

# RAO

# BULLETIN

## 15 November 2014

### PDF Edition

THIS BULLETIN CONTAINS THE FOLLOWING ARTICLES

<u>Pg</u>	<u>Article</u>	<u>Subject</u>
<b>* DOD *</b>		

04 ==	Military Retirement System [17]	----- (End-of-Career Payout Plan)
05 ==	SASC	----- (Anticipated New Chairman Impact)
07 ==	Selective Service System [10]	----- (Women Draft Could be Next)
08 ==	DFAS 1099-R [04]	----- (2014 Availability)
09 ==	Retiree Newsletters	----- (DFAS Role in Newsletter Receipt)
10 ==	DoD Suicide Policy [07]	--- (Top Troop Death Cause in 2012 & 2013)
10 ==	DoD Suicide Policy [08]	----- (Predicting Who at Most Risk)
11 ==	POW/MIA Recoveries	----- (Reported 141101 thru 141115)
14 ==	DoD Mobilized Reserve 30 OCT 2014	----- (Decrease of 1920)

<b>* VA *</b>		
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14 ==	VA Correspondence [01]	----- (Kenneth C. Brunner is Not Dead)
15 ==	Homeless Vets [58]	----- (More Than Blankets are Needed)
17 ==	VA Reform [01]	----- (NVTC Recommendations)
18 ==	VA Budget 2015 [02]	----- (VASEC Says Additional Funds Needed)
18 ==	VA Prosthetics [12]	---- (New 3-Axis Pressure Sensor to Improve Fit)
20 ==	VA Means Test [01]	----- (Net Worth No Longer a Factor)
20 ==	Road to Veterans Day	----- (SECVA Initiative Update)
22 ==	VA Health Care Access [19]	----- (New ACA Webpage)
22 ==	Legionnaires Disease [08]	----- (Another VA Lawsuit)
22 ==	VA Health Care Stories [03]	----- (5 Years of Frustration)
24 ==	VA Choice Act [04]	---- (Healthcare Delay Coverup Manager Firings)
25 ==	VA Choice Act [05]	----- (VA Secretary Open Letter to Vets)
26 ==	VA Choice Act [06]	----- (1,000 Employees Face Disciplinary Action)
27 ==	VA Choice Act [07]	----- (2nd High Ranking Official Fired)

- 28 == VA Credibility [25] ---- (Was Change to Phoenix IG Report Dictated?)
- 29 == VA Credibility [26] ----- (CVA Commentary on Restoring Trust)
- 30 == MyVA Plan ----- (SECVA Department Reorganization Plan)
- 31 == VA Loans ----- (Adjustable Rate Mortgages | Basic Rules)
- 32 == VA Fraud, Waste, and Abuse ----- (141101 thru 141115)
- 33 == VAMC Eire PA ----- (Concerns Over New Director Appointment)

**\* VETS \***

- 35 == Arizona Memorial [05] ----- (Shrine Wall Upgrade Completed)
- 36 == Vet Toxic Exposure ~ OEF/OIF [01] ----- (Chemical Warfare Agents)
- 37 == American Legion [02] ----- (New Executive Director Goals)
- 38 == Remembrance Day ----- (Great Britain's Veterans Day)
- 40 == Vet Unemployment [02] ----- (Up 1% in OCT for Newest Generation)
- 41 == Stolen Valor [96] ----- (Reported 141101 thru 141115)
- 42 == Vet Benefits (Federal) [01] ----- (Triple Dipping Concerns)
- 43 == Vet Toxic Exposure~Lejeune [51] ----- (List of Victims Growing)
- 46 == Vet Jobs [162] ----- (Top 7 Jobs for Retirees)
- 47 == Retiree Appreciation Days ----- (As of 11 Nov 2014)
- 47 == Vet Hiring Fairs ----- (15 Nov thru 15 Dec 2014)
- 48 == WWII VETS 74 ----- (Smith~Jerry M)
- 50 == America's Most Beloved Vets ----- (World War II (5))
- 50 == Veteran State Benefits & Discounts ----- (Florida 2014)

**\* VET LEGISLATION \***

- 51 == SASC [01] ----- (Incoming Chairman John McCain's Objectives)
- 52 == Vet Bills Submitted to 113th Congress ----- (As of 14 NOV 2014)

**\* MILITARY \***

- 53 == Military Chaplains ----- (Humanist Candidate Lawsuit)
- 55 == Military Veterinary Services ---- (Most Surgeries for Pets Suspended)
- 56 == Naval Intelligence ---- (Director's Security Clearance Still Suspended)
- 58 == Military Political Climate ----- (Military Times Poll Results)
- 59 == Ground X-Vehicle ----- (Next-Generation Ground Combat Vehicle)
- 59 == Soft Exosuit ----- (Exoskeleton Race is running at Full Steam)
- 61 == Medal of Honor Citations ----- (Treadwell, Jack L. WWII)

**\* MILITARY HISTORY \***

- 63 == Aviation Art ----- (Doolittle Tokyo Raiders, The)
- 64 == Flamethrower ----- (Inhumane Weapon of War)
- 66 == Military History -- (Deborah Sampson | 1<sup>st</sup> U.S. Army Female Soldier)
- 67 == Military History ----- (West Germany Inner Border System)
- 69 == D-Day ----- (Little Known Facts 1)
- 71 == WWII Postwar Events ----- (German POW's at work May 1945)
- 72 == Spanish American War Image 60 --- (Spanish Warship Infanta Teresa)

- 72 == Military History Anniversaries ----- (16 Nov thru 15 Dec)
- 72 == WWI in Photos 114 ----- (Japanese Fleet 1914)
- 73 == Faces of WAR (WWII) ----- (US Navy Bomber Pilot Ron Gift 1944)
- 73 == Military Kits ----- (1944 Battle of Arnhem | Lance Corporal)

**\* HEALTH CARE \***

- 75 == Medicare Open Season ----- (Part D Enrollment/Change Opportunity)
- 76 == Lung Cancer ----- (Medicare to Cover Low-Dose CT Screening)
- 77 == Long Term Care ----- (10 Things You Should Know)
- 79 == Tricare Tobacco Cessation Program ----- (Types of Support Offered)
- 81 == Tricare Diabetes Coverage [01] - (Increase Awareness Decrease Risk)
- 82 == PTSD & TBI [01] ----- (Medical Test Diagnosis Inching Closer)
- 83 == PTSD [177] ----- (One in Six OEF/OIF Vets May Have PTSD)
- 84 == TRICARE Regions [01] ----- (Cut From 3 to 2 Proposed)
- 85 == TRICARE & OHI [02] ----- (Save Yourself an OHI Headache)
- 86 == TRICARE Dental Program [07] ----- (Sensitive Teeth)

**\* FINANCES \***

- 86 == Payroll Taxes [01] ----- (2014)
- 87 == Tax Friendly States for Retirees ----- (Consider All Factors)
- 89 == Homeowners Insurance [05] ----- (Impact of Filing a Claim)
- 89 == Credit Reports [06] ----- (Correcting Mistakes)
- 90 == Military Pension Loans [02] ----- (Controlling Measures Needed)
- 92 == Saving Money ----- (Tipping Do's & Don'ts)
- 94 == Newspaper Subscription Scam ----- (How It works)
- 95 == e-Bay Scams [01] ----- (Cross-Site Scripting)
- 95 == Thrift Savings Plan 2014 ----- (Share Prices + YTD Gain or Loss)
- 96 == Tax Burden for Nevada Retirees ----- (As of Nov 2014)

**\* GENERAL INTEREST \***

- 98 == Notes of Interest ----- (01 thru 15 Nov 2014)
- 98 == U.S. Military Presence in PI [01] ----- (Liberty Port Calls Cancelled)
- 99 == Tax Records ----- (Records To Keep, For How Long)
- 100 == Car VIN ----- (How to Use It)
- 101 == Baby Shampoo ----- (Ways You Can Use)
- 103 == WWII Ads ----- (Pall Mall Cigarettes)
- 104 == Photos That Say It All ----- (Footsteps)
- 104 == Normandy Then & Now ----- (Pointe du Hoc German Bunker)
- 105 == Have You Heard? ----- (Old Dogs)
- 105 == Interesting Ideas ----- (Icepak)
- 106 == They Grew Up to Be ----- (Jaleel White (Family Matters))
- 106 == Moments of US History ----- (Mount Rushmore Before Carving)

**\* ATTACHMENTS \***

Attachment - Veteran Legislation as of 14 NOV 2014  
Attachment – Florida Vet State Benefits & Discounts Nov 2014  
Attachment - Military History Anniversaries 16 Nov thru 15 Dec  
Attachment - Retiree Activity\ Appreciation Days (RAD) Schedule as of Nov 11, 2014

**\* DoD \***



## **Military Retirement System Update 17 ► End-of-Career Payout Plan**

A proposal that would transform the military retirement system by promising smaller monthly checks but also giving troops a lump sum "transition pay" immediately upon retirement could turn out to be very popular among most service members, according to a new study. The study published Wednesday by the RAND Corp. think tank looked in detail for the first time at how today's 1.4 million active-duty troops might respond to a sweeping overhaul of the traditional military retirement system. The results suggest that many troops, given a choice, would prefer to take an end-of-career payout, probably amounting to about 2½ years of their annual basic pay, in exchange for smaller monthly checks during their so-called "working-age retirement" years before age 65.

The 223-page report delves into the controversial proposal for retirement reform that the Pentagon released in March. That plan would preserve the current system's defining feature of 20-year, "cliff-vesting," fixed-income payments. But it would ultimately provide smaller monthly checks. The new data suggests that transitioning to a new retirement system might not be as controversial as originally thought because today's troops might voluntarily embrace the new system — if it is designed well. Any change in military retirement will require congressional approval, which is unlikely to happen until next year at the earliest. The Defense Department's proposal is rooted in the belief that troops place more value on cash up front compared to the promise of technically more generous benefits doled out later in life.

To compensate career service members for smaller payments, DoD would offer three new cash payments long before old age — a 401(k)-style defined contribution benefit awarded to all troops who serve at least six years, a cash retention bonus at about 12 years of service and lump-sum "transition pay" given to separating troops who serve 20 years or more. All the variants of DoD's new retirement proposal would save the military some money by ultimately reducing the retirement "multiplier" used to calculate monthly retirement checks. Virtually everyone agrees that troops serving today would be grandfathered under the current system. Yet some proposals suggest that currently serving troops could be permitted to voluntarily opt into a new system if and when it becomes law.

The new RAND study looked at how troops might respond to that choice under several variants of the proposed system. RAND uses complex computer models to estimate how thousands of troops will respond to individual career decisions. The new study concluded that the retirement system most attractive to service members is one that offers a large "transition pay" of up to three years of basic pay upon separation but would cap retirement checks for working-age retirees at no more than 25 percent of basic pay. The vast majority of enlisted members with less than 20 years of service would voluntarily opt into that retirement system if given a choice, according to the study. But RAND believes most officers with more than five years of service would choose to stay with the current retirement system. Troops would be far less likely to voluntarily opt into an alternative proposal that offers only modest transition pay — half a year of basic pay — and full monthly retirement checks during the working-age retirement years. In that case, volunteers for the new system would be found mostly among the most junior service members. No troops beyond seven years of service would likely choose to opt into a new retirement plan offering small cash transition payments.

Under today's military compensation system, taxpayers set aside an accrual payment equal to about 42 percent of every service member's annual basic pay in order to cover the costs of future retirement payments. The defense budget would benefit from a retirement plan that encourages many of today's troops to opt in because it would allow Pentagon accountants to immediately reduce the amount of money required for those out-year accrual payments. [Source: MilitaryTimes | Andrew Tilghman | Nov. 12, 2014 ++]

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## **SASC ► Anticipated New Chairman Impact**

"He's coming for all of us," said the serious voice on the other end of a late-afternoon call. That was the assessment of one lobbyist when asked about the scariest thing to the defense sector since sequestration: Senate Armed Services Committee (SASC) Chairman Sen. John McCain. "He's going to be a problem. There's no doubt about it," said the defense lobbyist, who has ties to GOP members. "He's going to shoot from the hip. He's going to be thinking, 'who can I investigate, who can I hurt?' "I think McCain as chairman will be good for a few [defense] companies, but for the vast majority, it's not going to be positive," the lobbyist said, requesting anonymity to speak candidly. "Most chairmen these days are friends of the industries in their jurisdiction. John McCain is not a friend of the defense industry."

That feeling is shared by other industry insiders and analysts. "Sen. McCain has been the chamber's most persistent critic of cost overruns and schedule delays on weapons programs," said Loren Thompson of the Lexington Institute, who also advises major arms manufacturers. Guggenheim Securities, a consulting firm, in a note last week said the Arizona Republican "has a well-earned reputation as being a critic of a litany of Pentagon acquisition programs." US weapon makers have good reason to feel gun shy about McCain's likely ascendancy to SASC chairman. Sen. Mitch McConnell, the next majority leader, will make final committee assignments. McCain has said publicly he wants to lead SASC. After all, McCain led the charge last decade to expose alleged foul play in an Air Force deal with Boeing for aerial tankers that he helped terminate. And the chamber's "maverick" has battered defense secretaries, top military commanders and other senior national security officials and nominees in public and private setting

McCain gave the military industrial complex a potential preview of his chairmanship during a March hearing. "You think it's normal? You think it's normal that the — the cost overruns associated with this ship, the fact that we don't even know what ... the mission is?" he growled at Deputy Defense Secretary Robert Work, then just a nominee. "You disagree with the Government Accountability Office statement [about] the

cost overruns?!" McCain continued, getting more and more agitated. "This is normal, Mr. Work?!" One attendee at that session passed a reporter in the foyer outside the ornate Dirksen Senate Office Building hearing room and commented: "McCain. Typical." But undergirding a handful of conversations last week about the coming McCain tenure atop the committee was a sense that defense firms and the department might not have all that much to fear. "The hearings will be bad. That will be the worst part," the defense lobbyist said. "He loves to make grand stands. He loves to see himself on television." When a reporter noted that McCain is one of the biggest proponents of increasing annual defense spending on either side of Capitol Hill and asked on what would he spend half-a-trillion dollars if he had every underperforming program axed, the lobbyist replied simply, "Well, that's a very good question."

Gordon Adams, who oversaw national security budgeting for President Clinton and who still follows Congress closely, predicts "the same old McCain as chairman that we know and love. "With McCain, it's not 'talk softly and carry a big stick'," Adams said. "It's talk loudly and carry a pencil. "It's not clear what he wants to do, and he can't move the entire Senate. The only program or agenda McCain has ever had is saying, 'The Pentagon sure wastes a lot of money'," Adams said. "But guess what: He hasn't done a thing about it." A McCain-penned amendment on the Littoral Combat Ship program was approved in May by the full SASC. But, to Adams' point, it proposed no actual changes to a program McCain in April called a "shameful" waste of taxpayer dollars and suggested should not be allowed to enter production. The amendment "would require a review into mission modules for the littoral combat ship to determine when they will be delivered, how much they will cost, and whether or not they will work as intended," according to a summary released by his office.

So perhaps McCain isn't really "coming for" every Pentagon weapons program and defense company. Some analysts and officials said McCain is merely performing actual oversight. "I would imagine that I'm going to go speak with Sen. McCain more than I have in the past," F-35 program chief Air Force Lt. Gen. Chris Bogdan told reporters recently. "I think Sen. McCain is doing exactly what the American people expect of him. And that is to be very, very discerning and critical if necessary if he sees things he doesn't like." The boss of the most embattled program in the Pentagon's control says he has "no problem with him doing that." "He is also deeply committed to a strong and well-equipped military," Thompson said. "So McCain's chairmanship is good news for companies that perform, bad news for those that don't." Guggenheim's note predicts, "McCain's ascendancy to the chair would mean some rough sledding for Lockheed Martin — the [F-35] and Littoral Combat Ship programs have been frequent targets of his criticism.

"McCain has also beaten up the Navy about the cost of Huntington's latest aircraft carrier," the consultancy writes, "but we think there's little risk to the carrier program." The lobbyist said, "where McCain will have control will be in his committee — what oversight functions can he do to cause as much pain for the contracts. "But he faces two hurdles: He still has to conference with House on a final bill, and the appropriators still control the purse strings at end the day," he said. In other changes, the Appropriations Committee gavel should move from Chairwoman Sen. Barbara Mikulski (D-MD) to Ranking Member Sen. Thad Cochran (R-MS) who survived a re-election fight. He also should take the Appropriations Defense subcommittee gavel from Sen. Dick Durbin (D-IL) "Lockheed Martin and Boeing would see some minor dings due to the demotions" of Mikulski and Durbin, according to Guggenheim.

In the House, Rep. Mac Thornberry (R-TX) should easily secure enough GOP caucus votes to become the next Armed Services Committee chair, sources said. And Rep. Rodney Frelinghuysen (R-NJ) should remain the House Appropriations Defense subcommittee boss. Rep. Hal Rogers (R-KY) was re-elected and will remain the chairman of the full House Appropriations panel, as will ranking member Rep. Pete Visclosky (D-IN). SASC Chairman Sen. Carl Levin, D-Mich., will retire. His preferred heir apparent, Democratic Vice Chairman Sen. Jack Reed of Rhode Island, was re-elected, but could opt to be ranking member of the Banking

Committee. Sen. Bill Nelson, D-Fla., and Sen. Claire McCaskill, D-Mo., would be next in line for ranking member of SASC. So what will all of the changes mean? "My sense is the impact will be quite limited," said Chris Hemmer, a professor of national security studies at the Air War College. "I don't really see a big impact." [Source: NavyTimes | John T. Bennett & Aaron Mehta | November 07, 2014 ++]

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## Selective Service System Update 10 ► Women Draft Could be Next

As Norway became the first NATO country to require women to register for the draft this month, it has American military analysts debating whether the US could be on the verge of taking the same step, too. It was back in 1981 that the US Supreme Court ruled that requiring only men to register for the draft was constitutional, since there were US laws that banned women from fighting in combat. Essentially, the argument went, since the purpose of registration for selective service – which all men must do at the age of 18, regardless of whether there is a draft in effect – is to prepare for combat, and women are excluded from combat, then they would not be needed in the event of a draft. But with the Pentagon's decision to lift the ban on women in combat by January 2016 – and its move in recent months to open a number of jobs to female troops previously held only by men – those Supreme Court arguments from 33 years ago may no longer apply, analysts note, adding that mandatory registration for the draft may be the next logical step.



“It’s a social contract with democracy – that’s my take on it,” says Shelly Burgoyne, a former Army officer who served two tours of duty in Iraq during the war and believes women should be required to add their names to the Selective Service registry. “If you’re going to take advantage of all of the benefits of a democracy, then I think you should also bear the responsibility as well.” A former platoon leader running supply convoys, Ms. Burgoyne says she did not initially think that women should be allowed to serve in combat jobs and even wrote her senior thesis laying out the reasons why they shouldn’t. Her beliefs changed, she says, after her time in Iraq. “I saw women physically able to do it,” she says. “I did a full-on reversal – if you can do the job, then you can do the job.” A congressionally chartered association of US military reservists recently passed a resolution last year calling for the registration of women for the Selective Service as well, noting that 14 percent of active duty troops and nearly one-fifth of National Guard and Reserves are now women.

Even though 275,000 women have deployed to fight America’s recent wars, “an inequality exists between men and women between the ages of 18-26 under the Selective Service Act,” the Reserve Officers Association of the United States notes. “Women should be treated equally as responsible, competent,

contributing members of America's society. While men are required to register for the Selective Service, there has not been a draft in the United States since the Vietnam-war era. Pentagon brass strongly believes that the current all-volunteer force performs much better than a conscripted force would. The presence of women on the rolls has the potential to make a draft even less politically palatable. Yet there are other possibilities in the event of a national emergency in which the draft is activated, says retired Maj. Gen. Charles Dunlap, the former deputy judge advocate general of the Air Force and now the executive director of the Center on Law, Ethics and National Security at Duke University School of Law in Durham, N.C.

Congress might say, for example, that the national emergency requires 95 percent of draftees to be fighters, or infantry. A draft bill might argue that since, say, 95 percent of infantry troops are men, then the national emergency would require 95 percent of men to be called up, and 5 percent of women, Mr. Dunlap notes. In that case, the law might say that the 5 percent requirement could be filled by female volunteers, rather than conscripts, he adds. "There would be a relatively small number of women who would want to do it and be able to pass the test," Dunlap argues. "Those that wanted to do it and could would be welcomed into the unit, because they would be extraordinary people," he adds. "I don't see thousands and thousands of women in the infantry." [Source: The Christian Science Monitor | Anna Mulrine | October 28, 2014 ++]

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## **DFAS 1099-R Update 04 ► 2014 Availability**

The IRS Forms 1099R for the 2014 tax year will become available online in mid-December 2014. You will be able to access yours on myPay. DFAS will also mail hard copy versions of the 1099R to those of you who have chosen that option. Please keep in mind that hard copy versions of the 1099R are issued later and will take a while to reach you. If you have elected hard copy, you may not receive it until mid-January 2015. Note that 1099R's are not automatically issued for deceased members. If you want to receive a 1099R on the behalf of a member who passed away, a certificate of death must be on file, and you must request that a 1099R be issued. At <http://www.dfas.mil/dfas/retiredmilitary/about/aboutus/customer-service.html> are listed the various ways to contact them if you would like to make this request, or have questions regarding a 1099R for a deceased member

If you are receiving your 1099R electronically, there's no risk of anything getting lost and you receive your 1099R almost immediately after DFAS posts it to myPay instead of waiting weeks for a hard copy to be printed, mailed, and delivered. If you don't have an email address registered with DFAS, but would like to switch to receiving your 1099R online, here is a step-by-step guide to help you make the change.

1. First, go to the myPay web site and log into your account using the "Log In" box at the top left-hand side of your screen.
2. If you do not have a myPay account, you can establish one by referring to the article on creating one at <http://www.dfas.mil/retiredmilitary/newsevents/newsletter.html>
3. After entering your Login ID and Password, click "I agree to the terms of the User Agreement"
4. On the myPay Main Menu page, click the "Email Address" link.
5. Enter and confirm the correct address. Be sure to select "primary" beside the email address where you want to receive pay statement notifications and other important correspondence.
6. Save your changes by selecting Accept/Submit then confirm the changes you made are correct.

7. From the top of the page in the gray bar you may select Main to return to the Main Menu or Exit to close out your session.
8. .Return to the Main Menu page
9. Click the Turn on/off Hard Copy of 1099R link.
10. Click the “Yes” button under “Do you wish to stop home mail delivery of your 1099R?”

NOTE: Complete this action by Monday, November 10, 2014 if you wish to prevent delivery of a hard copy 1099R this year. [Source: <http://www.dfas.mil/retiredmilitary/newsevents/newsletter.html> October 30, 2014 ++]

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## Retiree Newsletters ► DFAS Role in Newsletter Receipt

Military Retiree Service Organizations are moving towards electronic communication. Many of them use the email address you maintain in your DFAS *myPay* account as your most current electronic address. Thus, keeping your email address current ensures continued receipt of the newsletters. Additionally DFAS uses your *myPay* email address to send you their newsletters, breaking news, and to notify you when your Retiree DFAS Account Statement and 1099R tax statements are available. If you have not entered or updated your email address in *myPay*, you can do so by following the below steps:

1. Go to the *myPay* web site <https://mypay.dfas.mil/mypay.aspx>, and log into your account using the “Log In” box at the top left-hand side of your screen.
2. After entering your Login ID and Password, click “I agree to the terms of the User Agreement”
3. On the Main Menu page, click on the Email Address link.
4. Enter and confirm the correct address. Be sure to select “primary” beside the email address where you want to receive pay statement notifications and other important correspondence.
5. Save your changes by selecting Accept/Submit then confirm your changes are correct.
6. From the top of the page in the gray bar, you may select Main to return to the Main Menu or Exit to close out your session.

For those not currently receiving their service organization newsletter the following websites will take you the latest edition:

- **Army Retirees:** Check out the current version of Army Echoes at <http://soldierforlife.army.mil/retirement/echoes>
- **Air Force Retirees:** The Spring/Summer 2014 publication of the Afterburner, News for Retired Personnel, is available on the AF Retiree Services Web Page ([www.retirees.af.mil/afterburner](http://www.retirees.af.mil/afterburner)). Please be advised that going forward, all *myPay* account holders must access the on-line version; non-*myPay* account holders will receive a copy in the mail.
- **Navy Retirees:** Check out the current version of Shift Colors at: <http://www.public.navy.mil/bupers-npc/reference/Publications/ShiftColors/Pages/default.aspx>
- **Marine Corps Retirees:** Check out the current version of Semper Fidelis at: [https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/H\\_SR/e\\_RET\\_AC T/Semper\\_Fidelis](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR/e_RET_AC T/Semper_Fidelis)

[Source: <http://www.dfas.mil/retiredmilitary/newsevents/newsletter.html> October 30, 2014 ++]

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## **DoD Suicide Policy Update 07 ► Top Troop Death Cause in 2012 & 2013**

War was the leading cause of death in the military nearly every year between 2004 and 2011 until suicides became the top means of dying for troops in 2012 and 2013, according to a bar chart published this week in a monthly Pentagon medical statistical analysis journal. For those last two years, suicide outranked war, cancer, heart disease, homicide, transportation accidents and other causes as the leading killer, accounting for about three in 10 military deaths each of those two years. Transportation accidents, by a small margin, was the leading cause of military deaths in 2008, slightly more than combat. The fighting in Iraq and Afghanistan accounted for anywhere from one out of three deaths in the military — in 2005 and 2010 — to more than 46 percent of deaths in 2007, during the height of the Iraq surge, according to the chart. More than 6,800 troops have died in Iraq and Afghanistan since 9/11 and more than 3,000 additional service members have taken their lives in that same time, according to Pentagon data. [Source: USA Today | Greg Zoroya | November 03, 2014 ++]

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## **DoD Suicide Policy Update 08 ► Predicting Who at Most Risk**

Psychiatrists have long known that a patient's risk for suicide spikes after hospitalization for a mental health disorder. But being able to predict who may be at the most risk has proved elusive: Few patterns have emerged from the thousands of post-hospital suicides in the U.S. to determine who might need extra support once they've been discharged. New evidence from a massive Army study, however, could lead to improvements in predicting who is at highest risk for committing suicide. As part of the Army STARRS project (Study To Assess Risk and Resilience in Servicemembers), professor of health care policy at Harvard Medical School Ronald Kessler and others found that by analyzing all sorts of data on soldiers hospitalized for mental health conditions, they could develop an algorithm to determine who may be at highest risk.

