking information on your machine.

The email above is just one version of this scam. A popular variation claims that you won a lottery conducted by Microsoft and you need to pay a fee to collect your prize. In another version, the recipient is urged to claim the money by replying to the email with personal information.

Tips to Avoid Email/Sweepstakes Scams: Spot common email and lottery scams by watching for the following warning signs:

- You can't win a contest you didn't enter: You need to buy a ticket or complete an application to enter a contest or lottery. Be very careful if you've been selected as a winner for a contest you have never heard of.
- The lottery is overseas: Sweepstakes scams, such as the one above, often claim to take place overseas, frequently in the UK.

- Don't believe what you see. Scammers make emails appear to come from a reputable source. Just because it looks like a legitimate business email address does not mean it's safe.
- Be wary of unexpected emails that contain links or attachments: As always, do not click on links or open the files in unfamiliar emails.
- Watch for poor grammar and spelling. Scam emails often are riddled with typos.

For more information about scams, see BBB's Scam Stopper at <http://www.bbb.org/council/bbb-scam-stopper>. Also, check out Microsoft's "Safety and Security Center" website for more information about scams and malware. [Source: BBB Scam Alert 6 Dec 2013 +]

Tax Burden for Florida Retirees ► As of Dec 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 Florida:

Sales Taxes

State Sales Tax: 6% (food, prescription and non-prescription drugs exempt). There are additional county sales taxes which could make the combined rate as high as 9.5%.

Gasoline Tax: 53.4 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 54.9 cents/gallon (Includes all taxes)

Cigarette Tax: \$1.34/pack of 20

Personal Income Taxes

No state income tax

Retirement Income: Not taxed.

Property Taxes

All property is taxable at 100% of its just valuation. Every person who owns and resides on real property in Florida on January 1 and makes the property their permanent residence is eligible to receive a homestead exemption up to \$50,000. The first \$25,000 applies to all property taxes, including school district taxes. The additional exemption up to \$25,000, applies to the assessed value between \$50,000 and \$75,000 and only to nonschool taxes. If one spouse holds the title, the other spouse may file for the exemption with the consent of the titleholder. Below is a general list of exemptions available in the state.

- Homestead exemptions up to \$50,000
- \$500 widows and widower's exemption
- \$500 disability exemption
- \$5,000 disability exemption for ex-service member
- Service connected total and permanent disability exemption
- Exemption for totally and permanently disabled person
- Additional homestead exemption for persons 65 and older
- Homestead property tax discount for veterans age 65 and older with a combat-related disability
- Homestead tax deferral
- Installment payment of property taxes
- Personal property

The homestead exemption for all residents applies to all property taxes, not just city and county taxes. Annual increases in the assessment of homestead property are limited to 3% of the prior year's assessed value, or if lower, the percentage change in the Consumer Price Index for the prior year, as long as there was no change in ownership.

For more details on property taxes, go to <http://dor.myflorida.com/dor/property> , then find the link for the county property appraiser for the county in question. For more information on Florida property tax exemptions, go to <http://dor.myflorida.com/dor/property/taxpayers>

Inheritance and Estate Taxes

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

For general information on Florida taxes, visit the Florida Department of Revenue site <http://dor.myflorida.com/dor> or call 800-352-3671. [Source: www.retirementliving.com Dec 2013 ++]

General Interest



Notes of Interest ▶ 16 thru 31 Dec 2013

- **Ancient Mariners.** USCG Award holders are active duty officer (Gold) and enlisted personnel (Silver) who personify the dedication and professionalism associated with long service at sea and who have held the distinction of Cutterman longer than any other enlisted personnel have. They are charged with keeping a close watch to ensure that sea-service traditions are continued and that the time-honored reputation of the Coast Guard is maintained.
- **COLA.** The Consumer Price Index dipped in November to 229.133. This is 0.5 percent below the new FY2014 COLA baseline of 230.327.
- **Xmas Past.** Check out this video of Retired Navy SEAL Don Shipley and wife Diane’s look back at http://www.veteransresources.org/2013/12/phony-navy-seal-of-the-week-don-and-diane-shipley-christmas-special/?utm_source=Feedburner&utm_medium=email&utm_campaign=Veterans+Resources+Feed&utm_content=Yahoo%21+Mail#.Ur4AIfqA3IU. Excuse the language.