According to the study published 12 NOV in JAMA Psychiatry, more than half the suicides among soldiers that occurred after hospitalization from 2004 to 2009 happened among 5 percent of troops determined by the algorithm to be at highest risk. In the five years covered by the researchers, 68 soldiers died by suicide within 12 months of being discharged from a hospital. The figures were relatively low compared with the number of hospitalizations for mental health issues during that time frame — 53,769 — but the rate of suicide among the population was high, nearly 264 per 100,000 person-years compared with 18.5 suicides per 100,000 Army-wide. And among the 5 percent determined by the algorithm to be at highest risk, the suicide rate was 3,824 per 100,000 person-years.

That figure wasn't the only disturbing trend: Soldiers in the predicted high-risk group suffered seven unintentional injury deaths, 830 suicide attempts and 3,765 additional hospitalizations within 12 months of discharge. "In the high-risk group, even though suicide in itself was three or four soldiers out of a hundred, at least 40 had something happen to them. These individuals are flirting with death. We saw that they do things that are dangerous ... it's an awful high-risk group," Kessler said. By pulling together massive amounts of personnel data and combining it with health records, criminal records, legal issues, bank account information and more, researchers were able to determine characteristics and life factors that can predict suicide risk. They found the strongest predictors included sociodemographic factors such as being male, enlisting at a later age, criminal offenses, weapons possession, prior suicide attempts or thoughts, and prior psychiatric treatment.

But while many of these factors previously have been known to those studying the issues of military suicides, they and other determinants have never been manipulated in such a way that the data could be used to generate a score, or predictor, that could be used by medical providers to understand their patient's propensity for attempting suicide, Kessler said. The researchers believe that by gathering all available data on individual soldiers, they can create a database where each service member's risk can be predicted. This up-to-date statistic could be included in health records so providers are aware of potential problems if a service member is hospitalized. "We believe we can take all the information we have for them, current and across their entire careers, and generate a score for them which says if they happen to show up in a mental hospital, here's the score we have for them and here's what their risk is," Kessler said. With that knowledge, he said, physicians can construct treatment plans and monitor patients more closely than they otherwise would have.

The researchers also hope they can design a data and scoring system that would be tailored to individuals' circumstances and help guide treatment. For example, Kessler said, psychiatrists and psychologists would treat a young soldier who has combat-related post-traumatic stress disorder and suffered a breakup with his girlfriend differently from an older service member who may be facing involuntary discharge and financial trouble. The group is currently working with the Center for Army Analysis to develop a framework for the database. Kessler could not say when it would be available for use. He added that the findings could have broader implications for civilian behavioral health treatment. "The algorithm could presumably help target preventive interventions as well as treatment," he said. [Source: MilitaryTimes | Patricia Kime | Nov. 12, 2014 ++]

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**POW/MIA Recoveries ► Reported 141101 thru 141115**

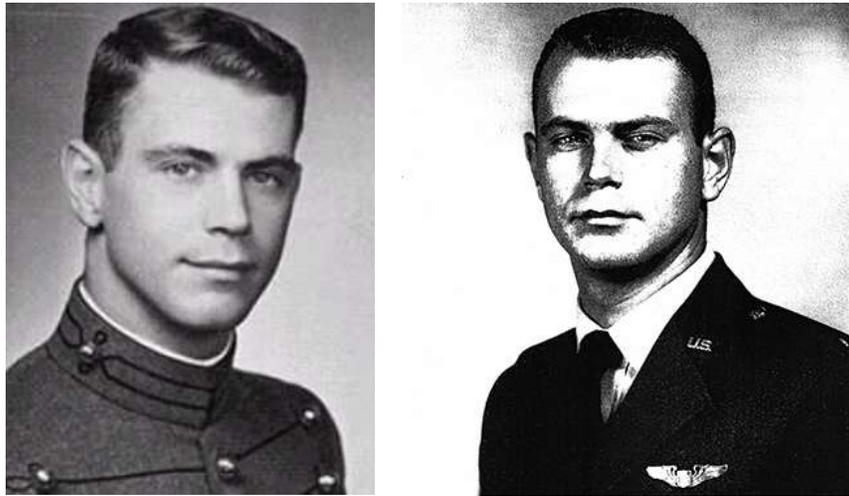
"Keeping the Promise", "Fulfill their Trust" and "No one left behind" are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century are: World War II (73,539) Korean War (7,877), Cold War (126), Vietnam War (1,642), 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](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

Capt. **Richard L. Whitesides**, U.S. Air Force, 19th Tactical Air Support Squadron, 34th Tactical Group, 13th Air Force. On March 26, 1964, the Air Force L19 observation plane flown by CAPT Whitesides and U.S. Army Special Forces co-pilot CAPT Floyd J. Thompson was downed by small arms fire about 20 kilometers from Thompson's Special Forces Camp near Quang Tri, South Vietnam. Thompson survived the crash, suffering burns, a bullet wound across the cheek and a broken back, and was quickly captured by the Viet Cong. Capt. Whiteside, the pilot of the aircraft, was not found. Aerial search and ground patrols failed to find a trace of the aircraft. This was before the excellent search and rescue programs which would recover so many downed pilots had been implemented in Southeast Asia. Whiteside was declared dead on [March 27, 1965](#) and his remains were unaccounted for until Oct. 21, 2014. He will be buried with full military honors in his hometown on a date yet to be announced.



**Capt. Richard L. Whitesides**

## Korea

- The Department of Defense POW/Missing Personnel Office (DPMO) announced 10 NOV that the remains of a U.S. soldier, missing from the Korean War, have been identified and will be returned to his family for burial with full military honors. Army Sgt. **Michael J. Barra**, 18, of Ithaca, N.Y., will be buried Nov. 22, in Ithaca, N.Y. In late November 1950, Barra was assigned to Company C, 2nd Engineer Battalion, 2nd Infantry Division (ID), which was deployed north and northeast of Kunu-ri, North Korea, when their defensive line was attacked by Chinese forces, forcing the unit to withdraw to a more defensible position. Before they could disengage, the 2nd ID was forced to fight

through a series of Chinese roadblocks, commonly known as “The Gauntlet.” Barra was reported missing in action after the battle. Returning American soldiers who had been held as prisoners of war and released after the Armistice, reported that Barra had been captured Dec. 1, 1950, by Chinese forces and died Feb. 20, 1951, in a prisoner of war camp, known as Camp 5, in Pyokdong, North Korea. Between 1991 and 1994, North Korea turned over to the U.S. 208 boxes of human remains believed to contain more than 400 U.S. servicemen who fought during the war. North Korean documents, turned over at that time, indicated that some of the remains were recovered from the vicinity where Barra was believed to have died. To identify Barra’s remains, scientists from the Joint POW/MIA Accounting Command (JPAC) and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic identification tools, to include two forms of DNA analysis; mitochondrial DNA, which matched his sister and brother and Y-STR DNA, which matched his brother.



**Michael J. Barra**

- **Pfc. Anthony R. La Rossa**, U.S. Army, Company L, 3rd Battalion, 38th Infantry Regiment, 2nd Infantry Division, was lost Feb. 13, 1951, in North Korea. He was accounted for Oct. 20, 2014. He will be buried with full military honors in his hometown on a date yet to be announced.
- Master Sgt. **Francis H. Stamer**, U.S. Army, Company M, 3rd Battalion, 8th Cavalry Regiment, 1st Cavalry Division, was lost on Nov. 2, 1950, in North Korea. He was accounted for Oct. 29, 2014. He will be buried with full military honors.

## **World War II - None**

[Source: [http://www.dtic.mil/dpmo/news/news\\_releases/](http://www.dtic.mil/dpmo/news/news_releases/) November 13, 2014 ++]

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## DoD Mobilized Reserve 30 OCT 2014 ► Decrease of 1920

The Army National Guard, Army Reserve, and Navy Reserve announced a decrease in activated National Guard members and reservists this week, while the Marine Corps Reserve, Air National Guard, Air Force Reserve, and Coast Guard Reserve announced an increase of activated National Guard members and reservists. The net collective result is a decrease of 1,920 activated National Guard members and reservists in comparison to those reported in the 1 OCT 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 19,445; Navy Reserve, 3,207; Marine Corps Reserve, 961; Air National Guard and Air Force Reserve, 6,757; and the Coast Guard Reserve, 228. A cumulative roster of all National Guard and reserve personnel at [http://www.defense.gov/documents/OASD-RA-\(RTM\)-Mobilization-Weekly-Report-141028.pdf](http://www.defense.gov/documents/OASD-RA-(RTM)-Mobilization-Weekly-Report-141028.pdf) lists those currently activated. Since 911 there have been 902,191 reservists activated of which 30,798 (inclusive of both units and individual augmentees) remains activated. [Source: DoD News Release No. NR-549-14 dtd Oct. 30, 2014 ++]

\* VA \*



## VA Correspondence Update 01 ► Kenneth C. Brunner is Not Dead

Kenneth C. Brunner wants the government to know it is dead wrong, because he is alive and well in Madison, Wisconsin. The 81-year-old Army veteran said he was surprised to read a letter from the U.S. Veterans Benefits Administration stating that he was dead. The letter, dated 4 NOV, arrived at his East Side home Monday afternoon, Brunner said. "It said I was dead and not to cash any more checks," Brunner said, his voice strong, clear and a little indignant. "I read that and I said holy ..." By Tuesday, Brunner had built up a head of steam and tried to call the agency to deliver a few choice words, but it was closed for Veterans Day. The letter, addressed to Brunner's wife, Julie, said she was entitled to cash the check issued for the month in which he died, but no others that might have been issued. It promised \$300 to help cover the cost of the funeral. "We are sorry to learn about the death of KENNETH BRUNNER and extend to you our deepest sympathy," the letter says. "We understand that the transition period following the death of a loved one is difficult and we wish to offer our assistance and our appreciation for the honorable service of KENNETH BRUNNER."

Brunner said he receives monthly disability checks of \$901 because of serious injuries he suffered in 1955 when he was an Army specialist building airstrips on a Texas Air Force base. A cable on a piece of heavy equipment snapped and struck him, landing him in the hospital for a month with serious facial injuries and fractured bones all over his body. "It broke me up pretty bad," Brunner said. "For the first few days in the hospital they told me they didn't know if I was going to live or die." Brunner said when he left the Army in 1956 he was told he couldn't receive any compensation for his injuries, which still restrict his ability to perform certain tasks and movement. About seven years ago he ran across information about veterans benefits and successfully applied.

The Milwaukee Regional Benefit Office sent the letter. Craig Larson, spokesman for the U.S. Department of Veterans Affairs regional office in Chicago, said he didn't know how often erroneous letters have been sent out. "I do not have an exact number but it occurs infrequently due to human error, such as incorrect data entry," Larson said. "However, when it does happen, VA remedies the error as soon as possible." The agency that investigates problems at the Veterans Benefits Administration probably has never attempted to determine how many erroneous letters like Brunner's are sent. "We usually get the other cases, where a family keeps receiving the checks after the veteran has passed away and they don't notify the government or the government is notified and doesn't stop sending the checks," said Catherine Gromek, spokeswoman for the Office of Inspector General.

Brunner was performing his weekly volunteer work assembling wheelchairs and prosthetic devices at the Madison Veterans Hospital on Wednesday morning. He said that he planned to contact the government when he got home. "I'm going to set them straight," Brunner said. "I'm sure as hell alive." In response to questions from the State Journal, the Milwaukee benefits office on 12 NOV apologized to Brunner and assured him the problem would be fixed, Larson said. [Source: Wisconsin State Journal | Steven Verburg | Nov. 12, 2014 ++]

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## **Homeless Vets Update 58 ► More Than Blankets are Needed**

In this land of plenty and this land of opportunity over 600,000 American's experience homelessness on any given night with 138,000 being children under the age of 18. According to the National Alliance to End Homelessness, the national rate of homeless persons is 19 per 10,000 people with the highest in Washington DC of 106. Veterans are homeless at the rate of 27 for every 10,000 veterans, with DC again being the highest at 156. The lack of affordable housing is considered the primary cause of homelessness. The government agency HUD (Housing & Urban Development) has seen its budget slashed by over 50% resulting in the loss of 10,000 units each year of subsidized low income housing. 13% of the nation's low income housing has been lost since 2001. This country needs 7 million more affordable apartments for low income families, but because we don't have enough, 11 million families spend over half of their monthly income on rent. Add on top of this the over 5 million homes that have been foreclosed on since 2008 (1 of every 10 homes with a mortgage) and it easy to understand why this country is where it is with our lack of ability to help the homeless.

Homeless children as defined by the federal "No Child Left Behind" program includes not just those living in shelters or transitional housing, but also those sharing housing of other persons due to economic hardships, living in cars, parks, bus or train stations or awaiting foster care placement. Using this definition, the National Center for Homeless Education reported in September 2014 that local school districts have 1,258,182 homeless children in a public school which is an 8% jump from 2013 as reported by Mic.com.

Youth homelessness has increased 72% in the last 7 years. Many of these homeless youths exchange sex for food, clothing, shelter and other basic needs. 75% of homeless youth have either dropped out or will drop out of school. 48% of homeless youth drink heavily versus 18% of their counterparts. As a caring society, what can we do about this?

Sports Illustrated (SI) just published a fascinating article on how more than 100,000 students on school teams are homeless. In the Mobile, Alabama county school system, 27.6% of homeless students competed for middle and high school teams. In Kansas City, Kansas 20% of homeless students competed. SI concludes that athletic programs are keeping homeless athletes away from outside factors that derail their chances for a successful future. Coaches often become mentors and surrogate parents and pregame and postgame meals provide essential nourishment while kids benefit from the exercise and structure in sports. We should be looking on how we can get more of these homeless kids involved in sports based on what SI learned. Homeless veterans are another story. The National Coalition for Homeless Veterans reports that 1.4 million veterans are considered at risk for homelessness due to poverty, lack of support networks and substandard housing. 49,933 of these veterans are homeless on any given night.

America's homeless veterans served in World War 11, the Korean War, Cold War, Vietnam War, Gulf War, Afghanistan and Iraq. Half of our current homeless veterans served during the Vietnam era. 8% are female while 40% are African American or Hispanic. The Washington Post reported our new Veterans Affairs (VA) Secretary Bob McDonald (retired Chairman, President and CEO of Procter & Gamble who was confirmed 97-0 by the Senate on July 29, 2014) announced an additional \$207 million in funding for rapid-assistance grants to help 70,000 veterans keep their homes or return to permanent housing. Also, an additional \$62 million will be dedicated to a rental assistance program that would bring more than 9,000 chronically homeless veterans off the streets. Totally the VA has committed more than \$1 billion in 2014 to strengthen programs that prevent and end homelessness among veterans. They have changed their approach to a "housing first strategy" where they are focusing on providing veterans a place to live first and then help them with drug abuse, job searches and mental health. Previously the VA had insisted on health services first before offering housing.

Homelessness cannot be solved by the government alone, especially in times of government gridlock and lack of funds. This is a major problem that affects all of us, whether it involves the classmates of our kids or the war hero who was dedicated to protecting our country. There are many ways the average citizen can help by donating or volunteering. The Covenant House opens up its doors to help homeless youth. Stand Up For Kids helps homeless street kids. Move for Hunger helps collect food for those in need. Support Homeless Veterans works to get these forgotten heroes off the streets. And at DollarDays on our Facebook page, we are giving away 1,000 blankets to needy homeless shelters around the country, so be sure to nominate the shelter in your community.

We all suffer when we allow our neighbors to go homeless, even for just 1 night. Our society suffers when we deny any of our children a good night's sleep and a nourishing meal. With the limitless potential that many homeless youth have to make a lasting positive contribution to our communities, whether it is in science, humanities or sports; we cheat not only them but ourselves by not allocating dollars, either in the taxes we collect or the disposable income we can spare. Every child, or veteran or family in need should have a shot at attaining our American dream, and with a little help from all of us, America can help those 600,000 a night who suffer. This is one issue that is not political. [Source: The Huffington Post | Marc Joseph (CEO/President and Founder, DollarDays International, Inc.) | October 31, 2014 ++]

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## VA Reform Update 01 ► NVTC Recommendations



**An industry-based task force has delivered a report recommending reforms to VA Secretary Robert McDonald.**

The Veterans Affairs Department is evaluating a series of private-sector recommendations for improving health care delivery to veterans. The recommendations by the Northern Virginia Technology Council (NVTC) call on VA to:

- Aggressively redesign the human resources and recruitment process.
- Prioritize efforts to recruit, retain, and train clerical staff.
- Develop a comprehensive human capital strategy that addresses impending healthcare provider shortages based on projected needs.
- Create a stronger financial incentive structure.
- Accelerate steps to improve the agility, usability and flexibility of scheduling-enabling technologies that also facilitate performance measurement and reporting functions.
- Take aggressive steps to use fixed infrastructure more efficiently.
- Evaluate the efficiency and patient support gained by centralizing the phone calling functions in facility-based call centers with extended hours of operation.
- Invest in more current and usable telephone systems and provide adequate space for call center functions.
- Take aggressive measures to alleviate parking congestion, which impacts timeliness of care.
- Engage frontline staff in the process of change.
- Embrace a system-wide approach to process redesign.

Veterans Affairs spokeswoman Genevieve Billia said the department is already moving forward with some of the recommendations. “VA appreciates the work of the NVTC, and notes that the majority of the findings in the report appear to be consistent with what VA has identified as areas of improvement, and in numerous cases, mitigation strategies have begun to be implemented,” Billia said, adding that the department will “assess those [recommendations] that are feasible, advisable, and cost-effective for implementation.” The NVTC’s report was directed by the 2014 Veterans Access, Choice and Accountability Act of 2014. The

task force that wrote the report includes executives from consulting and technology firms such as Booz Allen Hamilton, HP, IBM, The MITRE Corporation and Science Applications International Corporation. The task force's report was delivered to VA Secretary Robert McDonald last week. [Source: FederalTimes | Anthony Ware | November 06, 2014 ++]

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## **VA Budget 2015 Update 02 ► VASEC Says Additional Funds Needed**

The Veterans Affairs Department says the \$16.3 billion lawmakers approved earlier this year to meet rising patient demand won't be enough to sustain care for Iraq and Afghanistan war veterans in the coming decades. "We need more," VA Secretary Robert McDonald said during a Christian Science Monitor breakfast 5 NOV. He predicted that "40 years from now is going to be the peak need of the veterans who fought in Afghanistan and Iraq, so we need to start building that capability now and we're going to be asking for budget increases in order to do that." He said that most Americans think that because those wars are winding down "we don't need to worry about the VA," but pointed out that the agency is still caring for a dependent from the Civil War and 100 dependents from the Spanish-American War.

In July, then-acting VA chief Sloan Gibson announced the department needed \$17.6 billion in new funds over the next three years to correct poor patient handling and wait times. The announcement nearly scuttled negotiations between House and Senate lawmakers on a bill to revamp the VA following months of scandals over veteran care. Lawmakers eventually settled on legislation with a price tag of \$16.3 billion. The bill provides \$10 billion for veterans to seek private care at hospitals and clinics outside the VA, and \$5 billion for the department to hire more doctors, nurses and medical staff. Another \$1.5 billion could be spent on leases to use other medical facilities at 27 sites around the country. But it has been unclear how long the \$10 billion funding will actually last and when the VA will need to go back to Congress for additional money. A new request could fall on deaf ears as lawmakers return to Washington to hammer out fiscal 2015 spending bills and look toward 2016.

McDonald did not say how much more his agency would need, but that some of the things that had been cut from the original request included hiring more employees to work disability claims and additional funding for a homeless veterans program. He noted the "good news" that the VA budget has increased every year under President Obama but said "it's going to have to keep rising because that curve is heading on a slope up. It's not steady and it's not flat." McDonald said that veterans today submit to the VA for treatment an average of six times, whereas they averaged only one following World War II. The agency has also received more claims from veterans who have been exposed to Agent Orange or experienced traumatic brain injury or post-traumatic stress disorder "before the science was available," he said. [Source: The Hill | Martin Matishak | November 06. 2014 ++]

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## **VA Prosthetics Update 12 ► New 3-Axis Pressure Sensor to Improve Fit**

Prosthetic technology has come a long way in the last few decades, offering state-of-the-art robotic arms, carbon-fiber blades and joints that contain microchips and processors. But artificial limbs still are attached to stumps that can swell, chafe, inflame and rub — problems that sometimes keep amputees from using their devices. Now a Sandia National Laboratories researcher in Albuquerque, New Mexico, has developed sensors that can be integrated into a prosthetic socket to monitor pressure changes and fit, and tell users of

fluctuations. The sensor, developed by researcher Jason Wheeler and the lab's Intelligent Systems, Robotics and Cybernetics group, monitors pressure in three directions: downward or "normal" pressure, which is felt when something presses down on a surface, and two directions of "shear pressure," or sliding. Shear forces are important, Wheeler explained, because they're what cause rubbing, blisters and scrapes. "It can result in blistering, pressure ulcers, abrasions in the skin, and there also are issues with temperature and moisture management, which allow things to slip or swell. We want to monitor this all the time," Wheeler said.



**Military athletes mingle at the 2014 Warrior Games. New advances in sensor technology are leading to prosthetic limbs with potential for better fit and greater comfort for wounded warriors.**

As amputees use their prosthetics during the day, fluids in the limb shift and muscles can shrink. Custom-fit sockets don't adapt to these daily changes, nor do they self-adjust to a wearer's weight gain or loss. But the sensors developed by Sandia can be integrated into special liners that would adjust automatically to changes, moving liquid into or out of bladders inside the liners to automatically improve fit. Such advanced prosthetic interfaces would improve troops' lives, Wheeler said, and likely save money because they would reduce the number of times amputees must be refitted with new sockets. Such high-tech liners are still in testing, Wheeler said. Researchers are fine-tuning the integration of sensor readings and fluid movement inside the liners. "We've got it to a point where they are ready to be used in a clinical environment," Wheeler said. "We still need to do more studies, though, about how to adjust socket shape."

Sandia officials said that while sensors already have been developed for prosthetic sockets, the new three-axis pressure sensor is the first of its kind. Nearly 1,160 combat veterans of the wars in Iraq and Afghanistan suffered a major limb amputation as the result of wounds. Overall, the Veterans Health Administration cares for more than 45,000 amputees and performs roughly 5,000 amputations a year, according to Veterans Affairs Department figures. The research was funded by the Defense Department's Peer Reviewed Orthopedic Research Program. Wheeler said his group is searching for a company interested in manufacturing and marketing the devices. "An optimistic view would be that we would have something [on the market] in two to five years, two being the most aggressive if [federal] exemptions and everything were granted quickly," he said. "Essentially, the technology is close to full capability. The question becomes how long it takes to get through the manufacturing, distribution and approval process." [Source: NavyTimes | Patricia Kime | October 30, 2014 ++]

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## **VA Means Test Update 01 ► Net Worth No Longer a Factor**

To align VA's healthcare program with the financial assessment requirements for other federal healthcare programs, the SECVA has approved a process change to cease collection of veterans' net worth information for purposes of means testing for health benefits. Effective Jan. 1, 2015, VA will only consider a veterans' previous year's gross household income (earned and unearned income) and deductible expenses to determine eligibility and/or copay responsibility for purposes of VA healthcare enrollment/benefit purposes. Note. This does not impact net worth development for purposes of VHA's Extended Care Services or VBA's Pension Program. Software changes to remove the net worth prompts from VistA and the Enrollment System are expected to be released in second quarter FY 15. Until the software is implemented, VA intake staff will enter "zero-dollars" (\$0) into the net worth prompts for new applicants' or when updating an existing enrollees' Means Test. Changes to the online application and VA Forms 10-10EZ/EZR and 10-10HS are expected to be available by January 1, 2015. VA will be sending letters to current enrollees who may benefit from this change. Point of Contact: Ms. Benita Miller, Health Eligibility Center Director, Benita.Miller@va.gov or (404) 828-5300. [Source: NAUS Weekly Update November 07, 2014 ++]

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## **Road to Veterans Day ► SECVA Initiative Update**

The Department of Veterans Affairs (VA) today announced that the "Road to Veterans Day" initiative, announced on September 8th by Secretary Robert A. McDonald, has resulted in significant progress for Veterans over the past 3 months. During that time, VA has taken deliberate actions to improve service delivery for Veterans, rebuild trust, increase accountability and transparency and put the department on the path to long-term excellence and reform.

- "Over the past three months, we've been taking a hard look at ourselves, listening to Veterans, employees, Veterans organizations, unions, members of Congress, and our other partners. Their insights are shaping our work to chart the path for the future," said McDonald, who has traveled extensively during his first few months in office, visiting 41 VA facilities in 21 cities while also making 11 recruiting visits to medical schools. "While more work remains, our dedicated employees are making progress to better serve Veterans."
- To improve service delivery, VA has prioritized efforts to accelerate Veterans off of wait lists and into clinics through the Accelerated Care Initiative begun by Deputy Secretary Sloan Gibson this summer. Through this initiative, VA medical centers have increased access to care inside and outside of VA, added more clinic hours and work days, deployed mobile medical units, and shared their best practices from VA's high-performing facilities throughout the organization. Significant improvements have resulted nationally:
- Scheduling more than 1.2 million more appointments in the past four months than in the same period last year. In total, VA medical centers have scheduled over 19 million Veteran appointments from June to October 1, 2014.
  - ✓ Reducing the national new patient Primary Care wait time by 18 percent.
  - ✓ Completing 98 percent of appointments within 30 days of the Veterans' preferred date, or the date determined to be medically necessary by a physician.
  - ✓ Authorizing 1.1 million non-VA care authorizations, a 47 percent increase over the same period last year.
- On his second day at VA, Secretary McDonald addressed all employees via Video Teleconference, where he directed each employee to reaffirm the mission and core values of the Department. All

senior leaders were responsible for ensuring this was carried out in all facilities across the country, and this re-affirmation has been confirmed. Moving forward, this will happen each year on the anniversary of VA becoming a Cabinet-level agency, and a new award program has been initiated to highlight employees who truly embody VA's ICARE values – Integrity, Commitment, Advocacy, Respect, and Excellence. The first nominations for this new incentive program will be accepted in January 2015.

- Over the past three months, VA has focused on identifying the scope of the problems facing the department and taking significant actions to correct deficiencies, to include holding employees accountable. Since June 2014, VA has proposed disciplinary action against more than 40 employees nationwide related to data manipulation or patient care. VA is also working diligently to cooperate with the over 100 investigations currently being undertaken by the VA Inspector General, the Justice Department, and the Office of Special Counsel (OSC).
- On October 3rd, OSC certified VA under their Whistleblower Protection Certification Program after VA worked to achieve compliance and protect employees who identify or report problems from unlawful retaliation. VA also worked closely with OSC to successfully resolve whistleblower retaliation complaints filed by three individuals from the VA Phoenix Health Care System. The Department's transparency is critical in rebuilding the public's trust. VA has posted data online on a regular basis since the beginning of June showing the number of appointments on waiting lists and the average wait times at each medical center across the country.
- Additionally, each medical center and benefits office has conducted a town hall with Veterans and the public to collect feedback. These town halls will continue at each facility every three months.

As we march forward on the "Road to Veterans Day," we recognize that VA needs significant reforms to meet the expectations of Veterans well past Veterans Day. VA is reviewing options to reorganize the department for success, guided by ideas and initiatives from Veterans, employees, and all of our stakeholders. This reorganization will be known as "MyVA" and is designed to provide Veterans with a seamless, integrated, and responsive customer service experience—whether they arrive at VA digitally, by phone, or in person. Another component of the "Road to Veterans Day" initiative that will continue past Veterans Day is the Veterans Health Administration's (VHA) "Blueprint for Excellence," which lays out strategies for transformation to improve the performance of VA health care now —making it more Veteran-centric by putting Veterans in control of their VA experience.

Long-term reform of VA also means making sure VA has the medical professionals we need to best care for our patients, which is why Secretary McDonald launched a national recruiting effort in August, visiting medical schools in an effort to bring the best and brightest to work at VA. On September 17th, VA announced an increase in the salary pay scale for VA doctors and dentists to aid in recruiting and retention. As part of the "Road to Veterans Day," Secretary McDonald has reaffirmed VA's homelessness program and the Veterans Benefits Administration's Claims Transformation Strategy. VA remains committed to working with its federal, state and local partners to end homelessness among Veterans, which has been reduced by 33% since 2010. With the backlog of disability claims reduced by 60% since its peak in March of 2013, VA is also on track to eliminate the backlog in 2015 and will continue to expand online claim-submission capability in all programs. "VA exists to serve our Nation's Veterans and their families. I'm convinced that our comprehensive reforms will enable us to better meet the needs of our Veterans because we will be looking at everything we do through their eyes. We owe them nothing less," McDonald said. Veterans can go to [http://www.va.gov/opa/publications/RoadtoVeteransDay\\_ActionReview.pdf](http://www.va.gov/opa/publications/RoadtoVeteransDay_ActionReview.pdf) to access to the full "Road to Veterans Day" report. [Source: VA News Release November 06, 2014 ++]

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## **VA Health Care Access Update 19 ► New ACA Webpage**

The Department of Veterans Affairs updated its website with a new page containing information on the Affordable Care Act (ACA). The page is easy to navigate, and is broken down into different links for veterans already enrolled in VA care, unenrolled veterans, and family members. Those who are not enrolled yet can use the site to learn more about eligibility, begin the enrollment process, or initiate an online chat for more help. There are also various fact sheets and FAQs available. As a reminder, all enrolled veterans, TRICARE beneficiaries, and CHAMPVA family members already meet the minimum standard for coverage required by the ACA. To visit the website go to <http://www.va.gov/health/aca>. [Source: VFW Action Corps Weekly, October 31, 2014 ++]

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## **Legionnaires Disease Update 08 ► Another VA Lawsuit**

The Department of Veterans Affairs waited six months to tell a veteran that he had contracted Legionnaires' disease in August 2012, the man says in a federal lawsuit filed over the weekend. George Hines, whose hometown and age were unavailable, was being treated for prostate cancer at the VA's University Drive Hospital and was admitted Aug. 6, 2012, with a fever and pneumonia. The hospital staff discharged him four days later without telling him he had tested positive for the disease, the lawsuit says. The hospital didn't tell him of the positive test until March 5, 2013, during a meeting that included several other veterans who also tested positive, the lawsuit says. He's suing the government for negligence. Hines' attorney and a Justice Department spokesman couldn't be reached for comment. More than a dozen people have filed claims against the government because of the outbreak of Legionnaires' disease, which sickened at least 22 patients from February 2011 to November 2012 at VA campuses in Oakland and O'Hara. Six of the patients died. The VA has settled at least 10 of the complaints. [Source: Pittsburgh Tribune-Review | Brian Bowling | November 03, 2014 ++]

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## **VA Health Care Stories Update 03 ► 5 Years of Frustration**

James Wilson of Kennesaw Georgia, who served as a corporal in the Marines from 1993-97, said everybody in the military said the U.S. Veterans Affairs Department medical centers were not to be trusted. "We always heard bad stories from the VA," Wilson said. "Stuff about amputating the wrong leg and don't ever go down there." Wilson said he never expected to become one of those stories, but after fighting the VA for five years and not receiving any benefits, he said he's almost ready to quit. "Everyone knew, but in my circles of friends, you knew the VA was just ridiculous. It's a waste of money," Wilson said.

Wilson, who served in Qatar and Japan in the 1990s, said he was exposed to toxins that caused lumps to appear all over his body. The quarter-sized lumps, which are swollen lymph nodes, are painful and restrict his movement. Wilson's memory is fading. He can't remember his children's awards ceremonies, the milk his wife asked him to pick up after work or directions to places he's been many times before. Wilson, a warehouse manager at Smyrna-based Supply Direct, said he can't figure out what his ailments mean, and doctors at the Atlanta VA Medical Center haven't been able to either.



**James Wilson**

Wilson joined the Marines in 1993, and was sent to Qatar two years later. Wilson said everyone stationed in Umm Said, a port city in Qatar, was exposed to toxins. “Right away, the naval doctors there were very unhappy with the place that we were at. The water was contaminated that we were showering in. We were being exposed to daily unknown toxins,” Wilson said. The doctors logged the exposure on Wilson’s military medical records, which would become essential for requesting compensation from the VA in the future, Wilson said. Wilson was stationed in Japan in 1996, and when he got there, he started noticing lumps forming all over his body. “I’ve got them from my eye sockets all the way down my ankles,” Wilson said. Military doctors tested Wilson while he was serving in Japan and found the lumps weren’t cancerous, but they didn’t find what was causing them. “I have to hold the door handle a different way because the lymph nodes in my palms are swollen, so it’s like having a quarter-sized marble in the palm of my hand. So, if you straighten out your hand all the way? That hurts me. I can’t do that,” Wilson said.

Wilson said he tried to overcome the ailments at first. “Being a Marine isn’t something you do, it’s who you are. We adapt. We’re tough guys,” Wilson said. But soon, Wilson’s mind started fogging, his memory fading and he knew something was wrong. “If I’m driving from home to the Square, I’ll forget how to get there, and (my wife) Megan will have to tell me,” Wilson said. Wilson said he has documentation from military doctors that his health began deteriorating while he was in the Marines, and after leaving in 1997, he applied in 2009 for compensation from the VA to pay for the life insurance his family will receive after his death. After waiting a year and a half, his application was denied, but Wilson decided to put himself on the wait list, which would take a year to get to the top of, to appeal his case. After waiting eight months for his case to be considered again, Wilson said he called the VA to make sure his name was on the wait list and his appeal was nearing. “Then they told me I was never put on the wait list. I wasted years on this,” Wilson said.

Meanwhile, Wilson had to pay out of pocket for most of his medications and doctors visits. He said he estimates he lost thousands of dollars in the past five years. Wilson said he can’t afford his health insurance and his family, his wife and two children, are living at his in-laws’ house because he couldn’t afford his own home. “I’ve lost everything,” Wilson said. “I felt hopeless. I felt like this was the end. I’m tired. (The VA is) just going to wait it out until I die.” Wilson doesn’t know why his case was denied, but he doesn’t think it’s for lack of proof. “I don’t see how you can think a veteran is lying when it’s documented in my record book,” Wilson said. Wilson said his health and mental state is still deteriorating because he hasn’t been able to receive any care from the VA. “I feel like I don’t know anything more now about my case or what’s going on with me than I did before we started all this,” Wilson said.

After being unsatisfied with two-month wait times in between appointments and inattentive doctors at the Atlanta VA Medical Center, Wilson said he began to go to the center in Austell. “There’s a VA office here in Austell and there’s a doctor there that I go to and she looked over my case, and she said, ‘I don’t have to tell you this, but the VA is broken and that’s what you experienced up till now. But, I promise I will help you,’” Wilson said. Wilson decided to file his compensation request again this year, at the advice of his Austell doctor, but it will be six months before he gets an answer back. Until then, Wilson said his memory is quickly fading, and he loses his temper often. Wilson said he’s ashamed of his temper and how his hardships affect his wife and two children, Ben, 7, and Sammy, 4. “A few weeks ago, I blew up, and my son said to me, and he was crying a little bit, he said ‘Dad, you really embarrassed me. You’re not Marine Corps anymore.’ I pulled over and I stopped the car, and I apologized to him and I told him I love him and I swore to him that would never happen again. I went to my doctor and I said, you know, if I keep getting worse, if I become like this to my family, it’s over. I’m cashing out,” Wilson said.

Wilson teaches his sons baseball, and he said some days that’s what motivates him. “The only thing that keeps me going is baseball with my boys. That’s it,” Wilson said. He doesn’t believe the VA will change. Now that the criticism has died down, Wilson said the hospitals won’t get any better. “You get these big wigs from Washington coming into the hospitals, and I’ve seen it every time. They come in and you see all the workers there doing what they’re supposed to be doing and then when he’s gone, it’s like, OK, back with the hands in the pockets. They don’t care.” Greg Kendall, spokesman for the Atlanta VA office, said no veteran should have to wait to receive care, and the VA is working to solve the problems veterans have complained of in the past.

“The Atlanta VA Medical Center continues to take positive actions to improve its wait time and access for veterans by extending clinic hours and hiring new staff. Kendall said, as one of the fastest growing medical centers in the VA, caring for about 100,000 veterans, our top priority is to get all veterans off waiting lists and into clinics.” Wilson said the centers need to start anew. “There has to be some sort of incentive to draw in really good doctors to the VA who don’t look out for the VA’s interests but the veterans’ interests,” Wilson said. [Source: Marietta Daily Journal | Hilary Butschek | November 02, 2014 ++]

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## **VA Choice Act Update 04 ► Healthcare Delay Coverup Manager Firings**

Sen. Bernie Sanders (I-Vt.) called on the Department of Veterans Affairs to act “as aggressively as possible” in firing managers that covered up healthcare delays. “Those VA employees who lied or manipulated data and further exacerbated veterans’ inability to access health care must be held accountable for their actions,” Sanders said Sunday. “The VA must act as aggressively as possible in removing those officials from their positions.” Sanders wrote to VA Secretary Robert McDonald as the agency implements a new VA reform law Sanders helped write. The bicameral legislation came following reports that VA officials falsified documents in order to hide long wait times for VA medical appointments. The new law makes it easier to fire those involved in the cover-up, but Sanders said it should be done in a way that does not jeopardize Justice Department investigations and other potential criminal cases. “While we want the VA to act in a timely manner to punish employees who have acted dishonorably, it is imperative that the VA get these personnel actions right — by building an effective case to do so,” Sanders wrote. “The last thing we want is to undermine law enforcement’s efforts to complete their work as well.” [Source: The Hill | Ramsey Cox | November 03, 2014 ++]

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## **VA Choice Act Update 05 ► VA Secretary Open Letter to Vets**

November 5, 2015

At the Department of Veterans Affairs, we have one of the most noble and inspiring missions in Government. I accepted this job and joined this mission to better serve you—our Veterans—and improve the delivery of the care and benefits you have earned. It is our privilege to serve you, and I have made clear that as we move forward as a Department, we will judge the success of all our efforts against a single metric—the outcomes we provide for Veterans.

The Veterans Access, Choice, and Accountability Act of 2014 (VACAA), enacted less than three months ago, goes a long way toward enabling VA to meet the demand for Veterans health care in the short-term. VA has put considerable focus and attention on ensuring the law is implemented seamlessly, without confusion, and without creating hardships for Veterans. This legislation provides authorities, funding and other tools to better serve Veterans in the short-term. We are appreciative of this temporary measure to improve access while we build capacity within the VA system to better serve those who rely on us for health care.

Choice Cards will allow Veterans to receive care outside of VA based on the distance of their residence from a VA care facility, or when wait times for VA health care exceeds the standards under the new law.

From June 1 to Sept. 30, 2014, VA completed more than 19 million Veteran appointments in our facilities and made nearly 1.1 million authorizations for Veterans to receive care in the private sector and other non-VA health facilities — a 46.6 percent increase over the same period in 2013. This was all done under existing programs prior to the passage of VACAA, and sets the stage for strengthening existing partnerships between VA and the private sector. We have much we can share with one another to the benefit of Veterans.

VA has signed contracts with two private health care companies to help VA administer the Veterans Choice Program under VACAA. The Choice Program is a new, temporary benefit allowing some Veterans to receive health care in their communities rather than waiting for a VA appointment or traveling to a VA facility. It does not impact your existing VA health care or any other VA benefit you may be receiving. We will begin implementing this benefit on Nov. 5, as required by law. A call center is now operational to answer your questions and verify your eligibility for this program.

As part of this new program, we are issuing a Veterans Choice Card to every Veteran who is potentially eligible for the new, temporary health benefit. The Choice Card allows Veterans to elect to receive care outside of VA when they qualify for the new program based on the distance of their residence from a VA care facility, or when wait times for VA health care exceed the standards established in law. The Choice Card does not replace the identification card you already use to access other VA benefits; please do not throw away that identification card.

Secretary McDonald asks Veterans what can be done to make their VA better during one of his many site visits across the country.

The Choice Card will be issued in three phases. The first group of Choice Cards along with a letter explaining eligibility for this program is currently being sent to Veterans who may live more than 40 miles from a VA facility. The next group of Choice Cards and letters will be sent shortly thereafter to those Veterans who are

currently waiting for an appointment longer than 30-days from their preferred date or the date determined to be medically necessary by their physician.

The final group of Choice Cards and letters will be sent between December 2014 and January 2015 to the remainder of all Veterans enrolled for VA health care who may be eligible for the Choice Program in the future.

We are continuing to work with our partners—Congress, Veterans Service Organizations, and others—to get the information about this health program out to Veterans in as many ways as possible. Please visit our Web site at <http://www.va.gov/opa/choiceact> where we have provided helpful information on Choice Program eligibility. We will work with our partners to keep you informed as we improve our delivery of high-quality, timely care.

Thank you for your service and sacrifice.

Sincerely,



Robert A. McDonald

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## **VA Choice Act Update 06 ► 1,000 Employees Face Disciplinary Action**

The Veterans Affairs Department is considering disciplinary action against more than 1,000 employees as it struggles to correct systemic problems that led to long wait times for veterans seeking health care and falsification of records to cover up delays, VA Secretary Robert McDonald said. In an interview with the CBS News program "60 Minutes," McDonald said the VA is taking "aggressive, expeditious disciplinary action, consistent with the law" against more than 1,000 of its 315,000 employees. McDonald said the disciplinary report given to the Veterans Affairs committees in the House and the Senate "has about 35 names on it. I've got another report that has over 1,000" names, McDonald said. McDonald's comments represent a departure from his previous public remarks. At a news conference 6 NOV, he said the VA has proposed disciplinary action — up to an including firing — against more than 40 employees nationwide since June. Those cases are all related to a scandal over long patient wait times and manipulation of records to hide the delays.

At an appearance 7 NOV at the National Press Club, McDonald said the VA has taken or is considering disciplinary action against 5,600 employees over the past year, although aides later clarified that most of those actions were not related to the health-care scandal. "We are very serious about making sure that we hold people accountable," McDonald said. The VA has been under intense scrutiny since a whistleblower reported that dozens of veterans may have died while awaiting treatment at the Phoenix VA hospital, and that appointment records were falsified. Since then problems have been revealed at VA health care sites across the country. The scandal led to the ouster of former VA Secretary Eric Shinseki and to a new law making it easier for veterans to get VA-paid care from local doctors. The agency has been overwhelmed by the influx of veterans from wars in Iraq and Afghanistan, the aging of Vietnam War veterans and expanded eligibility for benefits as a result of exposure to Agent Orange and other problems.

Some Republican lawmakers have criticized the VA for moving too slowly to fire managers involved in covering up wait times and other problems. But McDonald said the agency is moving as fast as it legally can. All VA firings are subject to review by an administrative judge. "We've got to make it stick," McDonald told CBS. "We propose the action, the judge rules and the individual has a time to appeal." What the VA is "most concerned about is caring for veterans. So if someone has violated our values and we think has done bad things, we move them out," McDonald said. "And that's why we have a lot of people on administrative leave. We move them out. We don't want any harm to our veterans." Only one of four senior employees recently targeted for removal by the VA has been fired, a fact Republican lawmakers cite in criticizing McDonald's implementation of the new law, which gives McDonald wide authority to fire poor-performing employees and streamlines the appeals process. Two of the targeted employees retired. A third was granted an extension allowing her more time to reply to the VA's decision. [Source: AP | Matthew Daly | Nov. 7, 2014 ++]

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## **VA Choice Act Update 07 ► 2<sup>nd</sup> High Ranking Official Fired**

The embattled director of the Pittsburgh Veterans Affairs Healthcare system was formally fired 13 NOV, the second high-ranking VA administrator to be dismissed under new employment authorities granted by Congress. Terry Gerigk Wolf had been suspended from the post since June, as officials investigated her handling of a deadly Legionnaires' disease outbreak in 2011. Over 16 months, 22 veterans were sickened and six died from the disease. Last month, the VA Office of Accountability Review recommended her firing after finding "conduct unbecoming a senior executive." Lawmakers and veterans advocates had been critical of her response to the outbreak, accusing her and other senior officials in the system of covering up evidence of human error and neglect. In a statement, officials said Wolf's firing "underscores VA's commitment to hold leaders accountable and get veterans the care they need."

VA Secretary Bob McDonald has come under intense scrutiny in recent months for not dismissing more senior executives in the wake of nationwide patient wait times scandals. In particular, critics have focused on the continued employment of former Phoenix VA system director Sharon Helman, on administrative leave more than six months while investigations continue into allegations that she gamed patient wait time records to protect administrative bonuses. McDonald has insisted that he cannot act before criminal and outside administrative investigations are completed, but has promised to move promptly as soon as he can.

But lawmakers have disputed that claim, and accused McDonald's slow action of allowing employees to retire and resign without formal reprimand. Earlier this week, McDonald said disciplinary actions are pending against more than three dozen VA officials, and more than 1,000 other employees could face some sort of punishment. In a statement, House Veterans' Affairs Committee Chairman Rep. Jeff Miller (R-FL) called Wolf's firing "a positive step" but said other Pittsburgh officials responsible for outbreak failures still remain on the job. "This action falls short of what's needed to provide closure to the veterans and families struck by an outbreak that VA failed to stop and actively hid from the public," he said. "VA still has a lot to learn about honesty, integrity and accountability, and this action doesn't change that fact." [Source: MilitaryTimes | Leo Shane | Nov. 13, 2014 ++]

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## **VA Credibility Update 25 ► Was Change to Phoenix IG Report Dictated?**

A top Department of Veterans Affairs official and a White House appointee successfully pressed for changes in an inspector general's report on the Phoenix VA medical center. According to newly released documents, the report was amended to add a finding that there was no conclusive evidence that delays in care resulted in veteran deaths. In recent congressional testimony, acting VA Inspector General Richard Griffin adamantly denied that changes in the final report, which downplayed links between delayed care and up to 40 veteran deaths, had been "dictated" by VA headquarters. But e-mails released 28 OCT by the House Committee on Veterans' Affairs show that Sloan Gibson, who had been acting VA secretary, personally corresponded with Griffin in early August, asking him to amend the report.

Specifically, Gibson asked the inspector general to add findings about a Phoenix whistle-blower's claim that up to 40 veterans died awaiting care. E-mails show White House deputy chief of staff Rob Nabors, appointed by President Barack Obama this summer to monitor the VA scandal, also urged the change. The e-mails also asked the OIG to share its planned "message" to the media about veterans' deaths. Once the report was revised to include new language, records show, Assistant Inspector General John Daigh sent an e-mail to a VA administrator, asking, "Was the message on the deaths well received by leadership?" Later, Gibson sent a note to Griffin, whom he addressed as "Griff." "Thanks on all counts!" for changes in the Phoenix report, he wrote. "I appreciate the focus on the 40 deaths ..." When Robert McDonald was confirmed as the new VA secretary in July; Gibson returned to his post as deputy secretary.

On Friday, VA officials released a statement saying the agency had no role in deciding what would be in the final report. "VA does not and cannot dictate the final content of any reports to the independent entity that authors them," the statement said. Rep. Jeff Miller, (R-FL) chairman of the House committee, sent a letter to the president this week asking Obama to expeditiously replace Griffin with a permanent inspector general. The position has been vacant since George Opfer retired Dec. 31. "In the midst of the largest and most damaging scandal in VA's history," Miller wrote, "it is vitally important that VA Office of Inspector General have an independent and objective leader in place to combat waste, fraud and abuse." In a separate letter to Griffin, Miller asked that his oversight committee be provided all drafts and other versions of investigations in the future.

OIG spokeswoman Joanne Moffett said correspondence about the Phoenix report does not reflect "dubious motives" or indicate Gibson was trying to improperly influence the OIG. Instead, she said, it shows he was trying to ensure a thorough report. Moffett noted that inspector-general probes over the past decade repeatedly exposed scheduling fraud, yet VA administrators failed to correct the problem. As an agency leader, Gibson moved "to address wait-time issues once and for all," she said. The language with regard to 40 deaths was inserted because media had widely reported on alleged fatalities, she said, and the topic needed to be addressed publicly. It was "not at the request of VA," she added, but based on internal deliberations among OIG staffers. With regard to Miller's letters, Moffett said VA officials could not respond because they had not seen them Friday.

The Aug. 26 OIG report confirmed that Phoenix VA Health Care System systematically falsified appointment records and provided untimely care to thousands of patients, some of whom suffered adverse affects. With regard to allegations that 40 veterans had died, however, the report said inspectors "were unable to conclusively assert that the absence of timely quality care caused the deaths of these veterans." In subsequent press interviews, Gibson recited that phrase as a vindication for the VA; some media reported that the finding debunked allegations by the Phoenix whistle-blower, Dr. Sam Foote. Foote never asserted that patients had died "because" of untimely treatment. He said they died while awaiting care in a dishonest

system, and he asked the inspector general to investigate a potential linkage. No previous OIG report has ever listed untimely care as the cause of a death, and medical experts say that would be an impossibility: Death is caused by a disease or injury, and delayed care could only be a contributing factor.

Foote testified that the OIG finding was a "whitewash" and a retaliatory smear that would discourage other potential whistle-blowers. Members of Congress also expressed skepticism about the finding, and grilled VA officials during hearings. In testimony before the House Committee on Veterans' Affairs, Griffin repeatedly was asked if his office was pressed to revise the Phoenix report by VA headquarters. He acknowledged some "minor things" were changed as a result of consultation, but insisted no revisions were "dictated" by VA administrators. [Source: The Republic | Dennis Wagner, | October 31, 2014 ++]

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## **VA Credibility Update 26 ► CVA Commentary on Restoring Trust**

In mid-October, just two weeks before Election Day, a CBS News poll revealed the stark reality of Americans' increasingly low opinion of the federal government. The Veterans Affairs Department was the lowest-rated agency on the list, with only 30 percent of Americans saying they believe VA does an "excellent" or "good" job. Why should VA rate so low in Americans' estimation? In large part, it's due to the fact that VA has been embroiled in a series of highly publicized scandals that have exposed how poorly the department serves veterans. Based on the complaints I've heard from the veterans community in my work around the country with the advocacy group Concerned Veterans for America (CVA), I'm convinced that simmering anger at the VA's scandals was one critical factor — among many — in Tuesday's election results.

But it's not just scandals and poor performance that have undermined confidence in the VA. It's the department's handling of those scandals, and the unwillingness to hold those responsible accountable for their failures, that is so damning. For example: What happens to a senior VA executive who pressures lower-level employees to falsify scheduling records, retaliates against honest employees who raise questions and pockets six-figure bonuses while veterans can't get doctors' appointments and even die while waiting for care? If you think that person gets fired or faces criminal charges, you're mistaken. The correct answer is this: They get a six-month paid vacation. That's the case with Sharon Helman, director of the VA's Phoenix Medical Center, who was placed on administrative leave last spring after a whistleblower VA doctor revealed how Phoenix officials had falsified patient wait records. The doctor estimated that as many as 40 Phoenix-area veterans may have died while awaiting care.