Prayer ▶ What's The Big Deal?



The following, which according to Snopes has been falsely attributed to Andy Rooney, Paul Harvey, and a number of other notables, is appropriate for this time of year. Whether you agree or not it is a good read:

I don't believe in Santa Claus, but I'm not going to sue somebody for singing a Ho-Ho-Ho song in December. I don't agree with Darwin, but I didn't go out and hire a lawyer when my high school teacher taught his theory of evolution.

Life, liberty or your pursuit of happiness will not be endangered in any way because someone says a 30-second prayer before a football game.

So what's the big deal?

It's not like somebody is up there reading the entire Book of Acts. They're just talking to a God they believe in and asking him to grant safety to the players on the field and the fans going home from the game.

But it's a Christian prayer, some will argue.

Yes, and this is the United States of America, and Canada, countries founded on Christian principles. According to our very own phone book, Christian churches outnumber all others better than 200-to-1. So what would you expect -- Somebody chanting Hare Krishna?

If I went to a football game in Jerusalem, I would expect to hear a Jewish prayer.

If I went to a soccer game in Baghdad, I would expect to hear a Muslim prayer.

If I went to a ping pong match in China, I would expect to hear someone pray to Buddha.

And I wouldn't be offended. It wouldn't bother me one bit.

But what about the atheists? Is another argument. What about them?

Nobody is asking them to be baptized. We're not going to pass the collection plate. Just humor us for 30 seconds. If that's asking too much, bring a Walkman or a pair of ear plugs. Go to the bathroom. Visit the concession stand. Call your lawyer! Or, just exercise their right to leave this country!

Unfortunately, one or two will call their lawyer.

One or two will tell thousands what they can and cannot do. I don't think a short prayer at a football game is going to shake the world's foundations.

Christians are just sick and tired of turning the other cheek while our courts strip us of all our rights.

Our parents and grandparents taught us to pray before eating, to pray before we go to sleep.

Our Bible tells us to pray without ceasing.

Now a handful of people and their lawyers are telling us to cease praying.

God, help us. And if that last sentence offends you, well, just sue me.

The silent majority has been silent too long. It's time we tell that one or two who scream loud enough to be heard that the vast majority doesn't care what they want!

It is time that the majority rules!

It's time we tell them, "You don't have to pray; you don't have to say the Pledge of Allegiance; you don't have to believe in God or attend services that honor Him.

That is your right, and we will honor your right; but by golly, you are no longer going to take our rights away.

We are fighting back, and we WILL WIN! "

God bless us one and all...Especially those who denounce Him, God bless America and Canada , despite all our faults, we are still the greatest nations of all.
God bless our service men who
Are fighting to protect our right to pray and worship God.

Photos That Say it All ► **Fire Hydrant Shortage**



Have You Heard? ► **Will this Happen to Us?**

An elderly Floridian called 911 on her cell phone to report that her car has been broken into. She is hysterical as she explains her situation to the dispatcher: ‘They’ve stolen the stereo, the steering wheel, the brake pedal and even the accelerator!’ she cried. The dispatcher said, ‘Stay calm. An officer is on the way.’ A few minutes later, the officer radios in ‘Disregard.’ He says. ‘She got in the back-seat by mistake.’