CVA launched an online clock in August to track Helman's continued employment. At this writing, it's closing in on 200 days and counting. Why pick on a bureaucrat like Helman? Because she's Exhibit A in the case that VA needs to build a culture of accountability centered on getting results for veterans. This summer, it appeared things were getting ready to change at VA. Congress had passed the Veterans Access, Choice and Accountability Act, which included strong accountability measures empowering the VA secretary to fire poorly performing managers. This reform package was signed into law with the enthusiastic support of the veterans' community. How is that reform push faring? So far, not so good. Three months after the new VA reform law took effect, the sum total of VA executives who have lost their jobs stands at ... one. In late October, VA finally got around to terminating James Talton, director of the Central Alabama Veterans Health Care System. Under Talton's leadership, the Central Alabama system was marked by dysfunction and scandal; his termination came after a two-month paid administrative leave.

It's a positive step that Talton has been removed from VA employment, but veterans can be forgiven for wondering why the pace of change at the department is so glacially slow. After three months with only minimal action, and while Helman in Phoenix and other poor performers around the nation remain on the VA payroll, it's critical that veterans, advocacy groups, Congress and the media maintain a sharp focus on VA's implementation of the new accountability provisions. Tuesday's election results, which reflect in part a broad-based unhappiness with the management of the executive branch under its current leadership, should serve as a wakeup call to President Obama and his federal agencies. The American people are weary of incompetence, corruption and a lack of results, and they expect better from Washington. The current administration and Congress have their work cut out for them if they hope to regain the confidence of the American people.

As the president and his allies consider how to rebuild and restore trust in the final two years of his term, they should start with a strong focus on fixing VA by ousting the executives who drove the department into a ditch — and once again placing veterans at the center of the VA mission. [Source: NavyTimes | Pete Hegseth | November 06, 2014 ++]

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## **MyVA Plan** ► **SECVA Department Reorganization Plan**



Veterans Affairs Department officials will add a new customer service branch and a national network of veteran advisory councils in what is being touted as the largest restructuring of the department in its history. The moves come after months of scandal within the department and promises from VA Secretary Bob McDonald of a new "veteran-centered" culture throughout the bureaucracy. The former Procter & Gamble CEO dubbed the reorganization his "MyVA" plan, another phase of ongoing efforts to add a personal touch to VA operations. The moves announced 10 NOV do not include any employee dismissals, although McDonald repeatedly has promised such actions in public appearances. In a "60 Minutes" interview that aired Sunday, he said at least 35 employees face firing in coming days and more than 1,000 others could face other discipline. But lawmakers have criticized his actions as too slow and cautious, and openly mocked his promises of more department accountability when only one senior department executive has been fired despite dozens of ongoing administrative and criminal investigations.

On CNN, McDonald described the changes as "embracing veterans, giving them a warm hug and the care they need." Elements of the plan include:

- VA's new customer service branch, led by a chief customer service officer who reports directly to McDonald, is designed to "drive VA culture and practices to understand and

respond to the expectations of our veteran customers." The moves come after a three-month listening tour by McDonald, in which the new secretary collected criticism and ideas for improvement from patients and department employees.

- To keep those ideas coming, VA also will set up an online suggestion box.
- The veterans advisory councils will include state and local advocates as well as VA employees, to offer additional improvements to local and national operations.
- VA officials promised a single regional framework for operations that will "simplify internal coordination" and "allow veterans to more easily navigate VA without having to understand our inner structure." No details were immediately available on what those changes would mean for staffing, benefits processing or availability of medical care appointments.
- McDonald promised to update internal business processes to cut costs, increase productivity and better serve veterans. That includes "options used in the private sector to enhance our rapid delivery of services."
- The department has stood up a new digital services team to increase VA's technical offerings. Officials said the team will include "some of the nation's top technologists," but no formal hires have been announced.

News of the restructuring came just hours before Veterans Day, with lawmakers and veterans groups given little advance notice of the massive changes. Members of Congress have been critical of similar unexpected announcements in recent weeks, noting that the department's lack of transparency was at the root of recent care delay and mismanagement scandals. But VA officials insist they are working to overcome that image, sharing more data on patient wait times and personnel actions in recent months. On 7 NOV, during a National Press Club event in Washington, D.C., McDonald struck back at critics who said the department isn't changing fast enough, saying he is still heartbroken over its past mistakes. He also labeled some of the questions over employee dismissals and ongoing investigations as "shenanigans going on for political purposes" rather than constructive criticism. "Any veteran outcome that's adverse in our facilities, I take personally," he said. "That's all you need to know." [Source: MilitaryTimes | Leo Shane | Nov 10, 2014 ++]

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## **VA Loans** ► **Adjustable Rate Mortgages | Basic Rules**

There are many reasons why some borrowers explore their VA loan options with adjustable rate mortgages. Some like the lower introductory rates offered with such loans (which may translate into lower initial payments depending on the terms of the mortgage), others may choose an adjustable rate loan because of an overall financial strategy that includes refinancing into a fixed rate mortgage later. VA Pamphlet 26-7 at <http://www.benefits.va.gov/WARMS/docs/admin26/handbook/ChapterLendersHanbookChapter7.pdf> has a chapter that includes a section on joint loans. It notes that at one time, the VA only had temporary authority to issue adjustable rate mortgages or ARM loans for short. But in 2012, legislation changed that. "The Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012 made permanent VA's authority to guarantee ARMs and Hybrid ARMs."

An ARM loan offers more flexible interest rates based on negotiated initial fixed interest rates coupled with periodic adjustments to the interest rate over time. Hybrid ARMs have longer initial fixed rates of 3, 5, 7, or 10 years, while a 'traditional' ARM allows for an annual adjustment after 1 year which may be up to

two percentage points. For a traditional ARM loan interest rate adjustments occur on an annual basis. The annual interest rate adjustments are limited to a maximum increase or decrease of one percentage point. Additionally, interest rate increases are limited to a maximum of five percentage points over the life of the loan.” The rules are different for hybrid ARM loans. If the initial contract interest rate remains fixed for less than 5 years, the initial adjustment is limited to a maximum increase or decrease of one percentage point and the interest rate increase over the life of the loan is limited to five percentage points. However, for initial contract interest rates which remain fixed, for 5 years or more, the initial adjustment will be limited to a maximum increase or decrease of two percentage points and the interest rate increase over the life of the loan will be limited to six percentage points.

VA’s lender rules state that ARM loans that adjust after 1 year MUST be underwritten at one percentage point above the initial rate, whereas Hybrid ARMs with a fixed period of 3 or more years may be underwritten at the initial interest rate.” [Source: <http://www.valoans.com/newsletter13-10> | Bruce Reichstein | Oct 18, 2013 ++]

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## **VA Fraud, Waste, and Abuse ► 141101 thru 141115**

**SDVOSB** – As tens of thousands of Americans headed overseas to fight wars in Iraq and Afghanistan over the past decade, the federal government had a program in place to give those injured in service a boost when they return home. The Veterans Benefit Act of 2003 carved out a special preference in government work for small businesses owned by service disabled veterans. Under the law, 3 percent of all government contracts are supposed to go to small businesses such as construction companies, computer software firms and medical supply companies. Despite noble intentions, the preference program has been the subject of several reports by government auditors concluding that it’s riddled with fraud and cheating by unscrupulous contractors. Some of the problems can be attributed to poor oversight regarding who gets contracts.

As early as 2009 the GAO warned the program was “vulnerable to fraud and abuse,” largely because the government had virtually no fraud detection controls in place. In 2011, the Inspector General for the Department of Veterans Affairs found that the VA had given nearly \$50 million in contracts to firms that weren’t veteran-owned. That was from a review of 42 selected businesses, a fraction of the thousands of contracts awarded annually. The report warned that if the agency did not get a better handle on the problem, fraud could balloon to \$500 million in five years. Since 2008 VA fraud investigations into the program have resulted in 44 indictments of individuals or their companies, some of them long-running and audacious. For example in August a non-veteran construction contractor in Nebraska pleaded guilty to major program fraud. Prosecutors said for three years he used a company owned by a service disabled veteran as a front to get contracts destined for legitimate disabled vet companies. Total take: \$23.5 million in bogus contracts before the scheme was uncovered.

“There are plenty of vets with substantial disabilities who deserve whatever set asides are meant for them,” said Hardy Stone, a disabled vet who started VetLikeMe, a web-based publication devoted to covering the disabled veteran programs after the fraud revelations first surfaced in 2009. “Just about anyone could say they were a disabled vet, and get away with it.” U-T Watchdog asked the Inspector General’s offices of both the VA and the Small Business Administration for examples of successful prosecutions of vet preference fraud in California since 2010. There weren’t any, both agencies responded. Under the law the VA is required to verify that a business applying for the preference is owned and controlled by a disabled veteran. The VA has access to service records and can determine whether a veteran was discharged with a service-related

disability. The veteran has to own at least 51 percent of the company, have full decision-making authority and run the company “on both a strategic policy and day-to-day basis.” There are 7,147 businesses listed in the agency’s VetBiz database, the official record for legitimate disabled veteran’s preferred businesses. Of those, 516 are in California and 142 in San Diego County. A 2012 GAO report highlighted five firms that received \$190 million in contracts for disabled veterans between October 2009 and December 2011, even though there was evidence the firms were ineligible.

One common fraud is a “rent-a-vet” scheme, in which a company that’s not eligible recruits a legitimate disabled veteran and offers money in exchange for use of the vet’s credentials. Another scheme is known as a pass-through. A veteran-owned business wins a contract, and then the work and the money mostly flow to a second company that is too large to qualify as a small business or isn’t owned and controlled by a vet. Even with evidence of fraud, prosecutions are a low priority, said Scott Denniston, executive director of the national Veterans Small Business Coalition. A former head of small business programs for the VA, he said that it was difficult to get prosecutors to pursue cases. “It was always a struggle to get these issues up high enough to with (prosecutors) to get them to do anything,” he said. Complicating matters, Denniston said, is that government rules for the preference programs are confusing and vague and lend themselves to gray areas that make fraud difficult to distinguish from errors.

Over the past two years, several lawsuits have been filed by former employees of Stronghold Engineering, a large construction company located in Riverside. The three lawsuits each allege that another company, Kadena Pacific, operated from 2006 to 2010, fraudulently claiming service disabled veteran status. The suits allege that Kadena’s owner, 78-year-old disabled Air Force veteran Freddie Neff, didn’t control the business or run its daily operations. His daughter and son-in-law, Beverley and Scott Bailey, are the owners of Stronghold. For years, Kadena’s business was located at the same address Stronghold used for a decade before moving to a new address. Kadena worked on several projects in San Diego, including the \$3.2 million expansion of the columbarium at Ft. Rosecrans National Cemetery in 2008-09. Over the years Kadena was awarded about \$43 million in contracts, according to government records. In 2010 another company filed a formal protest to the VA, alleging Kadena was a pass-through to Stronghold. Also in 2010 the SBA determined that Kadena was too big to qualify as a small business, since its revenues exceeded \$33 million per year. The company closed in 2012, and Neff has since started a new company in Riverside.

In an interview Neff said the allegations were bogus. “There is no truth in it,” he said. He said he worked at the business daily and had little contact with his daughter’s company. The allegations come from a former executive who Neff said was an officer in both Kadena and Stronghold — a link that contributed to the SBA finding. “We had hardly any interaction between us,” he said. “It’s just baloney.” Scott Bailey said the allegations are from a “disgruntled former employee” and said the Kadena was always run by his father-in-law. Both he and Neff said the new company, Cal American Construction Inc., is certified by the VA and has no affiliation with Stronghold.

The government’s efforts to help service disabled veterans are coordinated through two separate programs. One is run by the VA and pertains to all contracts that the agency hands out. Each year, the VA accounts for nearly 30 percent of all government contract awards given out in the service disabled vet preference, according to the GAO. For all other government agencies, including the Department of Defense, the Small Business Administration is charged with administering veterans preferences. The law does not require the SBA to verify whether a firm applying for a preference is eligible, and the agency requires no documentation from applicants. Instead, it relies on a “self-certifying” process. Basically that means a business simply says it’s owned and controlled by a service disabled veteran. So even contracts that the Department of Defense gives out aren’t going to companies that have been verified as legitimate veteran-owned businesses. That means “without basic checks on firms’ eligibility claims, SBA cannot provide reasonable assurances that

legitimate Service Disabled Veteran Owned Small Business (SDVOSB) are receiving government contracts,” the GAO concluded in a 2012 report.

The dual programs also have different rules for eligibility, said Steve Koprince, a lawyer and expert on small business contracting with the federal government who follows the service disabled program. “Some of the requirements for those two programs are similar, but not identical,” he said.” It’s possible to qualify for one program, and not another.” A bill pending in Congress would strip the VA of the verification authority of businesses and transfer that to the SBA. Not everyone is convinced that is the right thing to do or that it would stem fraud any more effectively. “There’s been fraud in every small business program,” Denniston said. “You can only write so many rules. People who want to figure out a way around them because they’re bums, are going to find a way around it.” [Source: U-T San Diego | Greg Moran | Nov. 09, 2014 ++]

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### **VAMC Eire PA ► Concerns Over New Director Appointment**

U.S. Rep. Mike Kelly said he had a “polite but professional” conversation with the incoming director of the Veterans Affairs Medical Center in Erie, one week after a congressional colleague criticized the promotion of David Cord over concerns about the official's openness. Kelly stopped short of endorsing the VA's decision to promote Cord from deputy director at the VA Pittsburgh to the top post in Erie. Cord recommended against publicly disclosing a deadly Legionnaires' disease outbreak in Pittsburgh, according to emails the Tribune-Review found in nearly 7,000 pages of documents obtained through a Freedom of Information Act request. At least six veterans died, and 16 were sickened from February 2011 through November 2012, when Cord told a VA media spokesman not to disclose the outbreak to the press. His boss, VA Pittsburgh Director Terry Gerigk Wolf, overruled him. She remains on paid suspension while the VA decides what to do with her in response to an internal report critical of her overall handling of the outbreak. “We discussed the serious need for transparency with veterans and the community at large, and the importance of keeping an open and consistent line of communication between our offices,” Kelly said. “We plan to meet face-to-face soon after Mr. Cord officially takes over the position,” which the VA said will happen by late December. One of Kelly's colleagues, Rep. Tim Murphy, R-Upper St. Clair, called Cord's promotion “incomprehensible and indefensible” when the VA announced it 22 OCT. A Murphy aide said Cord told the congressman in May that no veterans waited longer than 30 days for care in Pittsburgh, failing to mention a list for new enrollees that kept some veterans waiting longer than a year. Cord did not respond to requests for an interview. The VA Erie declined to arrange an interview. [Source: Pittsburgh Tribune | Mike Wereschagin | October 30, 2014 ++]



**Erie VA Medical Center**

**\* Vets \***



### **Arizona Memorial Update 05 ► Shrine Wall Upgrade Completed**

The members of AMVETS consider themselves “keepers of the wall” for this principal World War II memorial in Pearl Harbor. And on Veterans Day, they showed everyone what that means. That veterans’ service organization, along with the nonprofit Pacific Historic Parks, raised \$350,000 to rebuild the marble wall of names listing the 1,177 sailors who died on the Arizona during the Dec. 7, 1941, surprise attack by the Japanese. “We stand here today to rededicate this wall of remembrance on this Veterans Day here at Pearl Harbor knowing that collectively we have made a difference,” said John Mitchell, Jr., a past national commander who provided a brief keynote address for the ceremony.



**Shrine Room in Honolulu after a dedication of the wall, for which AMVET spear-headed fundraising.**

The memorial’s Shrine Room is built over the sunken remains of the Arizona in the harbor and is accessible to visitors only by boat. The wall of names was last constructed in 1984, but weather and saltwater spray had badly eroded it. “The Shrine Room wall represents the completion of the visitors’ expectations when they come to Pearl Harbor,” said Paul DePrey, superintendent with the National Park Service, which oversees the Arizona memorial, during the ceremony. “When they get to see the names on the wall, that’s the most important part of their visit. They get a full impression of the tremendous sacrifices memorialized in this monument, and to care for this structure is one of the most meaningful aspects of this site for many rangers, for the volunteers and our partners.”

The Arizona sank after a massive explosion of its forward ammunition during the 1941 attack, and it burned for two days. Most of the bodies of sailors killed on the ship remained entombed in the ship, and it was designated a national memorial in 1962. “Twelve hundred of our shipmates rest silently below, but a day doesn’t go by where their spirit doesn’t ring very loud in all of our hearts, especially we sailors here in Pearl Harbor,” Rear Adm. Rick Williams, commander of Navy Region Hawaii and Naval Surface Group Middle Pacific, told the ceremony. “We do march to their drumbeat. We do get inspired by this very important memorial.”

The Shrine Room wall was built with about 140 marble panels mined in a Vermont quarry. The new wall is the second of three phases of upgrades for the memorial. The first phase replaced skylights, railing, doors and exterior paint. The final phase will replace the terrazzo flooring. “It’s kind of a once-in-a-career opportunity to be involved in something like this,” DePrey said after the ceremony. “The last time it was done was 30 years ago. Personally, it’s very meaningful for me to be involved in this project.” He acknowledged that it was a big funding project for AMVETS to undertake. “But they really pulled it together and were able to help us out in getting this taken care of,” he said. “The preservation of the wall and the memorial is an ongoing effort, but that’s part of the reason we’re here. If it was easy, then someone else would have done it.” Mitchell said this was the largest project ever taken on by an AMVET national commander. “To raise that amount of money in a relatively small group is amazing to me,” he said. “It was a joy to do.” [Source: Stars & Stripes | Wyatt Olson | Nov. 12, 2014 ++]

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## **Vet Toxic Exposure ~ OEF/OIF Update 01 ► Chemical Warfare Agents**

A review ordered by Secretary of Defense Chuck Hagel has found that 734 U.S. troops who deployed to Iraq and Afghanistan reported potential exposure to chemical warfare agents, according to the Pentagon. The probe was launched after The New York Times reported last month that while American servicemembers found no evidence of an active program to produce weapons of mass destruction, many were exposed to degraded chemical weapons from the 1980s while serving in Iraq between 2004 and 2010. Iraq had a robust chemical weapons program during the 1980s and used them against Iranian troops as well as Iraqi Kurds. The Times initially reported that 17 servicemembers had been exposed to sarin or sulfur mustard agent that had been hidden or used in makeshift bombs by insurgents.



**Soldiers from 3rd Brigade, 1st Armored Division uncovered these munitions in a large weapons cache in Iraq on Sept. 28, 2005.**

On 13 NOV, the newspaper reported that 629 U.S. servicemembers told military medical personnel that they believe they were exposed to chemical warfare agents while serving in Iraq. The troops made the claims in a post-deployment health assessment which servicemembers fill out at the end of their combat tours, according to the Times. Some additional number of troops have reported that they believe they were exposed to such agents in Afghanistan. The real estate where some of Saddam's old chemical weapons are buried and others are still stored is now controlled by the terror-bent Islamic State.

The Pentagon will offer medical examinations and long-term health monitoring to servicemembers and veterans exposed to chemical warfare agents in Iraq as part of a review of how the military handled encounters with chemical munitions during the American occupation, The New York Times reported 12 NOV. Rusting military tanks left from the Iraq-Iran war are scattered across the countryside near Qasr-e-Shirin, Iran, in 2003. A New York Times investigation found U.S. and Iraqi soldiers from the Iraq War had been injured by Iraq chemical weapons left over from the Iran-Iraq War in the 1980s. KRT/MCT Report: US troops in Iraq exposed to chemical weapons from Iran-Iraq War. Although claims that Iraq was still producing weapons of mass destruction just before the 2003 invasion of the country proved false, the U.S. military tried to cover up injuries to American troops who found chemical stockpiles from before the First Gulf War, according to a New York Times report. [Source: Stars and Stripes | Jon Harper | November 7, 2014 ++]

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## **American Legion Update 02 ► New Executive Director Goals**

When a homeless female veteran came to the first American Legion's Veterans Benefits center last month in Los Angeles with documents that said she had suffered a sexual trauma in the military, she was able to share her story with a high-ranking woman leader of the veterans group. She spoke to Verna Jones, the American Legion's new executive director, and the first woman to lead the veterans organization in its nearly 100-year history. She's also believed to be the first African-American director. Verna Jones is first female executive director of the American Legion. Jones, an attorney and Army veteran, said she was proud that she was able to offer her personal experience as a woman, to a fellow female veteran. Women are one of the fastest growing segments of veterans entering the military today, she said. "What I bring is that personal touch, that personal experience," she said, adding that she once waited 15 hours for a bed at the D.C. VA medical center because there weren't any beds for women. A few months ago, the center opened an entire pavilion for women, but that experience still allows her to understand the specific challenges that women veterans face.



**Verna Jones**

She started in the post earlier this month, succeeding Peter Gaytan. Jones wants to push for more “accountability and consequences,” especially when it comes to the sexual harassment and military sexual trauma experienced by many female veterans. “When I got out of the service in 1995, we didn’t talk about these issues,” she said. “But it got to the point where we had to. We have to stop sweeping it under the rug and pretending it’s a small thing, because it’s not.” She said she wants to ensure that “anyone who commits such an act faces consequences and doesn’t stay in the military.” “So we’ve got to create programs, we’ve got to create awareness, and we have to be willing to say that military sexual trauma exists,” she continued. “You sexually assault somebody, then you don’t need to be in the military anymore.”

She also plans to focus on improving the scandal-plagued Department of Veteran Affairs, where thousands of veterans have been waiting for care and benefits. “We’re still focused on the VA and the quality of health care, timeliness, the backlog, benefits. Access to health care is huge for us,” Jones said in an interview in her new office. As director of the Legion’s veterans’ affairs and rehabilitation division in Washington, she was credited by the Legion with helping thousands of veterans secure VA health care and benefits. The homeless female veteran mentioned earlier was given over \$50,000 in retroactive pay. As executive director of the Legion’s Washington headquarters, Jones will be the group’s liaison to the White House and will oversee Legion relationships with all federal departments, in particular the Department of Veterans Affairs.

Jones is 49 and her appointment comes at a time when the organization has been criticized for being seen as filled with older veterans and many of those returning from Iraq and Afghanistan see the organization as outdated. She said she’s proud of the membership and the passion that older veterans have. “You see them with their oxygen tanks and canes and they are so committed,” she said. “That’s called experience and they don’t stay home in front of the television. They are out still waging the war for veterans. We don’t apologize for who we are and the next generation will be the Iraq and Afghanistan veterans. You will see their faces changing. Because you can never replace the passion of the American Legion.” [Source: Washington Post | Emily Wax-Thibodeaux | Nov. 11, 2014 ++]

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## **Remembrance Day ► Great Britain’s Veterans Day**

Since August, the moat of the Tower of London has been filled with a blood-red blanket made from ceramic poppies. As of 11 NOV, a total of 888,246 poppies had been laid out before the Tower, each representing a soldier, sailor, airman or marine from Britain or its then-Empire killed in the First World War. The Great War, as it was called, broke out 100 years ago this August and came to an end four years later, on this day in 1918, having caused more than 8 million total deaths. The poppy’s symbolism originates in a famous poem by John McCrae, whose opening lines describe seemingly endless war graves in Belgium: “*In Flanders fields the poppies blow ... between the crosses, row on row.*” Around this time of year, it’s traditional for Brits to wear paper poppies. These simple flowers serve double duty — they help us remember the dead, from the First World War and all subsequent conflicts. They also help raise money for living veterans who need our support.

So poppies help us look forward as well as back. That is also what we hope to achieve over the next four years with our program of events marking the First World War’s centenary. Alongside traditional remembrance ceremonies marking important moments in the war, like the Battle of the Somme and the Gallipoli campaign, we will offer an educational and cultural program that includes a major renovation of London’s world-class Imperial War Museum. Last week, Princess Anne, the Queen’s daughter, visited

Washington, D.C., as part of the U.K.'s commemorations. Among other engagements, she unveiled a plaque at Arlington National Cemetery dedicated to American recipients of Britain's highest military honor, the Victoria Cross. These exceptional Americans received the Victoria Cross (rather than its U.S. equivalent, the Medal of Honor) because they fought with the armed forces of Canada, then part of the British Empire



**People look at the almost complete ceramic poppy art installation on 2 NOV and Britain's Prime Minister David Cameron lays a poppy in the field of poppies 8 NOV at The Tower of London.**

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**On 12 NOV these poppies went on sale for \$40 each to help fund veterans in need of support and a major renovation of London's Imperial War Museum.**

Today, Canada is a key member of the Commonwealth, an association of 53 nations that aims, among other things, to promote human rights and good governance. Hundreds of Commonwealth war cemeteries across the world mark the shared sacrifice of men and women from all over the Commonwealth. More and more, British and American military personnel work together not just in training and on operations but in recuperation. Two months ago, at London's Olympic Park, Princess Anne's nephew, Prince Harry, hosted the inaugural Invictus Games, bringing together wounded British, American and allied servicemen and women in a hugely successful sporting competition modeled on America's own Warrior Games.

President Wilson was, understandably, reluctant to bring the United States into a conflict he described, with some reason, as "the most terrible and disastrous of all wars." But in explaining his decision to do so, he hit upon what I believe are some of the lasting themes of the special relationship. He said that he wanted not to impose his terms on other nations but to fight for the things which we have always carried nearest our hearts: democracy; the right of those who submit to authority to have a voice in their own governments; rights and liberties for small nations; a universal dominion of right by such a concert of free peoples as shall bring peace and safety to all nations and make the world itself free at last.

Those same values animate British-American cooperation to this day. They move us to stand up against Russia's violation of Ukraine's sovereignty, and to oppose the brutality of Syrian President Basharal-Assad and the Islamic State militants. They bring us together to help other nations build democratic institutions. And they will soon lead us to strengthen our modern-day "concert of free peoples" with a landmark transatlantic economic partnership. The shadow of the Great War is a long one. It is right and proper that we look back and remember the dead. At the same time, let's also remember the importance of working together in accordance with our shared values and interests, and apply that lesson as we look to the future. [Source: Peter Westmacott | Great Britain's ambassador to the U.S. | Nov. 11, 2014 ++]

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## **Vet Unemployment Update 02 ► Up 1% in OCT for Newest Generation**

The unemployment rate for the newest generation of veterans jumped by 1 full percentage point in October, according to new federal data, but the figure of 7.2 percent is about average for 2014 and actually a marked improvement from last year's overall unemployment rate of 9 percent for that group. Meanwhile, the nation added 214,000 jobs, allowing the overall unemployment rate to tick down to 5.8 percent last month from 5.9 percent, according to the Bureau of Labor Statistics. The national unemployment rate has charted a rather steady decline in 2014. By contrast, the unemployment rate for post-9/11 veterans has been quite volatile, falling or increasing by at least a full percentage point from one month to the next in every 2014 unemployment report except one. That is characteristic of the measure, which is based on a much smaller sample size than other unemployment data.