+++++

Three sisters, ages 92, 94 and 96, live in a house together. One night the 96-year-old draws a bath. She puts her foot in and pauses. She yells to the other sisters, ‘Was I getting in or out of the bath?’ The 94-year-old yells back, ‘I don’t know. I’ll come up and see.’ She starts up the stairs and pauses ‘Was I going up the stairs or down?’ The 92-year-old was sitting at the kitchen table having tea listening to her sisters, she shakes her head and says, ‘I sure hope I

never get that forgetful, knock on wood...' She then yells, 'I'll come up and help both of you as soon as I see who's at the door.'

+++++

Three retirees, each with a hearing loss, were playing golf one fine March day. One remarked to the other, 'Windy, isn't it?' 'No,' the second man replied, 'it's Thursday..' And the third man chimed in, 'So am I. Let's have a beer.'

+++++

A little old lady was running up and down the halls in a nursing home. As she walked, she would flip up the hem of her nightgown and say 'Super sex...' She walked up to an elderly man in a wheelchair. Flipping her gown at him, she said, 'Super sex.' He sat silently for a moment or two and finally answered, 'I'll take the soup.'

+++++

Two elderly ladies had been friends for many decades. Over the years, they had shared all kinds of activities and adventures. Lately, their activities had been limited to meeting a few times a week to play cards. One day, they were playing cards when one looked at the other and said, 'Now don't get mad at me ... I know we've been friends for a long time, but I just can't think of your name! I've thought and thought, but I can't remember it. Please tell me what your name is..' Her friend glared at her for at least three minutes she just stared and glared at her. Finally she said, 'How soon do you need to know?'

+++++

As a senior citizen was driving down the freeway, his cell phone rang. Answering, he heard his wife's voice urgently warning him, 'Herman, I just heard on the news that there's a car going the wrong way on Interstate 77. Please be careful!' 'Heck,' said Herman, 'It's not just one car.. It's hundreds of them!'

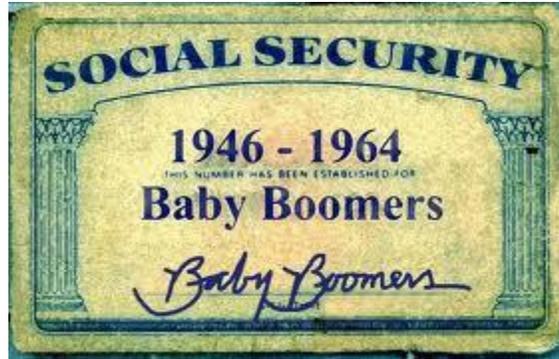
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Two elderly women were out driving in a large car - both could barely see over the dashboard. As they were cruising along, they came to an intersection. The stoplight was red, but they just went on through. The woman in the passenger seat thought to herself 'I must be losing it. I could have sworn we just went through a red light.' After a few more minutes, they came to another intersection and the light was red. Again, they went right through. The woman in the passenger seat was almost sure that the light had been red but was really concerned that she was losing it. She was getting nervous. At the next intersection, sure enough, the light was red and they went on through. So she turned to the other woman and said, 'Mildred, did you know that we just ran through three red lights in a row? You could have killed us both!'

Mildred turned to her and said, 'Oh, crap, am I driving?'

Baby Boomers ► Memory Test

This is NOT a pushover test. It's a Baby Boomer era test! Good luck, youngsters



1. What builds strong bodies 12 ways?
 - a. Flintstones vitamins b. The Buttmaster c. Spaghetti d. Wonder Bread e. Orange Juice f. Milk g. Cod Liver Oil
2. Before he was Muhammed Ali, he was...
 - a. Sugar Ray Robinson. b. Roy Orbison.. c. Gene Autry. d. Rudolph Valentino. e. Fabian. f. Mickey Mantle. g. Cassius Clay.
3. ! Pogo, the comic strip character said, 'We have met the enemy and...'
 - a. It's you. b. He is us. c. It's the Grinch. d. He wasn't home. e. He's really me and you. f. We quit. g. He surrendered.
4. Good night, David.
 - a. Good night, Chet b. Sleep well. c. Good night, Irene. d.. Good night, Gracie. e. See you later, alligator. f. Until tomorrow. g. Good night, Steve...
5. You'll wonder where the yellow went...
 - a. When you use Tide b. When you lose your crayons. c. When you clean your tub. d. If you paint the room blue. e. If you buy a soft water tank. f. When you use Lady Clairol. g. When you brush your teeth with Pepsodent.
6. Before he was the Skipper's Little Buddy, Bob Denver was Dobie's friend...
 - a. Stuart Whitman. b. Randolph Scott. c. Steve Reeves.. d. Maynard G. Krebs. e. Corky B. Dork. f. Dave the Whale. g. Zippy Zoo.
7. Liar, liar...
 - a. You're a liar. b. Your nose is growing. c. Pants on fire. d. Join the choir e. Jump up higher. f. On the wire. g. I'm telling Mom.
8. Meanwhile, back in Metropolis, Superman fights a never ending battle for truth, justice and.....
 - Wheaties. b. Lois Lane . c. TV ratings. d. World peace. e. Red tights. f. The American way. g. News headlines.
9. Hey kids! What time is it?
 - It's time for Yogi Bear. b It's time to do your homework. c. It's Howdy Doody Time. d. It's time for Romper Room. e. It's bedtime. f. The Mighty Mouse Hour. g. Scoopy Doo Time.
10. Lions and tigers and bears..!
- Yikes. b. Oh, no. c. Gee whiz. d. I'm scared. e. Oh my. f. Help! Help! g. Let's run.
11. Bob Dylan advised us never to trust anyone....

- Over 40. b. Wearing a uniform. c.. Carrying a briefcase. d. Over 30. e. You don't know. f. Who says, 'Trust me'.. g. Who eats tofu.
12. NFL quarterback who appeared in a television commercial wearing women's stockings...
- Troy Aikman b. Kenny Stabler c. Joe Namath d. Roger Staubach e. Joe Montana f. Steve Young g. John Elway
13. Brylcream..
- Smear it on. b. You'll smell great. c. Tame that cowlick. d. Grease ball heaven. e. It's a dream. f. We're your team. g. A little dab'll do ya.
14. I found my thrill...
- In Blueberry muffins. b. With my man, Bill. c. Down at the mill. d. Over the windowsill. e. With thyme and dill.. f. Too late to enjoy. g. On Blueberry Hill.
15. Before Robin Williams, Peter Pan was played by...
- Clark Gable. b. Mary Martin. c. Doris Day. d. Errol Flynn. e. Sally Fields. f. Jim Carrey. g. Jay Leno.
16. Name the Beatles...
- John, Steve, George, Ringo b. John, Paul, George, Roscoe c. John, Paul, Stacey, Ringo d. Jay, Paul, George, Ringo e. Lewis, Peter, George, Ringo f. Jason, Betty, Skipper, Hazel g. John, Paul, George, Ringo
17. I wonder, wonder, who.
- Who ate the leftovers? b. Who did the laundry? c. Was it you? d. Who wrote the book of love? e. Who I am? f. Passed the test? g. Knocked on the door?
18. I'm strong to the finish...
- Cause I eats my broccoli. b. Cause I eats me spinach. c. Cause I lift weights. d. Cause I'm the hero. e. And don't you forget it. f. Cause Olive Oyl loves me. g.. To outlast Bruto.
19. When it's least expected, you're elected, you're the star today.
- Smile, you're on Candid Camera. b. Smile, you're on Star Search. c. Smile, you won the lottery. d. Smile, we're watching you. e. Smile, the world sees you. f. Smile, you're a hit. g. Smile, you're on TV.
20. What do M & M's do?
- Make your tummy happy.! b. Melt in your mouth, not in your pocket. c. Make you fat. d.. Melt your heart. e. Make you popular. f. Melt in your mouth, not in your hand. g. Come in colors.