Rather than reading too deeply into month-to-month changes, statisticians recommend comparing the same month over previous years and looking for broader trends. From that perspective, this October's 7.2 percent unemployment rate for post-9/11 veterans is the lowest ever recorded for the month of October. In only one other year — 2008, the first October for which the bureau collected data on this particular group of vets — has the month's rate been below 10 percent. For veterans of all generations, unemployment fell to 4.5 percent in October, down from 4.7 percent in September and 6.9 percent in October 2013. [Source: NavyTimes | George Altman | November 07, 2014 +]

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## Stolen Valor Update 96 ► Reported 141101 thru 141115

A lieutenant colonel relieved of his post as head of the Warrior Training Center at Fort Benning, Georgia, was not authorized to wear the Ranger and Sapper tabs displayed on his uniform, base officials said 30 OCT. Lt. Col. **Gerald H. Green III**, a member of the National Guard in active service with the WTC, was removed from command 9 OCT and is under investigation, the base said in a 24 OCT news release. Members of the unit identified “concern about the Ranger tab, specifically,” Benning’s chief spokesman, Gary Jones, said Thursday — a concern brought to leadership that led to the investigation. “Due to the findings of the preliminary investigation we had ... there was enough evidence of misconduct to warrant Maj. Gen. [Scott] Miller relieving him from command as we continue further investigation of misconduct,” Col. Patrick Donahoe, chief of staff for the Benning-based Maneuver Center of Excellence, said later Thursday. Miller is MCoE’s commanding general and would have court-martial and disciplinary authority in the case should the investigation warrant such measures, Donahoe said.



**Lt. Col. Gerald H. Green III**

Neither Donahoe nor Jones would comment on the scope of the ongoing investigation, but questions have been raised about other decorations Green is shown wearing in his official photograph, which was obtained by Army Times from a person familiar with the case. While Green is not authorized to wear the Ranger or Sapper tabs, Donahoe said, “right now, we’re trying to determine what he is authorized to wear.” “We as a command take any allegation against any soldier, but against a commander specifically, seriously, and investigate it fully,” Donahoe said. A request by Army Times for publicly releasable portions of Green’s records, including his official photo, was denied by a National Guard Bureau spokesman, who cited the ongoing investigation. Attempts to contact Green were unsuccessful. He is still at Benning “performing administrative duties” unrelated to his WTC post, Jones said Thursday.

The WTC offers pre-Ranger and other training primarily for Army National Guard soldiers. Thomas Siter, who served as deputy commander under Green, has taken over the unit until the Guard selects a new leader, according to the Oct. 24 release. Green took command of the unit July 9. A news release announcing his arrival identified him as a Ranger- and Sapper-tapped engineering officer with three war-zone deployments and a Bronze Star Medal, among other decorations. [Source: ArmyTimes | Kevin Lilley | October 30, 2014 ++]

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## Vet Benefits (Federal) Update 01 ► Triple Dipping Concerns

Nearly 60,000 veterans were triple dippers last year, drawing a total of \$3.5 billion in military retirement pay plus veterans and Social Security disability benefits at the same time, congressional auditors report. It's all legal. The average payment was about \$59,000, but about 2,300 veterans, or 4 percent of the total, received concurrent payments of \$100,000 or more, the Government Accountability Office said. The highest payment was to a veteran who received \$208,757 in combined payments in 2013. Some lawmakers say the report shows the need for better coordination among government programs that are facing severe financial constraints. The Social Security Disability Insurance trust fund could run out of money in as soon as two years, government officials say. "We should fulfill our promises to the men and women who serve, but we need to streamline these duplicative programs," said Sen. Tom Coburn, R-Okla., who requested the study.



**Sen. Tom Coburn, R-Okla.**

Veterans groups disagree. They say the retirement money was earned for years of service in the military, while disability payments are compensation for service-related injuries and wounds. In most cases, veterans who receive a combination of benefits are severely disabled. About 4 in 5 veterans who got triple payments had a disability rating of at least 50 percent, the GAO said. Nearly half of those receiving triple payments were at least 60 years old. Louis Celli Jr., a Washington representative for the American Legion, said critics of the multiple benefits are "misguided and uninformed." He said the report "should simply be filed in the category of one of Sen. Coburn's parting shots to loyal upstanding American patriots who have sacrificed so much for this country."

Coburn, a longtime critic of government spending, is retiring at the end of the year. He said in an interview that the report raises legitimate questions about whether disability benefits are getting to those who truly need them. "This is billions of dollars a year in duplicative payments," Coburn said. "We ought to reassess and say, 'Are we doing more than take care of people in need?' I'm not against the military. I don't think they should be triple dipping." Most Americans would find it hard to understand how someone making \$86,000 a year in tax-exempt VA income qualifies for Social Security Disability Insurance, when civilian workers are disqualified from the program if they make as little as \$13,000 a year, Coburn said. Only 17 percent of those who received multiple forms of compensation had suffered a combat-related disability, according to the GAO.

Veterans have long been exempted from rules that deny Social Security benefits to anyone with other income exceeding \$13,000 a year. But until the Sept. 11, 2001, terrorist attacks, veterans were barred from receiving both military retirement pay and Department of Veterans Affairs' disability benefits. Under a Civil War-era statute, the Pentagon docked retirement pay dollar-for-dollar up to the amount of disability benefits from the VA. With bipartisan support, Congress changed that law in 2002, gradually restoring military retirement pay to veterans also drawing disability benefits from the VA. "Our nation's status as the world's only superpower is largely due to the sacrifices our veterans made in the last century," Sen. Harry Reid (D-NV) said in March 2002 when the bill was being debated. "Rather than honoring their commitment and bravery by fulfilling our obligations, the federal government has chosen to perpetuate this longstanding injustice," Reid said. "Quite simply, this is disgraceful and we must correct it."

At the time, then-Sen. John Warner (R-VA), a former Navy secretary, posed a question to fellow senators: "How can we ask the men and women who have so faithfully served to sacrifice a portion of their retirement because they are also receiving compensation for an injury suffered while serving their country?" Warner acknowledged that the change would have "significant cost," but added; "Is the cost too high? I think not." About 3 percent of the nation's 1.9 million military retirees collect all three benefits, the GAO said. The report did not recommend changes to the program. The VA said in a response that it "generally agrees" with the report's conclusions. Social Security officials did not comment. [Source: AP | Matthew Daly | November 01, 2014 ++]

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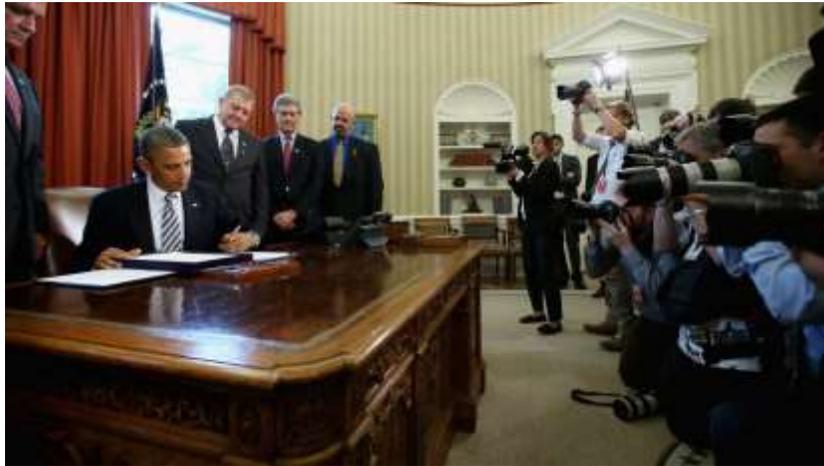
## **Vet Toxic Exposure~Lejeune Update 51 ► List of Victims Growing**

Veterans who were exposed to toxic contaminants during their service are increasingly becoming casualties in a war with the government—particularly the Veterans Affairs Department—which they say has a record of delaying and denying benefits promised to them by acts of Congress. The list of victims is growing, especially among former Marines who spent time at Camp Lejeune in North Carolina when the drinking water was tainted with carcinogens for decades from hazardous-waste dumping at one of the largest military bases in the country. At least two men who were assigned to Camp Lejeune when the water was contaminated died in the past year from breast cancer, which is extremely rare in males; another is dying of lung cancer his doctor says was caused by the base's poisoned water; and another says he cannot afford treatment for liver cancer he believes stems from chemical exposure at Camp Lejeune.

The tragedies are occurring despite a law signed by President Obama in 2012 providing VA health care for Marines and family members who lived at Camp Lejeune for three or more months between 1957 and 1987 and have since incurred any of 15 specific diseases, including breast, liver, and lung cancer. Not a single veteran or family member has yet received the full coverage guaranteed by the law because the VA spent two years drafting regulations for how it will be provided. The new rules were finally issued in September and went into effect this week. "The Department of Veterans Affairs is committed to providing the best care for veterans and families related to Camp Lejeune historical drinking water contamination, as required by law," the VA said in announcing the regulations last month. The VA did not respond to a request for comment for this story.

Meanwhile, victims of illnesses linked to Camp Lejeune's water who have sued the government for damages were dealt a devastating blow this month when a federal appeals court ruled that a North Carolina environmental law prevents them from filing claims more than 10 years after the last act of contamination at the base. Poisoned wells at Camp Lejeune were shut down in 1985, and even though many of the health

effects from drinking the tainted water did not show up until long after 1995, the Obama administration argued that the North Carolina "statute of repose" took precedence over the federal Superfund law, which allows lawsuits against polluters for up to two years after the discovery of harm caused by their pollution. The Supreme Court sided with the government in June, effectively blocking claims filed by Camp Lejeune victims after 1995. "Where else do you have a president who signs a law acknowledging we were poisoned by our government and then less than two years later, that same administration used a legal technicality to exempt itself from the consequences of their disregard of the environment," said Mike Partain, a Florida man who was born at Camp Lejeune in 1968 and was diagnosed with breast cancer in 2007. "Only in America."



**President Obama signs the Honoring America's Veterans and Caring for Camp Lejeune Families Act in August 2012 in the White House Oval Office.**

Male breast cancer is among the many horrible legacies of Camp Lejeune, where a dozen wells serving some of the base's most populated areas contained the industrial cleaning solvents TCE and PCE, benzene from fuel leaks, and other highly toxic chemicals from at least the mid-1950s until the tainted wells were shut down in 1985. Hundreds of former Marines who were stationed at the base when the water was contaminated blame the pollution for premature deaths and life-threatening illnesses in their families. One of the leaders of victims seeking compensation, former drill instructor Jerry Ensminger, lost a 9-year-old daughter who was conceived at Camp Lejeune to leukemia in 1985.

As many as a million people lived and worked at Camp Lejeune over the several decades that the drinking water was contaminated, and as of this summer more than 13,600 veterans and nearly 1,200 of their family members have inquired about coverage for health problems they believe are related to their exposure, according to the VA. Many others may not even be aware that toxic chemicals at the base caused them harm years later. More than 15,000 babies born at Camp Lejeune could have been exposed in utero or very early in their lives, but neither the Marine Corps nor the VA has attempted to notify all of them, said Chris Orris, a Denver auditor who was born at Camp Lejeune and nearly died from a heart defect that was discovered three years ago when he was 36 years old. "Between my two parents, they did 56 years in the Marine Corps, and I'd never heard about the toxic water at Camp Lejeune until 2011, when all of a sudden I started becoming weak, and nobody could figure out why," Orris said in June when he joined a panel that is advising federal health officials studying the problems at the base.

After surgery that saved his life in 2012, Orris said he learned that Obama signed a law that August guaranteeing full health coverage through the VA for any of 15 illnesses that could be linked to the water at Camp Lejeune. But it took the VA until this month to put rules into effect for providing health care—with

no copayments—to affected veterans and family members. The VA said it will now begin reimbursing veterans who paid for treatment of any of the listed illnesses after Aug. 6, 2012, the date Obama signed the law, and family members who paid for treatment after March 26, 2013, the date Congress appropriated money for the program. The coverage would have been helpful for Peter Devereaux and Tom Gervasi, two former Marines who died in the past year from complications caused by male breast cancer. Devereaux, of North Andover, Mass., died in August at age 52 after a six-year battle with metastatic breast cancer; he was stationed at Camp Lejeune from 1980 to 1982. Gervasi, who joined the Marines out of high school in Rochester, N.Y., and served at Camp Lejeune in the mid-1950s, died last December of breast cancer that had spread to his bones; he was 77.

The two were among more than 80 men who spent time at Camp Lejeune and were later diagnosed with breast cancer, a disease that will only affect an estimated 2,360 men nationwide in 2014, according to the American Cancer Society. Devereaux and Gervasi were among the few male breast cancer victims the VA has acknowledged were sickened by the water at Camp Lejeune—both were granted disability benefits after years of appeals to the VA. According to VA statistics, only 27 percent of former Marines who have sought disability payments for male breast cancer have been granted benefits, while 76 percent of women veterans with breast cancer have received disability benefits. The VA says it is still awaiting studies by the federal Centers for Disease Control and Prevention to help determine whether male breast cancer is linked to the contaminated water at Camp Lejeune. The studies have been in the works for years. Many other veterans are fighting the VA for help with illnesses they believe were caused by Camp Lejeune's water.

Calvin Hopper of Decatur, Ala., received a letter from an oncologist clearly stating that his small-cell lung cancer was caused by the contaminated water at Camp Lejeune, where he was stationed in the early 1980s, but he has repeatedly been denied disability benefits by the VA. Another former Marine, John Flynn, wrote to the VA in September after it published the pending rules for providing health coverage to Camp Lejeune victims. "I was stationed at Camp Lejeune for approximately two years, 77-79," wrote Flynn, who did not give his home address. "I have suffered many ailments rendering me unable to work, difficult to exist. I have been diagnosed with Liver Cancer I have been told that I am dying. I haven't seen a doctor in two years. I have no insurance or Money. I need your help ASAP. please."

A slide presentation obtained from the VA suggests that staffers there are being trained to deny benefits to Camp Lejeune victims whenever possible. "If a clinician comes to the conclusion that it is more likely than not that the patient's medical condition is due to causes other than exposure to contaminated water at Camp Lejeune, then VA should not waive copayments for veterans or reimburse care for [family members]," said one of the slides prepared for staff training by Terry Walters, the VA's deputy chief consultant on post-deployment health. Some veterans have also been met with blank stares in VA offices when they ask about reimbursement of medical costs for diseases related to Camp Lejeune. Lea Ann Andersen, a former Marine stationed at Camp Lejeune in 1976, said she has two of the 15 illnesses covered by the 2012 law, but was told by VA officials at the office in Austin, Texas, that they had never heard about the toxic water at Camp Lejeune. She said she is still being billed for treatment costs not covered by her own private insurance.

Walters, who trains VA staffers across the country how to handle health claims, recently told the advisory panel on Camp Lejeune studies that the education process is slow and tedious. "And I have no control over separate divisions or 15 separate VA medical centers," she said. Camp Lejeune veterans are not alone in battling the VA for health coverage and disability benefits for diseases they believe were caused by toxic chemical exposures in the military. Former Air Force crews who flew C-123 transport planes contaminated with Agent Orange during the Vietnam War are continuing to fight for compensation for illnesses they believe were caused by the exposure. And thousands of Iraq and Afghanistan veterans who say they have

health problems caused by breathing toxic fumes from open burn pits used during the wars say they regularly are denied disability benefits by the VA. [Source: National Journal | Mike Wagner | November 02, 2014 ++]

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## Vet Jobs Update 162 ► Top 7 Jobs for Retirees

There may be a glut of post-9/11 veterans returning home after the drawdown, but that doesn't mean there aren't plenty of retiree veterans who need to find work. It can be tough to look back at the job market after having left, or being old enough to leave, and not knowing what work would best suit you. Whatever your concerns may be, if you're thinking about getting back into the workforce don't let age stop you. Investopedia did a little digging and came up with seven top jobs for professionals who have retired. Check out our take on them below:

1. **Consulting** – If you don't want to break into a new field, you might be able to leverage all the experience you gained in your old one. Consulting requires a bit of hustling, but if you have the expertise then all you'll need is proper marketing and networking. If you adopt a truly professional attitude, there may be plenty of individuals and organizations who would like to take advantage of your expertise.

2. **Craftsman** – If you don't need to earn a large income and enjoy making unique items, retirement is the perfect time to turn up your production rate and earn a bit of money on the side. Whether you're making jewelry, statues, ornaments, or clothing, hand-made items can enjoy modest success. Many consumers want to purchase individually crafted items because they come with a sense of personability that buying retail usually doesn't grant. Websites like eBay and Etsy can help make your crafting profitable.

3. **Entrepreneurship** – Starting a business is a goal that's hard to reach for many young people. Doing so takes time, money, and experience, all of which aren't easy to come by. If you're retired and have some capital available, it might be time to start a company. If you're not working or committing the majority of your time to other ventures, make sure you spend as much time as possible researching and planning before implementing your idea. When time is on your side, the worst step you can take is to under-prepare.

4. **Art** – If you've always wanted to do that one creative thing but just never found the time, post-retirement might be the ideal stage to pursue your artistic ambitions. You don't have to shoot for fame and fortune; there are plenty of artists who enjoy success as teachers or by selling their creations online for modest sums. Whatever your reasoning, just let your passion for art guide you and figure out how to share it with others.

5. **Working Online** – If you know where to look, there are a lot of jobs that are completely done online. This work tends to be on the lower paying end, but it'll keep you busy and bring in extra money. Be on the lookout for positions like editor, writer, virtual assistant, tutor, and online juror.

6. **Retail Sales** – It doesn't pay the best, but it will keep you active and among plenty of people. Retail work provides employees the opportunity to interact with others all day and stay on their feet. These jobs typically require a bit of energy, so if you like to move at a leisurely pace, this may not be the best fit for you.

7. **Teaching** – If you have a lot of experience and knowledge to share, why not make some money doing it? There are plenty of teaching positions available to retired individuals including tutoring, part-time positions, and daycare work. You don't usually need a teaching credential for these types of positions, so it may be the perfect way to make some money, spend time with people, and share your wealth of knowledge.

[Source: Military.com | Career Advice | November 2014 ++]

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## **Retiree Appreciation Days ▶ As of 11 Nov 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. The current schedule is provided in the attachment to this Bulletin titled, "**Retiree Activity\ Appreciation Days (RAD) Schedule**". For more information call the phone numbers of the Retirement Services Officer (RSO) sponsoring the RAD as indicated in the attachment. An up-to-date list of Retiree Appreciation Days can always be accessed online at <http://www.hostmtb.org/RADLIST-2014.htm>. [Source: RAD List Manager | Milton Bell | Nov. 13, 2014 ++]

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## **Vet Hiring Fairs ▶ 30 Nov thru 15 Dec 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 you should click on the city next to the date in the below list. To participate, sign up for the workshop in addition to registering (if indicated) for the hiring fairs which are shown below for the next 4 weeks. For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. visit the U.S. Chamber of Commerce's website at <http://www.hiringourheroes.org/hiringourheroes/events>.

### **Leavenworth, KS - Ft. Leavenworth Hiring Fair**

November 17 - 10:00 am to 1:00 pm [Details](#) | [Register](#)

### **Reno, NV - Hiring Fair**

November 17 - 10:00 am to 1:00 pm [Details](#) | [Register](#)

### **Warwick, RI - Hiring Fair**

November 18 - 10:00 am to 1:00 pm [Details](#) | [Register](#)

### **Fort Jackson, SC - Ft. Jackson/Columbia Hiring Fair**

November 18 - 10:00 am to 1:00 pm [Details](#) | [Register](#)

### **Nashville, TN - Hiring Fair**

November 18 - 10:00 am to 1:30 pm [Details](#) | [Register](#)

**Pittsburgh, PA - Forum on Veteran Employment**  
November 18 - 12:00 pm to November 19 - 4:30 pm [Details](#)

**Wright-Patterson AFB, OH - Military Spouse Networking Reception**  
November 19 - 7:00 pm [Details](#) | [Register](#)

**Wright-Patterson AFB, OH - Military Spouse Hiring Fair**  
November 20 - 10:00 am [Details](#) | [Register](#)

**Jacksonville, NC - Hiring Fair**  
December 3 - 10:00 am to 1:00 pm [Details](#) | [Register](#)

**San Jose, CA - Hiring Fair**  
December 3 - 10:00 am to 1:00 pm [Details](#) | [Register](#)

**Recovering Warrior & Caregiver - Virtual Job Fair**  
December 9 - 11:00 am to 3:00 pm [Details](#) | [Register](#)

**San Antonio, TX - Hiring Fair**  
December 10 - 11:00 am to 3:00 pm [Details](#) | [Register](#)

**North Las Vegas, NV - Job Fair**  
December 11 - 11:00 am to 3:00 pm [Details](#)

[Source: U.S. Chamber of Commerce Assn 13 Nov2014 ++]

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## **WWII VETS 74** ► **Smith~Jerry M**

SK2 Jerry M. Smith is the oldest living member of the first battalion of the U.S. Navy Seabees. There are only three others out of the 1,080 original Seabees living. Smith, born in Lenoir County, turned 101 years on 26 AUG in Durham, North Carolina where he resides with his wife Betty. Last year on that day, Smith was honored on his 100th birthday at the Governor's Mansion with the Order of the Long Leaf Pine award, the highest award from the governor to a civilian. Smith said he was surprised. "There were 56 dignitaries there to honor me on that day because I was the in the first Seabees, I was supposed to be the oldest living Seabee and I was 100 years old," he said, "so I had to get 100 years old for them to recognize me."

Smith was born at Wyse Fork, NC where the Second Battle of Kinston, or the Battle of Wyse Fork, was fought in 1865. "My granddaddy fought in it, and then he later bought the land where it was fought," he said, chuckling. His father bought a farm in Tuscarora in Craven County in 1918, and Smith went to Jasper School when it was built in 1925, completing the ninth grade. He continued to farm until he was 17, and his family moved back to Kinston in 1929 to farm. He began working for Liston L. Mallard's lumber company in Kinston in 1935 through 1950. During that time, he bought a portion of the business, but in 1961, sold his share to work with a building supply company in Durham. Smith was working for Mallard when America joined the fighting in World War II in December 1941. A month later, Smith, at the age of 29, and Mallard joined the Navy, ending up in the same unit. "He said, 'I'm going to join the Navy. Don't you want to go

with me?” Smith said. “I said, ‘yeah.’ Two weeks later I wondered after I got in, I wondered why I said yes.”



Smith had years of construction under his belt, along with Felix Moore of Kinston, and Mallard was a draftsman, so they were ideally suited for the construction work the Seabees perform. They built a base, airport, landing strip and hospital on the New Hebrides Islands, now Vanuatu, off the northern coast of Australia and about 800 miles from Guadalcanal. Smith said he helped the wounded at the hospital, but his worst experience was on burial detail. “And I was on burial detail, burying the young men that were killed. And that’s the worst experience I had in the whole time in the service. And I do not, seldom like talking about it because we were burying all them young men that weren’t even 20 years old. And sometimes we buried as many as 27 a day.” “... and I still choke up sometimes when I think about it.” Because of that experience, it was a long time before he could attend a military funeral.

He married his first wife, from Bethel, in 1944 while he was stationed in California, left the military at the end of the war in September 1945, and went back to Kinston to open the company back up. He has three children. After the breakup with his first wife in 1957, he married Betty in 1967. Smith retired after years of selling building supplies in Kinston and Durham and transporting bodies on the East Coast for a mortuary service. “I retired the day I was 95,” he said, “and social security says I’m the only one that did that.” Smith said for 50 years he used to meet with the other Seabees at reunions. We had to stop when we got down to 50 men and they weren’t able to get there,” he said. Betty Smith said her husband made a comment to her recently, noting the world has changed so much. “(Jerry) made a little quote to me last week,” Betty Smith said. “He said, ‘I have seen the best 100 years that this country will ever see again.’ ... And I think he’s right.” [Source: Kinston Free Press | Margaret Fisher | Aug 26, 2014 ++]

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## America's Most Beloved Vets ► World War II (5)



John Glenn



Lewis "Chesty" Puller



Louis Zamperini



Matt Urban

- John Glenn, the retired Marine Corps pilot, astronaut and senator, flew 59 missions in the South Pacific and was the first American to orbit the earth.
- The barrel-chested officer Lewis Puller fought in Haiti, Nicaragua, Guadalcanal, Peleliu and the Chosin Reservoir, and is the only Marine to be awarded five Navy crosses.
- The Olympic runner B-24 bombardier Louis Zamperini turned survived 47 days adrift in the Pacific and two years in a Japanese prison camp – a story made famous by the best-selling book "Unbroken."
- One of America's most decorated combat soldiers, Matt Urban was nicknamed the "Ghost" because he kept returning to the battlefield after being wounded.
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## Veteran State Benefits & Discounts ► Florida 2014

The state of Delaware 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 – FL**" for an overview of the below those benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following refer to <http://floridavets.org> and <http://militaryandveteransdiscounts.com/location/delaware.html>

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

[Source: <http://militaryandveteransdiscounts.com/location/florida.html> Nov 2014 ++]

## \* Vet Legislation \*



### **SASC Update 01** ► **Incoming Chairman John McCain's Objectives**

The incoming chairman of the US Senate Armed Services Committee wants to crack down on over-priced weapon programs and shake up SASC's subpanels. Sen. John McCain (R-AZ) is poised to take the committee gavel in early January when the new Congress begins its work. Defense and industry officials are fearful of his tenure, worried he will unleash havoc on programs, policies and witnesses. McCain told reporters 12 NOV that he wants to "concentrate on ... this fiscal irresponsibility of cost overruns. "The most glaring example is a \$3 billion cost overrun on an aircraft carrier," McCain said. "We have to impose fiscal discipline, and we have to look at legislation that would at least hold people accountable. Right now, no one is accountable for these cost overruns. ... The answer we've gotten for years is, 'Everyone is responsible, so no one is responsible.' We've got to have people who are responsible."



**Sen. John McCain, to become the new chair of the Armed Services Committee**

But the incoming SASC boss doesn't just want to fire program managers. "There are success stories," McCain said, adding that the Pentagon's buying system also needs to "recognize and promote people who will succeed." Another top priority for the McCain-led panel will be "the repeal of sequestration, as far as the military is concerned — the blow is too big ... and with the world changing as it is, it's really too biting." Like an under-performing program, McCain is planning hearings on sequestration's impact. "We'll be hearing from our services chiefs about how really biting this is," McCain said. The veteran senator and 2008 GOP presidential nominee also wants a new national defense strategy that informs the annual Pentagon budget. "We're going to have to try to arrange a series of hearings so that we can have a strategy that drives

the budget instead of a budget that drives the strategy,” he told reporters. “That’ll be initially bringing in some of the brightest people that we can find in America on all parts of the spectrum.”

McCain wants to hold hearings with individuals such as former Secretary of State George Shultz and Zbigniew Brzezinski, a former White House national security adviser, “so that we can get the benefit of the knowledge and expertise of some of the smartest people on national security.” McCain said he wants to “arrange the priorities as to what the Defense Department needs to address the challenges facing the country.” McCain also said the GOP-run Armed Services Committee will “demand” a clear plan for combating the Islamic State group. “Right now, there is no strategy. And if there is, no one has told me about it,” McCain said. “So we’re going to force, or do everything in our power to see that there is a strategy and that strategy is adequately staffed, in force levels and actions, to achieve the president’s stated goal, which is the degradation and defeat of [the Islamic State group]. Finally, he said there is “talk” of shaking up the panel’s subcommittee structure. “Cyber is now a huge issue, and we’re going to have to give a lot more emphasis to that,” he said, adding a subpanel for investigations is also being considered. [Source: Defense News | John T. Bennett | Nov. 12, 2014 ++]

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## Vet Bills Submitted to 113th Congress ► As of 14 Nov 2014

For a listing of Congressional bills of interest to the veteran community introduced in the 113<sup>th</sup> 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 <https://beta.congress.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 by entering the bill number in the site’s search engine. To determine what bills, amendments your representative/senator has sponsored, cosponsored, or dropped sponsorship on go to:

- <https://beta.congress.gov/search?q=%7B%22source%22%3A%5B%22legislation%22%5D%7D>
- Select the ‘Sponsor’ tab, and click on your congress person’s name.
- You can also go to <http://thomas.loc.gov/home/thomas.php>

Grassroots lobbying is the most effective way to let your Congressional representatives know your wants and dislikes. If you are not sure who is your Congressman go to <https://beta.congress.gov/members>. Members of Congress are 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 their phone number, mailing address, or email/website to communicate with a message or letter of your own making at either:

- [http://www.senate.gov/general/contact\\_information/senators\\_cfm.cfm](http://www.senate.gov/general/contact_information/senators_cfm.cfm)
- <http://www.house.gov/representatives>

**Tentative 2014 Legislative Schedule 113th Congress, 2nd Session:** The below list identifies the remaining expected non-legislative periods (days that the Senate *will not* be in session)

Date	Action	Note
Target Adjournment Date	TBD	

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

- **H.R.5686 : Physician Ambassadors Helping Veterans Act.** A bill to amend title 38, United States Code, to establish the Physician Ambassadors Helping Veterans program to seek to employ physicians at the Department of Veterans Affairs on a without compensation basis in practice areas and specialties with staffing shortages and long appointment waiting times. Sponsor: Rep Culberson, John Abney [TX-7] (introduced 11/12/2014)

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- **S.2875 : National Guard Investigations Transparency and Improvement Act of 2014.** A bill to codify in law the establishment and duties of the Office of Complex Administrative Investigations in the National Guard Bureau, and for other purposes. Sponsor: Sen Begich, Mark [AK] (introduced 9/18/2014)

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[Source: <https://beta.congress.gov> & <http://www.govtrack.us/congress/bills> Nov 14, 2014 ++]

**\* Military \***



**Military Chaplains ► Humanist Candidate Lawsuit**

An atheist Navy chaplain candidate is going to court over the service’s rejection of his application. Religion scholar and former youth minister Jason Heap filed suit 5 NOV along with the organization backing him, the Humanist Society, alleging that the military unfairly passed him over earlier this year not because he lacked qualifications, but because he doesn’t believe in a traditional religion. The lawsuit filed in U.S. District Court in Alexandria, Va., names as defendants Navy Secretary Ray Mabus, Secretary of Defense Chuck Hagel and a number of other Department of Defense and Navy personnel, including the current and former top Navy chaplains. DOD officials said they could not comment on the pending litigation.



**Jason Heap**

In addition to asking the court to recognize that Heap’s constitutional rights were violated, the lawsuit asks for his instatement as a Navy chaplain and the designation of the Humanist Society as the official endorsing agent for humanist chaplains. Heap applied to become a chaplain in July 2013 and learned this spring that the Navy had declined his application without explanation. According to the lawsuit, Navy officials were eager to enroll a chaplain with Heap’s educational background, which includes degrees from Texas Christian University and Oxford University. But when they discovered he was seeking to enter the chaplaincy as a humanist who believes in living an ethical life based on nonreligious principles, his application went off track amid political protests, the suit alleges. Heap’s opponents in Congress and elsewhere ridicule the idea of chaplains who don’t follow a religion. “The notion of an atheist chaplain is nonsensical; it’s an oxymoron,” said Rep. John Fleming, R-La., sponsor of a 2013 amendment to block atheist chaplains.

With Republicans set to assume control of the Senate, Ron Crews, executive director of the Washington-based Chaplains Alliance for Religious Liberty told Stars and Stripes that he hopes the Senate will soon ratify similar language in the National Defense Authorization Act. Appointing an atheistic humanist chaplain would turn the definition of the job on its head, Crews said. “Historically, that word has meant someone who represents a spiritual, faith-based denomination and/or religious group, who provides ministry from a faith-based perspective to members of the armed forces,” he said. “That’s what chaplains have done since our founding in 1775. A humanist does not meet the criteria.” But supporters say that humanist ethical beliefs are constitutionally equal to religious faith and that humanists deserve the same protections and privileges as other religious groups. Heap, the lawsuit contends “adheres to these beliefs with the strength and sincerity of traditionally recognized religious views.”

Additionally, they contend chaplains are key contacts for troops on a variety of personnel and quality-of-life matters, ranging from recreational activities to suicide prevention programs. They’re also among the only counselors who can speak to troops confidentially. According to the lawsuit, 3.6 percent of the military identify themselves as humanists. “As a result of the Navy’s decision to deny Dr. Heap’s application, there are no Humanist chaplains in the U.S. Navy or in any branch of the armed services,” the lawsuit said. “The absence of even a single Humanist chaplain impairs the religious exercise of Humanists in the Navy.” [Source: Stars and Stripes | Chris Carroll | November 6, 2014 ++]

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## **Military Veterinary Services ► Most Surgeries for Pets Suspended**

Military veterinary clinics around the world are scaling back the services they offer for privately owned pets in an effort to save money. U.S. Army Public Health Command, which oversees veterinary treatment facilities at all military installations, temporarily suspended in mid-October almost all procedures involving anesthetics for privately owned animals at most of its approximately 150 locations, said Lt. Col. Matt Takara, the command's program manager for animal medicine. Veterinary facilities will still perform emergency procedures for pets and will continue to operate on military animals, Takara said. The suspension comes as a result of the command hiring more civilian personnel and needing to reduce overhead, Takara said.



**Army Capt. Danielle M. Diamond performing spay surgery on Miss Dusty, a German shepherd**

Despite charging for surgeries, he said, the suspension will save the command money since the military charged less than the cost of the procedures. Takara also said the level of care the military provides for procedures made charging more impractical as military prices would not be competitive with civilian clinics prices. Takara said they also have raised prices on other services: The cost of examinations increased \$10 to \$35, and the price of some items sold by the clinics rose slightly. "While we strive to keep our prices as low as possible, we must generate enough revenue to cover our operating costs," Takara said. "These changes are occurring globally, but our goal is to increase access to care and provide more wellness and sick call appointments to our military families' pets." When the procedures will resume is a question officials are putting off until they clear up a backlog of patients needing vaccines and examinations, Takara said. "Being that is our primary public health mission, we needed to refocus and ensure that we can offer our customers reasonable wait time in order to get a routine vaccine or just an annual examination completed," he wrote. Takara said they want customers to wait no longer than 14 days to have a pet seen for a wellness check.

The struggle to keep up with demand is not new for military veterinary treatment facilities. The official web pages for most military veterinary facilities states they have "limited manpower and resources" and potential customers should seek emergency pet care through private clinics. Individual clinics have also reported difficulties seeing patients. The veterinary facility at U.S. Army Garrison Yongsan, South Korea, in July had to change its hours because it had no civilian employees. The Fort Campbell, Ky., facility warned customers that the facility would be so busy hosting a July walk-in event that the clinic's phones would be

turned off. The Spangdahlem, Germany, facility cautioned people in January to take urgent needs off-base since the clinic’s appointment calendar for roughly the next two months was “sparse.” [Source: Stars & Stripes | Adam L. Mathis | November 05, 2014 ++]

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## Naval Intelligence ► Director Security Clearance Still Suspended

The head of naval intelligence has not been able to view classified information for an entire year. Vice Adm. **Ted Branch**, the director of naval intelligence, had his security clearance suspended in November 2013 after being investigated for possible misconduct. In the year since, no charges have been filed and there is no sense of when they might be, leaving the Navy in an untenable situation. If classified information is being discussed at a meeting, the director of naval intelligence has to leave the room. If Branch drops by a subordinate’s office, the space must be sanitized of any secrets before he enters. Branch can’t attend morning intelligence briefs, or sit with the other services’ intel chiefs when they meet with Director of National Intelligence James Clapper, said a naval intelligence source, who spoke on background because he was not authorized to speak to the press.



**Vice Adm. Ted Branch, deputy chief of naval operations for information dominance and director of naval intelligence**

This festering situation has sown resentment among some in naval intelligence, who feel they don’t have the pull in national security circles that comes with having a three-star at the table. Meanwhile, the Navy brass is hamstrung — with no idea when or if Branch will be charged or cleared. Branch’s clearance was suspended along with that of a deputy, Rear Adm. Bruce Loveless, the director of intelligence operations, for possible connections to Glenn Defense Marine Asia — the husbanding firm at the center of one of the Navy’s biggest bribery scandals in decades. Their clearances were pulled while the Justice Department investigated their connections to GDMA and its larger than life CEO, Leonard Glenn Francis, who is accused of bribing Navy officers to steer ships to ports where he allegedly overcharged the Navy in exchange for junkets, prostitutes, even “Lion King” tickets. Branch and Loveless remain in their positions a year later, Navy officials confirmed. Branch, as the intelligence chief, is limited to personnel management functions, as well as leading an effort to raise the profile of cyber-security across the fleet.

Still, some intelligence operatives and defense experts wonder why Branch isn't reassigned to a new post while the investigation runs its course, a move that could revert Branch to 2-star rank. "I'm not sure how he is the best person for the position if he doesn't have access to all the information he needs to do his job," said Lawrence Korb, a former assistant defense secretary for manpower, reserve affairs, installations and logistics. If Branch is cleared, Korb continued, he should be reinstated or given another position for which he's qualified. Korb said the Navy could suspend him with pay or move him to another position pending the outcome of the investigation, appointing an acting director in the interim. Navy officials point the finger at the Justice Department. Two active-duty sources familiar with the inter-agency communication say that Justice Investigators told the Navy that Branch and Loveless were under investigation and that they'd know if charges were forthcoming within weeks. A year later, they have no indication of when or if Branch and Loveless will be charged. Navy intelligence, meanwhile, is anchored by a civilian deputy and Rear Adm. Elizabeth Train, a two-star who heads the office of naval intelligence.

Through a spokesman, Branch, 57, declined numerous interview requests for this article. Peter Carr, spokesman for the Justice Department, said that the investigation into GDMA was ongoing and that the department could not comment further. Navy officials declined to comment on why they had not removed Branch pending the outcome of the investigation, saying that Branch and Loveless are fulfilling their duties to the best of their ability. "Vice Adm. Branch and Rear Adm. Loveless are performing their respective functions to the extent restrictions placed on their access to classified material permit," said Rear Adm. Dawn Cutler, the Navy's top spokeswoman, in a statement. "Action to resolve the access suspension is pending additional information from the ongoing investigation conducted by the Department of Justice and the Naval Criminal Investigative Service."

The Justice Department is looking into whether Branch took a gift from Francis or anyone associated with GDMA during his time in command of the carrier Nimitz, Navy sources say, with some cautioning that the department's source may have confused Branch with another senior officer. Branch, a career F/A-18 pilot known by his handle, "Twig," led the Nimitz from 2004 to 2007, including one Western Pacific deployment with port calls in Hong Kong, Malaysia and Guam. The intel source said there has been a push from inside the intel community to have Branch and Loveless' access reinstated and take action if Justice decides to press charges. But such a move would be politically risky, the source said, and it would likely have to be approved at the highest levels of the chain of command. Branch could pursue getting his clearance reinstated through legal means, but that carries significant risk said Greg Rinkey, a civilian defense attorney and former Army JAG.

"It makes it very hard because if you want to try and fight it, any statements you make could potentially be used against you by the Justice Department," he said, adding that his advice to clients in these situations is to let the investigation play out before seeking to get their clearance reinstated. Rinkey said that investigations of this kind, involving foreign contractors, foreign defense officials and foreign law enforcement, can drag out for months and even years. "There are a lot of dots that need to be connected to put together the chain of evidence," he said. Branch is known in the fleet as a no-nonsense leader. A career aviator, he was featured prominently in the Emmy-award winning PBS documentary "Carrier" as CO of the Nimitz. Later, as head of Carrier Strike Group 1, he led the Navy's humanitarian assistance mission to Haiti from the decks of the Carl Vinson after the 2010 earthquake that devastated the island. Loveless is a career intelligence officer who has led U.S. Pacific Command's Joint Intelligence Operations Center, in addition to many fleet tours. [Source: NavyTimes | David Larter | November 03, 2014 ++]

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## **Military Political Climate ► Military Times Poll Results**

Troops are frustrated with the political climate and don't believe that politicians have interests of military members at heart. That's according to an annual poll conducted by Military Times, which surveyed more than 2,200 active-duty servicemembers. The results, shared in an article 3 NOV, show a force that's disillusioned with Congress and increasingly refuses to identify with a political party. Forty-four percent of those polled said Republicans and Democrats have both showed less support for military issues recently. And only 12 percent of those polled believe that both major political parties are making decisions with troops' best interests in mind. "Congress is responsible for keeping us at reasonable pay and funding levels so we can do our job," said Army Sgt. 1st Class Gregory Pettigrew. "But from their comments, I don't know if they have any regard for the things we do every day."

The article highlights comments from two anonymous service members. In their poll responses, they said gridlock in Congress has led to a decrease in funding that's directly impacting their troops. One of the service members is an unnamed lieutenant colonel in the Air Force, who said that airmen are worried about readiness because decreased funds have led to fewer training exercises. And a Navy master-at-arms said a lack of spare parts means that his sailors can't complete necessary repairs on their vessels. President Obama also did not get high marks from respondents. Over half of those who participated in the poll do not approve of the job he's done as commander in chief. Military Times reports that the number of respondents who declined to identify their political view has nearly tripled since the 2006 version of the poll. And, "readers are more likely" to identify as a libertarian or independent. [Source: NGAUS | Washington Report November 04, 2014 ++]

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## **Ground X-Vehicle ► Next-Generation Ground Combat Vehicle**

A new research program aims to get the next-generation ground combat vehicle off the drawing board. And if the drawings of it by an Army civilian are any indication, future soldiers could be riding in a lightweight, agile, easy-to-deploy platform ripped straight from the pages of a graphic novel. The Defense Advanced Research Projects Agency announced the launch of the Ground X-Vehicle Technology program last month, but in May, a report called "GXV Operational Vignettes" went out from the Army Tank Automotive Research, Development and Engineering Center. It includes more than two dozen pages of drawings from James Scott, with TARDEC's advanced concepts team, offering views of a possible GXV design in a variety of scenarios:

- Swiveling its turret after somehow "sensing" an enemy sniper, then dispatching most of the building that housed the sni-per.
- Descending into the war zone via airdrop — eight stored in a single C-17 — and transporting up to 96 soldiers over uneven terrain and through urban environments thanks in part to four independent tracks that can maneuver like wheels.
- Deflecting incoming ordnance with "movable armor" and stopping a rocket-propelled grenade in midair via an unnamed weapons system.



A TARDEC spokesman confirmed the drawings were part of the Army’s contribution to the DARPA effort and referred all questions to DARPA. A DARPA public affairs contact for the program, who did not wish to be named, said in an email that all available information about GXV-T is on the DARPA website. Sept. 5 marked a Proposers Day event for the program in DARPA’s offices outside Washington, D.C., which was attended by Paul Decker, TARDEC’s deputy program manager for GXV. The event served to educate possible stakeholders in the project’s requirements, according to a DARPA news release. Those include producing a vehicle that’s 50 percent smaller and lighter than “today’s armored fighting vehicles” and requires half the crew; is twice as fast; can access 95 percent of terrain and has “reduced signatures that enable adversaries to detect and engage vehicles.”

That last part may have led to media reports touting the military’s new “stealth tank,” but beyond reducing detectability, DARPA officials hope to make the vehicle stronger by making sure it can identify and avoid enemy attacks. “It’s about breaking the ‘more armor’ paradigm,” Kevin Massey, DARPA program manager, said in the release. “We plan to pursue groundbreaking fundamental research and development to help make future armored fighting vehicles significantly more mobile, effective, safe and affordable.” It’s too early to say what vehicles the GXV might replace, if any, when it would reach even the earliest stages of production, or even whether the designs will resemble the final product — DARPA-generated concept art includes a vehicle with large wheels instead of tracks, for example. TARDEC, which provides the technological backbone for all Army and Marine ground vehicles, would continue its involvement with the project long past the sketch stages, though DARPA will be in charge of the initial contract awards, which are planned for April 2015 or sooner, according to the news release. [Source: ArmyTimes | Kevin Lilley | Sept. 10, 2014 ++]

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## **Soft Exosuit** ► **Exoskeleton Race is running at Full Steam**

The average spider can stay perched in a web for long hours waiting for prey and can lift eight times its own body weight. The average soldier – cannot. The military is trying to change that with help from scientists at Harvard’s Wyss Institute for Biologically Inspired Engineering, called on to develop a so-called “**Soft**

**Exosuit.**” The suit would imbue the wearer with what might be called “super” endurance and lifting ability. It may sounds like the “**Iron Man**” suit the military’s already tinkering with, but this Spidey suit would be constructed mostly of an experimental textile material in a scientifically-designed “web” pattern, rather than a bunch of hydraulic pumps and metal. It would have a small low-energy microprocessor but wouldn’t need an enormous battery pack for operation. The prototype even comes equipped with Spidey sense in the form of a “network of supple strain sensors that act as the ‘brain’ and ‘nervous system’ of the Soft Exo-suit, respectively — continuously monitoring various data signals, including the suit tension, the position of the wearer (e.g., walking, running, crouched), and more.”



Importantly, the project is different from the **Z-Man** program, which created suction cups and sticky skin to climb walls. The extra strength and endurance capabilities, while they may be “super,” won’t necessarily be dramatic. The suit, which would be worn under a soldier’s regular gear, is mostly to prevent injuries so the soldier would be able to walk far further without feeling his or her own weight nearly as much, or could be spared muscle strain when attempting to lift. When will we have an exoskeleton that enables a soldier to bust through walls or throw cars? Sorry, researchers believe that would indeed require some power system that humanity has not yet devised. But animals are able to manage these feats of strength somehow, which suggests that the secret to true exoskeleton super abilities lies not in devising novel nuclear reactors but in harnessing the chemicals and the designs present in the animal world. That’s Wyss’s forte. The institute takes nature’s secrets and applies them to human needs, everything from foldable nano-robots to fight cancer to so-called organs on a chip, or microchips lined with human cells to facilitate drug testing.

Wyss’s understated approach to exoskeleton design, which is being funded with nearly \$3 million under the Defense Advanced Research Projects Agency’s (DARPA) Warrior Web project, represents a divergence from other military-funded prototypes and projects. Consider the Tactical Assault Light Operator Suit or **TALOS** suit, which the military wants to put on battlefields prior to 2018. The TALOS is loaded with situational awareness systems (sensors and helmet displays) blast resistant plates, wound-sealing foam guns and a lot of other features that will add to weight, power draw and overall conspicuousness. Then there’s the Lockheed Martin **FORTIS**, under development for the Navy, 30 pounds of aluminum and carbon fiber to increase worker productivity at shipyards. The Lockheed Martin **HULC** is a metal, battery-powered wearable frame designed to help infantrymen carry 200-pound loads for 20 kilometers per battery charge. It, too, is a lot of metal.

Some of the more interesting exoskeleton-design is occurring outside of the military marketplace all together, but could influence future designs for warfighters. Several independent developers, like the folks behind the Mindwalker project, are working on robotic suits to help the elderly or disabled walk again. A fledgling startup called Sagawa Electronics out of Tokyo, was manufacturing what they were call a **Power Jacket MK3**, a mechanical assemblage that lifts the user up about two feet and extends arm reach, back in 2012 and 13 for ¥12.5 million (yen). A Korean company called Daewoo Shipbuilding and Marine Engineering has outfitted many of its workers with a suit that they hope, one day, will help shipbuilders hoist

220 pounds without breaking a sweat. A company called B-Temia is developing what they call dermoskeletal technology to take the stress of a user's knees when that user is walking (for both soldiers and the public). DARPA's Spiderman suit may or may not beat the Navy's Iron Man, but the exoskeleton race is running at full steam. [Source: Defense One Newsletter | Patrick Tucker | Sept. 11, 2014 ++]

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## Medal of Honor Citations ► Treadwell, Jack L. WWII



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

### **Treadwell, Jack Lemaster**

**Rank and organization:** Captain, U.S. Army, Company F, 180th Infantry, 45th Infantry Division

**Place and date:** Near Nieder-Wurzbach, Germany, 18 March 1945

**Entered service at:** Entered service at, Snyder, Okla. January 1941

**Born:** March 31, 1919 Ashland, Alabama

### *Citation*

Capt. Treadwell (then 1st Lt.), commanding officer of Company F, near Nieder-Wurzbach, Germany, in the Siegfried line, single-handedly captured 6 pillboxes and 18 prisoners. Murderous enemy automatic and rifle fire with intermittent artillery bombardments had pinned down his company for hours at the base of a hill defended by concrete fortifications and interlocking trenches. Eight men sent to attack a single point had all become casualties on the hare slope when Capt. Treadwell, armed with a submachinegun and handgrenades, went forward alone to clear the way for his stalled company. Over the terrain devoid of cover and swept by bullets, he fearlessly advanced, firing at the aperture of the nearest pillbox and, when within range, hurling grenades at it. He reached the pillbox, thrust the muzzle of his gun through the port, and drove 4 Germans out with their hands in the air. A fifth was found dead inside. Waving these prisoners back to the American line, he continued under terrible, concentrated fire to the next pillbox and took it in the same manner. In this fort he captured the commander of the hill defenses, whom he sent to the rear with the other prisoners. Never slackening his attack, he then ran across the crest of the hill to a third pillbox, traversing this distance in full view of hostile machine gunners and snipers. He was again successful in taking the enemy position. The Germans quickly fell prey to his further rushes on 3 more pillboxes in the confusion and havoc caused by his whirlwind assaults and capture of their commander. Inspired by the electrifying performance of their leader, the men of Company F stormed after him and overwhelmed resistance on the entire hill, driving a wedge into

the Siegfried line and making it possible for their battalion to take its objective. By his courageous willingness to face nearly impossible odds and by his overwhelming one-man offensive, Capt. Treadwell reduced a heavily fortified, seemingly impregnable enemy sector.



Treadwell joined the Army from Snyder, Oklahoma in January 1941, and by March 18, 1945 was serving as a first lieutenant in command of Company F, 180th Infantry Regiment, 45th Infantry Division. During a battle on that day, near Nieder-Wurzbach in Germany, Treadwell single-handedly captured six German bunkers. He was subsequently promoted to captain and, on September 14, 1945, awarded the Medal of Honor. According to Signal Corps photo 210821, Treadwell received his MOH from President Truman on 23 August 1945. Treadwell reached the rank of colonel before leaving the Army in 1974. He died at age 58 on December 12, 1977 from open-heart, bypass surgery. and was buried at the Fort Sill Post Cemetery near Lawton, Oklahoma.