Below are the right answers:

1. - Wonder Bread **2.** - Cassius Clay **3.** - He Is us **4.** - Good night, Chet **5.** - When you brush your teeth with Pepsodent **6.** - Maynard G. Krebs **7.** - Pants on fire **8.** - The American Way **9.** - It's Howdy Doody Time **10.** - Oh my **11.** - Over 30 **12.** - Joe Namath **13.** - A little dab'll do ya **14.** - On Blueberry Hill **15.** - Mary Martin **16.** - John, Paul, George, Ringo **17.** - Who wrote the book of Love **18.** - Cause I eats me spinach **19.** - Smile, you're on Candid Camera **20.** - Melt in your mouth not in your hand

Interesting Ideas ► Cold Beer

Quickly chill any drink in minutes! Simply wrap it in a **wet** paper towel, and place in the freezer. Should ice cold in less than 15 minutes!



Year In Review ► 2013 Big Headlines and Big Issues

Here's a rundown of some key events from the year:

- **White smoke for Pope Francis** - On Feb. 11, Pope Benedict XVI, then 85, told the Roman Catholic Church he was leaving because “my strengths, due to an advanced age, are no longer suited to an adequate exercise of the Petrine ministry.” Later, he said the decision was the result of a “mystical experience” and that God had shown him the way. It marked the first time a pope had stepped down from his post since Gregory XII in 1415.
- **Failed rollout for Obamacare** - Health care exploded with the tortured rollout of the HealthCare.gov website. By the time the federal health insurance marketplace portal was working, public support for the Affordable Care Act had plummeted, along with Obama’s credibility.
- **Chemical weapons in Syria** - In the early hours of Aug. 21, a number of rockets with sarin gas warheads fell on the Damascus suburbs. The immediate result was that hundreds of Syrians died in the first confirmed chemical-weapons attack of the civil war, which began in 2011. The longer-term result was that the attack got the United States and Russia to meet in Geneva and agree on exactly how completely and swiftly the Syrian government would have to get rid of its chemical weapons.
- **A 16-day partial shutdown for the U.S. government** - Fiscal cliffs, shutdown showdowns and debt ceiling debates produced ominous countdown clocks on cable news networks but yielded very few lasting results. In the end, the battles over budgets and deficit reduction consumed the political oxygen and kept lawmakers from dealing with key issues.
- **Leaks from Snowden** - From the moment former National Security Agency contractor Edward Snowden first leaked details of how broadly and frequently the United States spies on the citizens of its allies, there was angry talk. Brazil, Bolivia, Mexico, France, Italy and, of course, Germany and many other nations were enraged.
- **Bombs in Boston** - Three people died, more than a dozen lost limbs and hundreds were wounded when two bombs fashioned out of pressure cookers went off April 15 near the finish line of the venerable Boston Marathon. The explosions sparked a massive manhunt and, after the release of photographs and surveillance video of two suspects, a citywide shutdown.