Col. Treadwell, in addition to the Medal of Honor, had received the Distinguished Service Cross, Silver Star, three awards of the Legion of Merit, Distinguished Flying Cross, Soldiers' Medal, Bronze Star with "V" device for valor and two Oak Leaf Clusters, Air Medal with 12 Oak Leaf Clusters, Army Commendation Medal, Purple Heart with three Oak Leaf Clusters, two awards of the Combat Infantryman Badge and the Senior Parachutist Badge. Col. Treadwell was also the recipient of the French Croix de Guerre with Gold Star, the Vietnamese Cross of Gallantry with Gold Star. Upon retirement from service it was believed he was the holder of more medals than anyone in the Armed Forces



[Source: [http://en.wikipedia.org/wiki/Jack\\_L.\\_Treadwell](http://en.wikipedia.org/wiki/Jack_L._Treadwell) & [www.history.army.mil/html/moh/wwII-t-z.html](http://www.history.army.mil/html/moh/wwII-t-z.html) Nov 2014 ++]



**Aviation Art 76** ► **The Doolittle Tokyo Raiders**



## **The Doolittle Tokyo Raiders**

**by Robert Taylor**

Bound for Tokyo, Lieutenant Colonel Jimmy Doolittle launches his B-25 Mitchell from the heaving deck of the carrier USS Hornet on the morning of 18 April, 1942. Leading a sixteen-bomber force on their long distance one - way (one could substitute suicide for one-way) mission, the Doolittle Raiders completed the first strike at the heart of Imperial Japan since the infamous attack on Pearl Harbor four months earlier. Together, they completed one of the most audacious air raids in aviation history. When FDR was asked where the flight originated he replied "Shangri la" with an all-knowing look on his face. Almost every older American knows the major details of the raid and the heroism involved. But what is less known is that this raid sparked the Japanese to attack Midway Island in order to establish a base to prevent further attacks on their homeland. That battle was the real beginning of the end for the Japanese navy. Thus the Doolittle

mission had not only important symbolic and morale boosting importance but it turned out to have important strategic significance. [Source: <http://www.ehistorybuff.com/doolittletokyoraiders08.html> Nov 2014 ++]

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## **Flamethrower ► Inhumane Weapon of War**

Between July and November of 1917, one of the greatest disasters of the Great War unfolded near the Belgian town of Ypres, where the British and their allies fought the Germans for control of some ridges running through Flanders. Better known as the Battle of Passchendaele, hundreds of thousands of men occupied trenches, dugouts and underground tunnels on the front lines. Among the British forces there were many seasoned infantrymen who could claim to have seen all the technological terrors so far gathered together on World War I battlefields—machine gun fire, poison gas, strafing and bombing by aircraft. But for many soldiers, they would face a weapon for the first time that the Germans had introduced just two years before.

The Flammenwerfer—or, in English, the flamethrower. The results were horrifying. Carried by specially trained assault teams, German flamethrowers were highly effective weapons that would either drive men from their defensive positions ... or simply incinerate them. “When the nozzles were lighted, they threw out a roaring, hissing flame 20 or 30 feet long, swelling at the end to an oily rose, six feet in diameter,” Guy Chapman, a British infantryman at Passchendaele, recalled years later in an account about one such assault. “Under the protection of these hideous weapons the enemy surrounded the advance pillbox, stormed it and killed the garrison.”



**Germans soldiers with Grossflammenwerfer flamethrowers in World War I**

Fire on the battlefield is nothing new. Fifth-century Greeks during the Peloponnesian War developed a bellows-powered device that squirted flaming liquid at an enemy. Medieval sieges almost always included hurling “fire pots” over the walls of fortified towns or castles in an effort to start a conflagration. The order “set fire the village” is as old as military history. But during the 20th century, engineers and scientists placed

flames under advanced technological control in an effort to make fire-spouting weapons portable, reliable and reasonably safe—a different kind of “friendly fire” that would not kill the operator while he was doing his best to kill the enemy with a weaponized inferno. The result is a device with as much psychological impact as lethality—perhaps the chief reason why United States, Great Britain and other world powers used the flamethrower from World War I through the Vietnam War. Even today, Russia still has flamethrowers in its inventory. “The most dramatic hand weapon of World War II and the most effective for its purpose was the flamethrower,” Edwin Tunis wrote in *Weapons: A Pictorial History*, his classic compilation of weapons through the ages. “It is hoped that it is less frightfully inhuman than it seems.”

In 1901, German inventor Richard Fiedler developed the first *Flammenwerfer*. He worked steadily with others from 1908 to 1914, refining the weapon’s design and creating two versions for battlefield use. The *Kleinflammenwerfer* was a man-portable flamethrower consisting of a two-tank system, one holding flammable oil and the other a pressurized inert gas that sprayed the mixture out of the nozzle of a long wand. The *Grossflammenwerfer* was a crew-served weapon with large tanks mounted on a cart or a litter. It shot flames farther and for a longer time. Early flamethrowers could hit targets ranging from 20 to 40 yards away from the operator. Debuting in 1915 during a battle near Malancourt, France, the *Flammenwerfer* troops pinned down British troops while German infantrymen assaulted their trenches. British generals and politicians cried foul, labeling flamethrowers “an inhuman projection of the German scientific mind.” The German high command was so impressed with the results of the attack it ordered formation of *Totenkopf Pioniere*—“death’s head pioneers”—who served as flamethrower-wielding shock troops in as many as 650 German assaults during the Great War.

Allied forces did not lose time developing their own flamethrowers, although they probably used the weapon far less than the Germans did during the war. Despite the Germans’ technological prowess, their flamethrowers had all the vulnerabilities that would mark the weapon system throughout the century. Although it happened far less than Hollywood movies portray, one shot to the fuel tank of a flamethrower could result in the operator literally going up in flames. “I saw a large Hun about to aim his flame-thrower in my direction and Company Sgt. Maj. Adams with great presence of mind fired his Very pistol at the man,” wrote Capt. P. Christison, 6th Cameron Highlanders, who saw a German flamethrower operator incinerated at Passchendaele because of a well-placed shot from a flare gun. “The round hit the flame-thrower and with a scream the man collapsed in a sheet of flame.”

During World War II, all sides used flamethrowers, including the U.S. Marine Corps. During the “island hopping” campaigns of the Pacific Theater, many Marines believed flamethrowers made the difference between their lives and death. “We could not have taken the island without the flamethrower,” said Bill Henderson, a Marine Corps veteran who fought on Iwo Jima, in a Marine Corps oral history of the battle. “It saved lives because it did not require men to go into caves, which were all booby-trapped and promised certain death to all who entered.” The Marines’ M2 flamethrowers were heavy and cumbersome, making it difficult to run when wearing the device. The unit also made the Marine a high-value target—easy to see and easy to shoot. One Marine Corps flamethrower unit on Iwo Jima had a 92-percent casualty rate—leading a military statistician to estimate the average lifespan on the battlefield of a Marine flamethrower operator at four minutes. Later, the Marines adapted flamethrower units to the Sherman tank, reducing the number of times that an individual operator had to expose himself to enemy fire on the battlefield. When soft-hearted Americans protested the use of flame weapons against the Japanese, Gen. George C. Marshall, then chief of staff of the Army, defended them. “The vehement protests I am receiving against our use of flamethrowers do not indicate an understanding of the meaning of our dead.”



**An M-4 Sherman tank fires its flamethrower on Iwo Jima**

During the Vietnam War, for better or worse flamethrowers and other incendiary weapons became widely regarded as inhumane weapons of war. In 1978, the Defense Department issued a directive that ceased the tactical use of flamethrowers and their further development. However, no international agreement bans flamethrowers. From 1999 to 2000, the Russians employed flamethrowers against Chechen rebel forces during the battle for Grozny. Russian tacticians concluded that the flamethrower was effective as much for its psychological effect as its ability to flush insurgents or snipers out of enclosed or fortified positions. The Russian use of flamethrowers was also one reason why in 2003 the United Nations declared Grozny the most devastated city on the planet [Source: The Shout Heard 'Round The World | Richard Huard | October 25, 2014]

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## **Military History** ► **Deborah Sampson | 1<sup>ST</sup> U.S. Army Female Soldier**

Deborah Sampson was born on 17th of December, 1760 to Jonathan and Deborah Bradford Sampson. She had six siblings. Her family was poor and their father left them when Deborah was just 5 years old. At the age of 10, she was indentured as a servant in the household of Jeremiah and Susannah Thomas. With the Thomas family, she gained a good education. She often learned from the books lying around the house and would go along with the Thomas' sons to school. There she learned a lot. She would also do work around the house - both men's and women's work, and she grew to be quite strong. She had grown to become very interested in the politics of the time. When she turned 18, she could not serve as a help with the Thomas household. But she lived with them for 2 more years, and worked as a weaver and a teacher at the local school.

When she was 21, she wanted a more adventurous life, and set out to seek one. In 1782 she enlisted in the continental army as Robert Shurtliff and became a part of the Light Infantry Company of the Fourth Massachusetts Regiment. She was tall, and strong as the rest of the men, and no one could see through her disguise. She fought in several encounters while in the army. In July 1782, she was hit by two musket balls in her thigh and got a cut on her forehead. She left the hospital after her head wound was treated so that her secret would not be revealed. She then removed the musket ball with a penknife and sewed the wound herself.

Her leg never healed fully but her secret was safe. In 1783 she served as a waiter (orderly) for General John Patterson. During the same year, she came down with a fever and was taken care of by a doctor called Barnabas Binney. He discovered her secret, but did not reveal it. He took her to his home where his wife and daughters took care of her. In September 1783, the Treaty of Paris was signed and Dr. Binney sent Deborah to George Washington with a note. Her secret was finally out but George Washington did not said anything. She was discharged honorably, and was sent back home with money to cover her travel fare.



**Deborah Sampson**

In 1784, Deborah married Benjamin Gannett. They had 3 children, Earl, Mary, and Patience. Then her struggles began. She petitioned to the Massachusetts State Legislature in 1792 for her balance pay. The army had withheld it from her since she was a woman. She was finally awarded 34 Pounds based on her exceptionally good service record. From 1802 to about 10 years after that, she began to give lectures about her army experiences. Along with being the first woman to join the army, she was also the first female lecturer. She was motivated not only by the money she made, but also by the fact that she wanted to spread knowledge among the people. But, her financial woes continued. She would often borrow money from friends and relatives, primarily from her friend Paul Revere. She did not get any pension from the army like the rest of the soldiers even though she had been honorably discharged, simply because she was a woman.

In 1804, Paul Revere wrote on her behalf to William Eustis, who was the representative of Massachusetts, to grant her a military pension. Her health was failing and her family was destitute. In 1805, the military awarded her with a pension of \$4 per month. In 1809 she finally sent another petition to the Congress requesting that her pension as an invalid soldier start from 1783, the time she was discharged. This would mean that her cumulative pension would amount to \$960 which would give her \$48 per month. This time round, the Congress approved her request and granted her \$76 per month as pension. With this money, she was able to pay off her debts and take better care of her family. She died in 1827 and was buried in the Rockridge Cemetery in Sharon, Massachusetts. She was 67 years old. Deborah proves to be an inspiration to women worldwide, that gender is not a limiting factor when one wants to fight to serve one's country. [Source: <http://www.buzzle.com/articles/biography-of-deborah-sampson.html> | Madhavi Ghare & Brandon Armas | Oct 13, 2014 ++]

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## **Military History** ► **West Germany Inner Border System**

The inner German border was the frontier between the German Democratic Republic (GDR, East Germany) and the Federal Republic of Germany (FRG, West Germany) from 1949 to 1990. Not including the similar but physically separate Berlin Wall, the border was 866 miles long and ran from the Baltic Sea to Czechoslovakia. It was formally established on 1 July 1945 as the boundary between the Western and Soviet occupation zones of Germany. On the eastern side, it was made one of the world's most heavily fortified



The border (1) shown in the above diagram cuts across a road which formerly linked east and west. Proceeding from west to east, the zonal border is marked on the western side by signposts (2) saying "HALT HIER GRENZE" ("STOP HERE BORDER"). Just behind the border, there is a border marker pole (3) with diagonal black, red and yellow stripes. The border is otherwise unmarked until the fortifications begin well into East German territory, leaving a strip of unfortified borderland (4). A short distance after the zonal border, i.e. on the Eastern side, the road is dug up (5), so there is an anti-vehicle ditch across its whole width. Then follows a metal-mesh fence (6), with a double gate (7) where the road is. To the left of the road, the metal-mesh fence forks to form a double fence (8); the area between the two fences is mined. Near the road, instead of a second metal-mesh fence, there is a concrete-faced anti-vehicle ditch (9). Next follows a flood-lit control strip (10); behind that, a guard patrol road running parallel to the border (11). After that comes a strip of open green territory containing various types of guard towers (13, 15, 16), a dog run (17) and an observation bunker (14); this is delimited by a signal fence which has floodlights spaced at regular intervals (18). The signal fence curves around a village (19) that is close to the border, excluding it from the border strip. Where it crosses the road, the signal fence has a gate (21), and further up the road, i.e. deeper in East German territory, the road is blocked by a horizontal barrier, beside which there is a little house (22). [Source: [https://en.wikipedia.org/wiki/Inner\\_German\\_border](https://en.wikipedia.org/wiki/Inner_German_border) Nov 2014 ++]

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## **D-Day ► Little Known Facts 1**

**The French Resistance Saved Our Butts** - Everyone knows the French just rolled over and surrendered to the Nazis, right? Not all of them! The French resistance were our eyes and ears before the invasion, delivering 3,000 written reports and 700 radio reports to the allies during the month before D-Day. We knew where all the German units were, what their strength was, what equipment they had, and even where their Generals vacationed. On the night before D-Day the French resistance struck all over France, blowing up ammo dumps, cutting telephone lines, and shooting up highway convoys. However, all these attacks pale in comparison to the destruction wrought on the German trains. Resistance fighters conducted nearly 1,000 separate attacks on the railway system the night before the invasion. Some of these attacks were spectacular, such as blowing up engines or bridges with explosives. Some attacks were more subtle. For example, the rail cars which brought Panzers to the front had an oil reservoir between each set of wheels, lubricating the axles. Brave resistance fighters snuck into the rail yards totally unarmed and removed the drain plugs in these reservoirs with basic hand tools, letting all the oil drain out overnight. When those Panzers were desperately needed the next day to push us back to the ocean, they never got there. The axles overheated and seized up, and those Panzers were stuck on rail cars miles from the front instead of shooting at our fighting men.

**Patton Commanded an Impressive Force That Didn't Exist** - Wherever General Patton went, he drew a lot of attention. Newspapers delighted in taking photos of him and talking about all his exploits. So naturally, the Germans knew all about his intensive training of the First United States Army Group, based in the southeast of England. It was a mighty force with tons of landing craft, airplanes, and thousands of troops, all aimed directly at the port of Calais. After German reinforcements were committed to opposing the Normandy landings, Patton would command this army to sweep down and take the port in a massive coup de main. However, Patton's army never existed. A few dedicated members of "Operation Quicksilver" spent months before D-Day constantly operating a few radio sets. They generated enough radio traffic to make it seem like Patton was giving orders to a huge concentrated force with heavy tanks and artillery. They also made sure that the radio traffic was intercepted by the Germans. Fake airfields were lit up at night,

illuminating fake planes for German reconnaissance aircraft to spot. German spies caught in England were turned into double agents, providing detailed intelligence reports about Patton's powerful invasion force. When D-Day happened, Hitler was convinced that the Normandy beach landings were just a diversion. He had been completely duped. Thousands of troops ready to defend against the coming invasion at Calais were 70 miles away from our real landing zones. Meanwhile, Patton was getting the Third Army ready to follow up D-Day's success with 250,000 well-trained, well-equipped, and very real American troops.

### **Hitler Ordered German U-Boats on Suicide Missions To Stop The US Armada -**

German U-Boat Captain Herbert A. Werner wrote in his memoir, *Iron Coffins*, that the U-Boat fleet was sent to the Normandy area and ordered to fire all of their torpedoes at the American flotilla, then ram a ship of small enough size that it would sink along with the submarine, carrying both ships and all their sailors to the bottom of the channel forever. However, this never happened as all of the U-boats were too far away from Normandy beach to get there in time. By this time in the war the U-boat fleet was decimated, and allied naval and air power destroyed many of the U-boats as they tried to reach the channel from their bases in Norway and France. Not a single ship in the invasion fleet was engaged by a German submarine on D-Day. Hitler was willing to throw away the once-mighty pride of the German navy in a desperate attempt to stop the allied invasion, but it was too late. He had already begun ordering his military units to accomplish impossible feats. *We Fought Against Russians on D-Day*

The 709th and 243rd Static Infantry Divisions were among the defending units opposing us on June 6th, 1944. The 709th defended the Cotentin Peninsula against U.S. paratroopers and also faced the US 4th Infantry Division at UTAH beach. The 243rd was located in the region of St.-Maire-Eglise. Both divisions were manned entirely by Russian troops who had offered to fight for the Germans rather than be starved to death in prisoner of war camps. They wore German uniforms and were equipped with second-rate German weapons and gear. Because their German masters did not trust them to fight well against their own countrymen, they were deployed as far away from Russia as possible. This put them on the extreme Western front of German territory—the beaches of occupied France. These expatriot Russians correctly believed that we would not help them if they surrendered. Granting them political asylum would strain our relations with the Soviet Union, which considered them all traitors who should be executed on sight. Therefore, many of them fought hard against allied units. American and British forces absolutely destroyed both divisions, killing off what was left of them during the battle of Cherbourg in late June.

The Meaning of the "D"

**The D in D-Day** - Ever since June 6, 1944, people have been asking what the "D" in "D-Day" means. Does it stand for "decision?" The day that 150,000 Allied soldiers landed on the shores of Normandy was certainly decisive. And with ships, landing craft and planes leaving port by the tens of thousands for a hostile shore, it is no wonder that some would call it "disembarkation" or "departed." There is not much agreement on the issue. But the most ordinary and likely of explanations is the one offered by the U.S. Army in their published manuals. The Army began using the codes "H-hour" and "D-day" during World War I to indicate the time or date of an operation's start. Military planners would write of events planned to occur on "H-hour" or "D-day" -- long before the actual dates and times of the operations would be known, or in order to keep plans secret. And so the "D" may simply refer to the "day" of invasion.

[Source: <http://www.euronews.com/2014/06/03/70-years-on-amazing-facts-you-may-not-know-about-d-day> & <http://blog.cheaperthandirt.com/5-d-day> Jun 2014 ++]

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**WWII PostWar Events** ▶ German POW's at work May 1945



One year after the D-Day landings in Normandy, German prisoners landscape the first U.S. cemetery at Saint-Laurent-sur-Mer, France, near "Omaha" Beach, on May 28, 1945.

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**Spanish American War Images 60** ▶ Spanish Warship *Infanta Teresa*



**Spanish Warship *Infanta Teresa* after the Battle of Santiago de Cuba**

Admiral Cervera's flagship *Infanta Maria Teresa* was first out of the harbor and the first forced onto the rocks. Here she sizzles still as morning breaks over the scene; a jet of steam puffs from her prow. Multiple

8", 4" and 5" hits sufficed to turn Cervera's cruisers into ovens, though no recorded shots pierced the ship's foot-thick armor belt. On boarding, war correspondent's Hemment and Hearst found a gruesome scene: "Charred bodies of many of the sailors were plainly visible on all parts of the gun deck. No matter where you went, there you would find them." The *Maria Teresa* was name ship of the three-ship class of armored cruisers in the squadron, the entire class perishing that morning. An enlarged version of the British *Orlandos*, built in Spain and commissioned 1891, they were considered "pocket battleships" in their day. The fortunes of war did not smile upon them in their hour of need. Burdened by foul hulls and the low quality of their coal, they lacked the legs that might well have let them escape in ideal condition. Faulty ammunition and at least one turret mishap played their part in the defeat; but their worst enemy proved to be fire. Inexplicably, Cervera did not order all the ships' paneling and small boats to be torn out and landed as a fire precaution. Later when his ships' water mains were disabled by American fire, it became impossible to fight the bonfire of decking, boats, and paneling that enveloped their topsides.

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### **Military History Anniversaries** ► 16 NOV thru 15 DEC

Significant events in U.S. Military History over the next 30 days are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 16 NOV thru 15 DEC**".

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### **WWI in Photos 115** ► Japanese Fleet 1914



**The Japanese fleet off the coast of China in 1914. Japan sided with the United Kingdom and its allies, attacking German interests in the Pacific, including island colonies and leased territories on the Chinese mainland.**

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**Faces of WAR (WWII) ► US Navy Bomber Pilot Ron Gift 1944**



US Navy bomber pilot Ron Gift having a drink after a successful mission June 1944

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**Military Kits ► 1944 Battle of Arnhem | Lance Corporal, Parachute Brigade**



Personal equipment carried by the common British soldier:

1. Parachute harness with parachute
2. Jump smock camouflage first issued in 1942 (the pattern was only replaced in 1980) and over smock worn when jumping
3. Toggle rope – general purpose rope
4. 37 pattern battledress jacket; the patches on sleeve are for the 1st and 6th airborne division; wrist watch on the right sleeve; dog tags on the left sleeve
6. Braces
7. Gators
8. Socks
9. Standard British army issued boots
10. Gloves
11. Leather wallet
12. Camouflage scarf
13. Battledress trousers, colorless shirt, undervest and underpants
14. Aluminum mess tin, mug, water bottle and ration kit including tin of corn beef, boiled sweets and a large block of chocolate
15. Drop bag with rope attached
16. Shovel – kept in the drop bag
17. Cutlery, basic washing and shaving kit, and spare boot laces on a wash towel
18. Entrenching tool – for digging shell scrapings
19. Handle for the entrenching tool
20. Ammunition pouches
21. Belt and cross straps
22. Rifle – the Sten Mark V submachine gun was first issued in 1944 and given first to airborne troops. It was first used for D-Day, and then again for Arnhem. Underneath is the cleaning kit
23. Bayonet
24. Pocket loading tool for magazine
25. Magazine
26. Bandolier with seven magazines
27. Cigarettes, matches and playing cards
28. Gas mask bag
29. Two grenades – the no 36 Mills grenade was used in the First World War and the No 69 Bakelite, which was in service from 1942 and caused less collateral damage
30. Fairbairn and Sykes fighting knife – used as a general tool – and it's sheaf
31. Large roll gas cape
32. Gas mask – the light pack gas mask was issued from 1943-1960.
33. Anti-gas ointment
34. Anti-gas hood
35. Eye shield for gas attack
36. Groundsheet (underneath) with a sewing kit and thimble on top
37. Maroon airborne forces beret with a parachute regiment cap badge
38. Torch
39. First aid dressing
40. Helmet – Mark II parachuting helmet issued in 1942 with a leather chin strap

[Source: The Telegraph | Inventories of war | Aug 07, 2014 ++]



## Medicare Open Season ► Part D Enrollment/Change Opportunity

Those who are eligible for Medicare have the opportunity to enroll in or change their Advantage or Prescription Drug coverage (commonly known as Medicare "Part D") Medicare plans at the end of each year during the open enrollment period. On October 15, 2014, this period began for the 2015 Medicare open enrollment. Through the Part D program, Medicare beneficiaries are able to choose from a variety of subsidized prescription drug plans. Medicare currently has approximately 50 million beneficiaries and nearly 90 percent of these beneficiaries have at least some form of a prescription drug plan; furthermore, more than 17 million people are in private plans through the prescription drug program. Private prescription drugs can be costly and it is therefore important for Medicare recipients to consider enrolling in Part D if they have not already done so. The enrollment timeline for the 2015 benefit year is as follows:

- October 15, 2014: The Medicare open enrollment period began.
- December 7, 2014: The Medicare open enrollment period ends.
- January 1, 2015: Changes take effect for the year 2015.

There are some things that will and will not be changing from the 2014 to the 2015 benefit year:

- Average premiums for Part D plans will remain the same in 2015 as they were in 2013 and 2014; the average price will be \$30 per month.
- Price discounts for those in the "donut hole" (please see definition below) will increase.
- Also for those in the donut hole, the discount on brand name drugs will increase from 50 to 52.5 percent and on generic drugs, from 14 to 21 percent.

While going through the research and enrollment process, there are some terms that everyone will encounter which are important to define. Some of the key terms are the following:

- Part A: This covers hospital inpatient care as well as hospice and nursing home care. However, long-term care is not covered for the most part. Part A coverage is free for most Medicare recipients.
- Part B: This covers outpatient care such as doctor visits and tests. A premium is charged for this coverage.
- Part C: These are "Advantage Plans" which are offered by private companies and are approved by Medicare. Although a premium is charged for this, coverage will include all Part A and Part B benefits, but with fewer out-of-pocket costs.
- Part D: These are private prescription drug plans that are subsidized by Medicare.
- Medigap: These are additional insurance plans purchased from private companies to supplement Medicare coverage by covering certain expenses, such as copays and deductibles, that are not paid for by Medicare.
- Donut Hole: This is a coverage gap under Part D that lies between the initial coverage limit for prescription drugs (\$2,970 for 2015) and the point at which catastrophic coverage takes effect (\$4,750). Between these two points, Medicare beneficiaries face relatively high out-of-pocket

expenses: 47.5 percent of the cost of brand name drugs and 79 percent of the cost of generic drugs. Once catastrophic coverage kicks in, beneficiaries pay only a small amount: the higher of a 5 percent copay or a flat fee of \$6.60 for brand name drugs or \$2.65 for generic drugs.

Most importantly of all, the open enrollment period is the only time when Medicare recipients can enroll in or change various Medicare plans, including Advantage plans (with the exception of Medigap, which can be purchased at any time). Therefore, it is highly important for all those that are eligible for Medicare to take the time, do the proper research and sign up for or make any changes in their plans before the end of the 2015 Medicare open enrollment. [Source: <http://www.usgovconnect.com/2015-medicare-plans.html> | Patrick Mansfield | November 2014 ++]

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## **Lung Cancer ► Medicare to Cover Low-Dose CT Screening**

Lung cancer causes more deaths worldwide than any other form of cancer. There are two main forms of the disease: small cell and non-small cell, and the vast majority of cases (85 to 90 percent) belong to the latter category. Small cell (or oat cell) tumors often originate in the bronchi and multiply and metastasize rapidly. The most common causes of lung cancer involves exposure to tobacco smoke. Smoking cigarettes and, to a much lesser extent, smoking cigars and pipes can increase susceptibility to lung cancer, as cigarettes contain over sixty carcinogens. Passive smokers are also vulnerable to lung cancer. Gas pollutants such as radon and asbestos are also common culprits. Viruses are known to be a cause of lung cancer, although not a major one according to the majority of scientists. Another agent that can contribute to lung cancer is particles in the air. Exposure to any of these can wreak havoc by disrupting the cell cycle, enabling the cells to multiply at the rapid rate that characterizes all cancers. The human papillomavirus, for instance, is responsible for a minority of cases of various types of cancer.