- **Big surprise in Iran** - Iran delivered a big surprise in June with the landslide victory of moderate Islamic cleric Hassan Rouhani as president.
- **Banner year for gay rights** - The push for equal rights for lesbian, gay, bisexual and transgender Americans achieved more victories than ever in 2013. Hundreds cheered outside the U.S. Supreme Court in July when the justices overturned a federal prohibition on gay marriage and restored the right of same-sex couples to marry in California. Gay marriage became legal in six other states, either through legislatures or the courts, bringing the total to 16, plus the District of Columbia.
- **Meltdown of the Arab Spring** - Mohammed Morsi's victory in Egypt's first democratic presidential election started out as the promise of a revolution dream fulfilled., An uprising led to the fall of former President Hosni Mubarak. By the end of the year, even as the government promised parliamentary elections, a constitutional referendum and presidential elections, many feared that the old state had returned. The year ended with a looming question: Did 2013 mark the end of the Arab Spring?
- **Momentum for marijuana** - A month after being re-elected, Obama said he had "bigger fish to fry" than to worry about pot smokers in Washington and Colorado, two states that had just voted to legalize marijuana. It helped set the stage for a big year for marijuana. And many pot enthusiasts say there's now so much momentum behind the drive to legalize the drug that it will be impossible to turn back the clock. In December, Uruguay became the first nation to legalize marijuana.
- **More troubles in Afghanistan** - This was supposed to be the year the U.S. brokered peace talks between the government of Afghan President Hamid Karzai and the Taliban. The process, however, never got off the ground.
- **U.S. moves toward energy dominance** - The year saw an acceleration of America's energy revolution, as the U.S. started producing more oil than it imports for the first time since 1995 and moved toward becoming the world's energy king. The International Energy Agency advanced its projected timeline for the U.S. to overtake Saudi Arabia as the top oil producer on the globe, saying the milestone is likely to happen within the next two years.
- **No end for international terrorism** - The Obama administration began the year by declaring that al-Qaida had been weakened. But events in Libya, Mali and Kenya suggested that terrorism and Islamic militancy remained very much alive.
- **Mixed bag for the tea party** - The tea party movement stayed in the spotlight, but that wasn't always to its benefit. The grass-roots conservative effort got much of the public's blame for Washington's budget inertia, and it ended the year with only 22 percent of people surveyed saying they were supporters, according to a December Gallup poll.
- **More killing but no movement on gun control** - Advocates say they were disappointed, but they remain invigorated by the first serious gun-control debate in two decades.
- **Resistance to school standards** - In education, conservative critics ramped up opposition to the Common Core State Standards, arguing that they symbolize federal control of education, though the states developed the standards and adopted them voluntarily beginning in 2010.
- **Guilty verdict for Manning in WikiLeaks case** - In a military venue, a two-month trial ended with Army Pfc. Bradley Manning being found guilty of 20 violations relating to the theft and distribution of some 700,000 digital government documents. Manning had provided the materials to WikiLeaks, which publishes material from U.S. foreign corporations and governments.

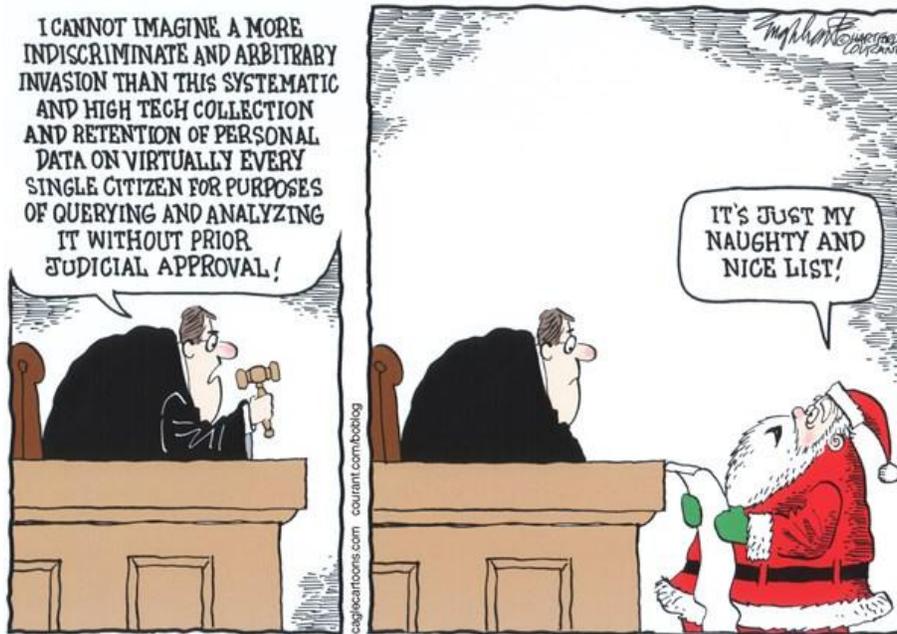
[Source: McClatchy Washington Bureau | Rob Hotakainen | 28 Dec 2013 ++]

"The old are often suspicious of the young and do not welcome criticism, yet without criticism, both destructive and constructive, there can be no progress"

— **Major-General J.F.C. Fuller**, British Army officer, military historian and strategist (1878 – 1966)

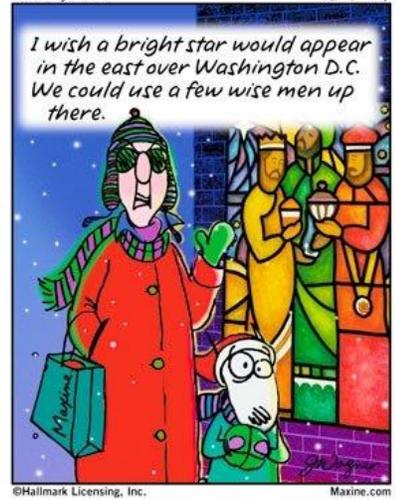


John Frederick Charles Fuller





Crabby Road 12-7-09



THE FOUR STAGES OF LIFE

1. You believe in Santa Claus
2. You don't believe in Santa Claus
3. You are Santa Claus
4. You look like Santa Claus

What Happens Under the Mistletoe

STAYS

Under the Mistletoe



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Notes:

1. The Bulletin will be provided as a website accessed document until further notice. This was necessitated by SPAMHAUS who alleged the Bulletin's former size and large subscriber base (94,000+) were choking the airways interfering with other email user's capability to use it. They directed us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all email capability if we did not.
2. Readers who have not yet validated their email addressee who desire to continue to receive the Bulletin can send a message to raoemo@sbcglobal.net with the word "KEEP" in the subject line to restore their subscription. Anyone who no longer wants to receive the Bulletin should send a message to raoemo@sbcglobal.net with the word "DELETE" in the subject line. This Bulletin notice was sent to the 16,093 subscribers who have responded to date.
3. Bulletin recipients with interest in the Philippines can request to be added to the RAO's Philippine directory for receipt of notices on Clark Field Space 'A', U.S. Embassy Manila, and TRICARE in the RP.
4. New subscribers and those who submit a change of address should receive a message that verifies their addition or address change being entered in the mailing list. If you do not receive a message within 7 days it indicates that either I never received your request, I made an error in processing your request, or your server will not allow me to send to the email addressee you provided. Anyone who cannot reach me by email can call (951) 238-1246 to ask questions or confirm info needed to add them to the directory.
5. If you have another email addressee at work or home and would like to also receive Bulletin notices there, just provide the appropriate email addressee to raoemo@sbcglobal.net.
6. Past Bulletin articles are available by title on request to raoemo@sbcglobal.net. Refer to the RAO Bulletin Index alphabetically listing of article and attachment titles previously published in the Bulletin. The Index is available under pinned topics at <http://s11.zetaboards.com/CFLNewsChat/forum/27519/>. Bear in mind that the articles listed on this index were valid at the time they were written and may have since been updated or become outdated.
7. The Bulletin is normally published on the 1st and 15th of each month. To aid in continued receipt of Bulletin availability notices, recommend enter the email addressee raoemo@sbcglobal.net into your address book. If you do not receive a Bulletin check either <http://www.veteransresources.org> (PDF & HTTP Editions), <http://frabr245.org> (PDF & HTTP Editions), or <http://vets4vets.zymichost.com/rao.html> (PDF Edition) before sending me an email asking if one was published. If you can access the Bulletin at any of the aforementioned sites it indicates that something is preventing you from receiving my email. Either your server considers it to be spam or I have somehow incorrectly entered or removed your addressee from the mailing list. Send me an email so I can verify your entry on the validated mailing list. If you are unable to access the Bulletin at any of these sites let me know.

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