Medicare has announced it will start providing coverage for annual low-dose CT lung cancer screening for high-risk individuals, albeit with restrictions, according to a preliminary decision from the agency. The Centers for Medicare and Medicaid Services (CMS) said Monday that low-dose CT would be reimbursed once per year for beneficiaries who fit the criteria of the pivotal National Lung Screening Trial:

- Ages 55 to 74
- At least a 30 pack-year history of smoking
- A current smoker or one who quit in the prior 15 years

However, there were additional criteria as well. For the initial screen, the beneficiary would need a written order obtained during a "lung cancer screening counseling and shared decision-making visit" from a physician, physician assistant, nurse practitioner, or clinical nurse specialist. CMS also detailed elements for that visit, radiologist eligibility criteria, and imaging center eligibility criteria. On subsequent screens, the written order could be from an annual wellness visit, tobacco cessation counseling session, or other visit.

The announcement is in contrast to the recommendations of the agency's advisory panel, which had voted a lack of confidence in sufficient evidence for benefit over harms, citing the high false-positive rate of CT screening, indication creep outside of the intended screening population, inability to assure quality scans with low radiation dose, and the lack of consistent interpretation and diagnostic workup in routine practice. "CMS got it right," Lori Fenton-Ambrose, president and CEO of the Lung Cancer Alliance, told MedPage Today. "The time to move forward and educate those at risk, especially our seniors, is now." She and others had warned against the two-tiered system that would be established had CMS not covered screening. Under the Affordable Care Act, private insurers will be required to cover the USPSTF-recommended screening --

including the low-dose CT lung cancer scans -- without cost-sharing beginning Jan. 1, 2015, but those on Medicare would have had to pay entirely out-of-pocket if CMS had denied coverage for the scan.

The American Thoracic Society and the American College of Chest Physicians also welcomed the decision. "Low-dose CT has been shown to reduce mortality when used to screen individuals who are at high risk for developing lung cancer because of their age and smoking history," Charles Powell, MD, of Mount Sinai in New York and chair of the American Thoracic Society's thoracic oncology assembly, said in a statement. "Thoughtful implementation of lung cancer screening with strict attention to monitoring of screening program adherence to standards for centers of excellence and with routine utilization of smoking cessation and multidisciplinary management will help to maximize the benefits and minimize the harms of screening," he added. A 30-day comment period will be in place before the final determination. [Source: MedPage Today | Crystal Phend | November 10, 2014 ++]

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## Long Term Care ► 10 Things You Should Know

**1. Long-Term Care Awareness Month**, held each November, is the ideal time to learn about long-term care planning, including how to make a strategy to pay for expenses. Most Long Term Care is not medical care, but rather assistance with everyday tasks, such as bathing, dressing, eating or housework. Although many people think that Medicare will cover their long-term care costs, in actuality, it only covers a small percentage. The [Your Long-Term Care Path](#) section of LongTermCare.gov gives an overview of things you should know and do in order to plan for yourself or a loved one. A recent newspaper article, "[Prepare Ahead for Long-Term Care Costs](#)," provides practical advice on financial planning, as well as some of the pitfalls you could encounter by not doing so. Another valuable resource is the American Association for Long-Term Care Insurance website <http://www.aaltci.org> where consumers can learn about long-term care insurance eligibility, compare costs and get tax deduction information.

**2. Paying for Long-Term Care** can be expensive, though necessary, for many families and their loved ones who are aging, ill or have disabilities. Fortunately, there are many resources available to help families make the best informed decision. While some people qualify for public programs, such as [Medicare and Medicaid](#), most use a variety of options to pay for long-term care services. Examples include [long-term care insurance](#), personal income and savings, [life insurance](#), [annuities](#) and [reverse mortgages](#). Visit LongTermCare.gov for helpful information on the different aspects of long-term care, such as [The Basics](#); [Where You Live Matters](#); [How to Decide](#); and [Costs and How to Pay](#). The AARP [Long-Term Care Calculator](#) can help you estimate expenses for long-term care options, such as a nursing home, assisted living facility, adult day care or home health aide services. Simply select your state and region, along with the type of care, to get an estimate. Finally, a recent *U.S. News & World Report* article, "[You'll Likely Need Long-Term Care, But How Will You Pay for It?](#)" reviews the long-term care options currently available, as well as other matters to consider when making this important decision.

**3. Acting as a Family Caregiver.** According to the [Family Caregiver Alliance](#), there are nearly 66 million caregivers in the U.S. who assist a loved one with daily living activities or medical tasks because of an illness, age or disability. They represent 29 percent of the U.S. adult population or 31 percent of all households. An infographic from PBS, "[Profile of a Long-Term Care Caregiver](#)," gives a sobering look at some statistics for this oftentimes unpaid position. For example, the typical caregiver is a 46-year-old woman who provides more than 20 hours of care to her mother each week. Unsurprisingly, most family caregivers experience conflicts between caring for their loved one and work, making them vulnerable to burnout and health risks.

A free e-book from AARP, [Juggling Work and Caregiving](#), offers practical resources and tips to help you navigate the demands of caring for a loved one and fulfilling your professional responsibilities, while also taking care of yourself. This resource is [available in Spanish](#), too.

**4. Choosing a [Residential Care Facility](#)** for yourself or a loved one is a difficult decision that is influenced by one's level of independence, nearby family members, housing needs and health conditions. Planning ahead is essential. [Assisted Living Facilities](#) are one option for older adults who cannot live alone and need help with [activities of daily living](#). These [facilities](#), including group homes and continuing-care retirement communities, typically [provide services](#) such as 24-hour staffing, housekeeping, meals, transportation, recreation and health care. According to the Assisted Living Federation of America, the [cost](#) of a private one-bedroom apartment is approximately \$3,000 per month, but that amount may vary depending upon the size of the facility and the type of care offered. You can get help finding facilities through your local [Area Agency on Aging](#), [Long-Term Care Ombudsman](#), the [Assisted Living Federation of America](#) (mostly for-profit residences) or [LeadingAge](#) (mostly not-for-profit organizations). It's important to carefully [assess the assisted living community](#), and once you make a decision, follow [these tips](#) to ensure that you or your loved one transitions smoothly.

**5. [Nursing Homes](#)** care for people who have a critical injury, severe illness or disability and need 24-hour medical assistance and monitoring from skilled professionals. In addition to health care, nursing homes provide a [variety of services](#) such as meals, activities and other support for residents. The cost of a [nursing home](#) varies. Although the national average is \$50,000 per year, [Medicare](#) or [Medicaid](#) may cover some expenses. Determine [which nursing home might be right for you](#) or your loved one by considering its cost, quality of care, staffing and availability. You should also [compare nursing homes](#) to help you make an informed decision. While a loved one is in a nursing home, be vigilant about his or her health, happiness and look for [warning signs](#) of fraud or [abuse and neglect](#).

**6. [Hospice Care](#)** provides individuals nearing the end of their lives with comfort and pain control during their remaining days. It occurs most often at home with family members acting as the primary caregivers and a [visiting team](#) of doctors, nurses and home health aides offering medical care and other services. If the individual cannot be effectively cared for in his or her home, hospice care can take place in a nursing home, special hospice facility or hospital. [Medicare](#), [Medicaid](#) and most private insurance plans cover hospice services. Read the "[Choosing a Quality Hospice for You or Your Loved Ones](#)" factsheet for information on things to consider while researching hospice care. In addition, the "[Consumer Guide to Hospice](#)," recently published in *The Washington Post*, lets you search for and compare providers by location.

**7. [Taking Care of Veterans](#)**. There are more than 21 million veterans in the United States, many of whom are currently receiving long-term care or will need it in the future. The U.S. Department of Veterans Affairs' (VA) [Guide to Long Term Care](#) explores the different options that are available, such as home and community-based services, nursing homes or residential settings. Since deciding on long-term care options often involves family members and service providers, the [Shared Decision Making](#) section offers helpful resources to guide productive discussions. A [worksheet for veterans](#) asks about the type of care they need or may need as they age, while a [Caregiver Self-Assessment Worksheet](#) lets caretakers chart and manage their roles and responsibilities. Veterans or their surviving spouses who are eligible for a VA pension and require a caregiver, or are housebound, may receive additional monetary assistance through the [Aid and Attendance](#) program. Applications must be made through a [VA regional office](#). The [Veteran-Directed Care](#) program gives veterans of all ages and their family caregivers more access, choice and control over their long-term care services by letting them decide which services best meet their daily living needs.

**8. Consider a Power of Attorney.** A [power of attorney](#) (POA) is a legal agreement that allows someone to act on your behalf, for example, to [make health care decisions](#) if you are seriously ill. Most often a written document, the [levels of power](#) granted to the trusted representative depend on when you want the POA to begin and end and how much responsibility you want to give the other person. You may [choose](#) a single trusted person to be your POA or appoint more than one person to act as co-agents. When in effect, those with POA can [manage your daily financial affairs](#) and put your [estate plan](#) into action. Since a POA grants your designated representative authority over your finances, you can [reduce risk](#) by carefully selecting or limiting their responsibilities. You will always have the option to [cancel a POA](#) at any time and still manage your own affairs as long as you remain [legally competent](#).

**9. It Takes a Senior Village.** According to [AARP](#), 88 percent of Americans age 65 or older prefer to live independently or “age in place.” Through a new movement called “senior villages,” residents are able to do just that. These neighborhood-based nonprofit membership organizations help seniors with transportation, grocery shopping, home repairs, doctor’s appointments and other services. For an annual fee (usually less than a \$1,000), a senior village coordinates paid staff and volunteers to provide support to older residents, allowing them to continue to live independently. The [Village to Village Network](#), a national nonprofit, provides guidance to communities interested in developing their own senior villages, including a map of current locations in the U.S. To learn more about how the senior village phenomenon is working in different parts of the country, read the articles in [Crain’s Chicago Business](#) and the [U.S. News and World Report](#).

**10. Technology for Older Adults and People with Disabilities** often equates greater independence by helping them track important information and stay connected to their family and friends. [It can also assist caregivers](#) who are looking after their loved ones. For example, [GPS tools](#) may be valuable for a family member who has Alzheimer’s or dementia by keeping tabs on their whereabouts. Other applications, such as [RxmindMe](#) or [Personal Caregiver](#), track when medications have been taken. Technology even increases the [safety of seniors](#) living at home. While technology is a blessing, sometimes it is difficult to use. Fortunately, many universities and senior centers, such as [OATS](#) in New York and [Teach Seniors Tech](#) in California, offer programs to help older adults improve their technology skills. To find classes in your community, contact your local [Area Agency on Aging](#). You can also read “[Staying Connected: Technology Options for Older Adults](#),” which explains how to set up email, send a text message or use [Skype](#). If you are baffled by [Facebook](#) or [Twitter](#), the AARP [Social Media Training Center](#) can teach you how to become a social media pro.

[Source: Disability Connection Newsletter – November 2014 ++]

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## **Tricare Tobacco Cessation Program ► Types of Support Offered**

Tobacco use can cause heart disease, lung disease, and cancer. It can also increase your chances for hospitalizations, missed workdays, failed fitness evaluations and impaired night vision. Knowing these facts, you may want to quit. But quitting can be hard. That's why TRICARE is dedicated to helping you quit tobacco. The two most common types of smokeless tobacco used in the United States are chewing tobacco and snuff. Smokeless tobacco is not a safe alternative to smoking; it can lead to cancer, oral health problems and nicotine addiction. Refer to [http://www.cdc.gov/tobacco/basic\\_information/smokeless/index.htm](http://www.cdc.gov/tobacco/basic_information/smokeless/index.htm) to learn more about smokeless tobacco. TRICARE offer four ways to help you quit tobacco:

**Quitlines** - Help is only a phone call away! Call your region's toll-free tobacco quitline 24/7 for help at

North: 1-866-459-8766, South: 1-877-414-9949, and West: 1-888-713-4597. Through TRICARE's tobacco quitlines, you can:

- Speak with a trained tobacco cessation coach
- Get a customized quit plan
- Request educational materials

**Counseling Services** - TRICARE covers tobacco cessation counseling from any TRICARE-authorized provider in the United States, even if you haven't been diagnosed with a tobacco-related illness. TRICARE covers:

- Two quit attempts per beneficiary per fiscal year. °A third quit attempt in the same year may be covered with physician justification and pre-authorization.
- Up to a total of 18 tobacco cessation counseling sessions (combination of individual and group) may be allowed per quit attempt °Four sessions per quit attempt may be individual sessions.
- The remaining 14 sessions allowed per quit attempt must be group sessions.

**Tobacco Cessation Products** - TRICARE covers tobacco cessation products, including prescriptions and over-the-counter (OTC) drugs. You don't need to be diagnosed with a tobacco-related illness. To get tobacco cessation products, you must be age 18 or older not be eligible for Medicare, and have a prescription from a TRICARE-authorized provider. You can fill your prescription (at no cost) at military pharmacies and through home delivery (i.e. Express Scripts). If you plan to use a military pharmacy, call first to see if: the product is in stock and if you're required to participate in a tobacco cessation program or class. If overseas, tobacco cessation products are only available to active duty service members and families enrolled in TRICARE Prime Overseas. Note that tobacco cessation products aren't covered at retail pharmacies. TRICARE covers the following tobacco cessation products:

- Varenicline tablets (brand name Chantix)
- Bupropion SR tablets (brand name Zyban and generics)
- Nicotine nasal spray (brand name Nicotrol NS)
- Nicotine inhalation (brand name Nicotrol)
- Nicotine transdermal (brand names Nicoderm CQ and Habitrol)
- Nicotine gum (brand names Nicorette, Nicorelief and generics)
- Nicotine lozenge (brand names Nicorette, Commit and generics)

**Note:** There is a limit of two quit attempts each year. A third quit attempt may be covered in a year with physician justification and preauthorization. A quit attempt equals 120 days of the tobacco cessation product. If you also get counseling that overlaps your product use by at least 60 days, it's considered a single quit attempt.

**Tobacco Cessation Website** – The website <http://www.ucanquit2.org> will provide information on

- How To Quit
- Stay Quit
- Help Your Hero Quit
- Events
- Support Locator

TRICARE and Military OneSource are co-hosting a webinar to educate TRICARE beneficiaries about the resources available to them to quit using tobacco products. The webinar, scheduled from Noon – 1:00pm EST, will take place on Thursday, Nov. 20, also known as the Great American Smoke Out. To sign up, go

to <https://www2.gotomeeting.com/register/296946266>. Registration is first-come, first-served and is limited due to system capacity. Participants must avoid sharing personal health information when asking a question. The third Thursday of November is designated as the Great American Smoke Out. On this day each year, many people make the decision to make their lives tobacco free. Join us for the webinar as we talk about living tobacco free and how TRICARE can help. The speaker for this event is Mr. Paul Fitzpatrick, the Quit Tobacco – Make Everyone Proud Program Manager in the Defense Health Agency. Prior to joining TRICARE, he served 24 years as an active duty Army Officer, much of that as a Public Affairs Officer.[Source: TRICARE Communications November 07, 2014 ++]

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## **Tricare Diabetes Coverage Update 01 ► Increase Awareness Decrease Risk**

When blood glucose levels rise and remain outside of the normal range, you can develop a disease called diabetes. Diabetes is a serious disease that can lead to other serious health risks. It is important for beneficiaries with diabetes to understand these additional risks and to highlight steps to preventive diabetes for those who don't. Many of the foods that we eat are turned into glucose, or sugar, that our bodies use for energy. Our bodies produce insulin which helps to get glucose into our cells. When sugar builds up in our blood and is not processed by insulin either because we don't make enough insulin or because the insulin that we make is not effective, this can lead to diabetes. A person with pre-diabetes has a blood sugar level higher than normal, but not high enough for a diagnosis of diabetes. When you develop diabetes, you are at a greater risk for heart disease, blindness, kidney failure, and other serious illnesses.

According to the Centers for Disease Control and Prevention, diabetes is the seventh leading cause of death in the United States. Beneficiaries with diabetes can manage their condition by remembering their ABCs:

- “A” stands for the A1C Test; it is different from daily blood sugar tests and measures average blood sugar levels over the past few months. Knowing this number and working with your provider to keep this number below certain levels can help you make sure this number doesn't increase over time.
- “B” is for blood pressure. Blood pressure is the force of your blood against the walls of your blood vessels. If your blood pressure gets too high, it makes your heart work too hard, can injure blood vessels and can lead to a heart attack or stroke, and can damage your kidneys and eyes.
- “C” is for cholesterol. High-density lipoproteins, also known as good cholesterol, help remove low-density lipoproteins, or bad cholesterol, from your blood. Know what your cholesterol levels are, what they should be, and work with your provider to maintain those numbers. Working with your health care provider is the best way to manage your diabetes.

Even if you have pre-diabetes, you still have the power to prevent or slow the progression of this disease by taking care of yourself. The National Institutes of Health offers some helpful advice and tips; stop smoking, exercise more, make healthy food choices and lose extra weight. TRICARE covers diabetic supplies through both pharmacy and medical benefits. You can get certain diabetic supplies from a military pharmacy, through home delivery or at any TRICARE network pharmacy. Additionally, certain diabetic supplies are covered as durable medical equipment. For details visit [www.tricare.mil/diabeticsupplies](http://www.tricare.mil/diabeticsupplies). Those Beneficiaries with diabetes can continue to live long and healthy lives. With information about your age, race and language, the National Diabetes Education Program offers publications tailored specifically for you to help you beat diabetes. Refer to <http://ndep.nih.gov/publications/PublicationDetail.aspx?PubId=74>.

TRICARE beneficiaries can also visit [www.tricare.mil/livewell](http://www.tricare.mil/livewell) for advice on how to make healthy choices. [Source: TRICARE Communications November 07, 2014 ++]

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## **PTSD & TBI Update 01 ► Medical Test Diagnosis Inching Closer**

Researchers are inching closer to creating medical tests to detect post-traumatic stress or mild traumatic brain injury — conditions that now are diagnosed only with self-reported symptoms and subjective exams. Scientists from five institutions are two years into a five-year, \$42.9 million study to find biomarkers that can indicate evidence of these injuries common to combat veterans. Among the most promising findings, according to preliminary results presented 4 NOV in a press conference at New York University Langone Medical Center, are brain imaging, blood and genetic variation tests, eye movements and even vocal changes evident in service members and civilians who have experienced a TBI or have been diagnosed with PTSD. An estimated one in five of the 2.3 million troops who have served in combat since 2001 have suffered a brain injury and/or developed PTSD, according to researchers.



**Researchers are inching closer to creating medical tests to detect post-traumatic stress or mild traumatic brain injury**

The scientists, supported by NYU Langone Medical Center, the Steven and Alexandra Cohen Veterans Center for the Study of PTS and TBI, the Defense Department and others, are looking at the conditions in more than 4,000 troops and civilians, hoping to develop tests to detect these invisible wounds — and also help determine effective, individualized treatments. “Our goal is to assemble all the relevant biomarkers and winnow them down to the best candidates for diagnosing,” said Dr. Charles Marmar, chairman of the Psychiatry Department at NYU Langone Medical Center. Using brain imaging, Dr. Amit Etkin, assistant professor of psychiatry and behavioral sciences at Stanford University, has found that compared to individuals without post-traumatic stress, patients with that condition have above-average activity in the portion of the brain responsible for creating and storing memories, the amygdala, and below-average activity in the portion that controls social behavior and expression, the medial prefrontal cortex, as a response to fear-inducing stimulus. The findings could lead to brain scan tests to diagnose the condition and confirm

treatments appropriate for the individuals, such as psychotherapy, medication, brain stimulation or a combination of those, Etkin said.

Meanwhile, at Emory University School of Medicine, Dr. Kerry Ressler is examining the role of genetics in resilience and developing post-traumatic stress. Ressler has found gene variants in 10 percent to 20 percent of the population that increase the risk for developing PTSD. When he compared the genetic makeup of a group of predominantly male Iraq and Afghanistan combat veterans with PTSD to a group of black women who had been abused as children and also had PTSD, he found both groups shared the same gene anomaly. Such evidence could lead to genetic tests to determine who may be at higher risk for developing PTSD, and designing pharmacological or psychological interventions, such as the administration of morphine or exposure therapy — both of which have been proven to prevent development of PTSD — following a traumatic event.

Other research in the study indicates that people with PTSD have distinct vocal patterns, which may allow measurement to determine whether a person has the disorder. And at the Cohen Veterans Center, Dr. Uzma Samadani, who also serves as chief of neurosurgery at the Veterans Affairs New York Harbor Health Care System, is studying an age-old symptom of head injury — out-of-sync eye movements — to develop a quick test for concussion. Standing in front of a slide showing Wile E. Coyote after the Roadrunner has clocked him, Samadani noted how cartoonists indicated the character’s head injury, with his eyes moving in circles, not in tandem. In scientific terms, the condition is called an “anisocoric and disconjugate gaze.” Samadani tracked the eye movements of more than 400 troops and veterans as they watched a four-minute video and found that in patients with a concussion or those recovering from a mild head injury, their eyes did not track together. Her work could lead to the development of a medical device that could be used in combat theaters to detect a a concussion after it occurs. “If someone has weakness or swelling, you can figure it out with eye tracking,” she said. “You can’t cheat on this test.”

Much of the research for the massive study is being conducted in New York and at Stanford with more than 4,000 participants, including 1,500 personnel at Fort Campbell, Kentucky. The physicians said the next phase will involve determining the most promising biomarkers and how they can be used to personalize treatments for PTSD and TBI. According to researchers, what works for some patients don’t work in others, and scientists aren’t exactly sure why. For example, psychotherapy works to alleviate PTSD symptoms in 98 percent of females who have rape-related PTSD, but is successful only for about half of veterans with combat-related PTSD. “Nine months from now, we’ll embark on a personalized medicine trial where we take the best of these and use them to try to understand who does or does not respond to these therapies, whether it be psychotherapy, medical therapy or brain stimulation therapy,” Marmar said. [Source: NavyTimes | Patricia Kime | November 05, 2014 ++]

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## **PTSD Update 177 ► One in Six OEF/OIF Vets May Have PTSD**

More than one in six soldiers who served in the country's most recent wars may have post-traumatic stress disorder. That's the finding of the National Health Study for a New Generation of U.S. Veterans, according to the Veterans Health Administration, which sent out an update Wednesday on the study. It's the first study that includes post-9/11 veterans who don't use the VA or who served during the wars but didn't deploy to Iraq and Afghanistan, according to the Veterans Affairs Department. In total, 60,000 veterans participated in the study. "PTSD is a significant public health problem in Operation Enduring Freedom and Operation Iraqi Freedom deployed and non-deployed veterans, and should not be considered an outcome solely related to

deployment," the department says on its website. But veterans who were deployed in the country's latest wars are nearly 5 percent more likely to screen positive for PTSD than those who were not deployed. About 15.7 percent of post-9/11 soldiers who were deployed are at risk of developing PTSD, compared with almost 11 percent of those who were not, according to the study.

A positive screening by a doctor doesn't automatically mean that a veteran has PTSD, but the VA says it "does indicate that a patient may have PTSD or trauma-related problems." If veterans potentially have PTSD, they are also required to be questioned on if they are having suicidal thoughts, and will likely be referred to receive additional mental health care. Symptoms of PTSD can include suicidal thoughts as well as nightmares, flashbacks, changes in personality, and sleeping disorders. Post-9/11 veterans who use VA health care are significantly more likely to be flagged for PTSD than those who don't, and this study included soldiers from both categories. Among deployed troops, more than 24 percent of those enrolled in the VA got a positive screening for PTSD, compared with 9.8 percent of non-VA users. The VA doesn't elaborate on why there is a gap between the two groups. PTSD—and mental health problems more broadly—are considered to be underreported. VA officials and advocates acknowledge that some veterans attach a negative stigma to asking for help.

Despite the study, it could be decades before the VA knows the full extent of post-9/11 veterans' health problems. VA Secretary Bob McDonald, speaking at the National Press Club last week, said that "forty years is when the peak demand occurs for a veteran serving in a war. Forty years from the end of the war." Advocates want to extend a veteran's combat eligibility for free VA health care from five to 15 years after they leave the military. In a lesson learned from the Vietnam War, they say that some veterans have a delayed reaction to trauma after they leave the service. An estimated 30 percent of Vietnam veterans suffer from PTSD. Tom Berger, executive director of the Vietnam Veterans of America national health council, said earlier this year that for Vietnam veterans, the extra time "would have made a world of difference." [Source: National Journal | Jordain Carney | November 12, 2014 ++]

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## **TRICARE Regions Update 01 ► Cut From 3 to 2 Proposed**

The Defense Health Agency is proposing to cut the number of TRICARE regions from three to two, a cost-savings plan that would sharply increase competition for the next round of Pentagon health care contracts. According to a draft solicitation for TRICARE contracts released online Monday, the Defense Department plans to change the contract regions from the current configuration of North, South and West regions to just East and West regions. Companies would be allowed to bid for both regions but could win only one contract; according to Pentagon documents, no single company would be selected to manage both regions. The Pentagon plans to award the next generation of TRICARE contracts in 2017 — agreements worth billions of dollars over the expected five-year contract period. The contract solicitation is expected to be released next year. The draft request for proposal, or RFP, does not include estimates on the contracts' worth, but they are likely to be significantly higher than the most recent TRICARE contracts, which were valued at up to \$55 billion over five years.

Currently, Humana Military Healthcare Services manages TRICARE South, Health Net Federal Services oversees TRICARE North and UnitedHealthcare Military & Veterans has responsibility for TRICARE West. If the contract solicitation does reduce the number of regions, competition for the new contracts will be more cutthroat than the last round — and that round was itself particularly ugly, with multiple bid protests that drew out the process. DoD released a draft request for proposal on FedBizOpps.com, asking interested health

care companies to read the planned requirements and comment on them by 8 DEC. Should the TRICARE regions be combined the new region makeups would be:

- The East region would consist of Alabama, Arkansas, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, the Rock Island Arsenal area of Iowa, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, parts of Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, east Texas, Vermont, Virginia, West Virginia and Wisconsin.
- The West region would encompass Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Missouri except St. Louis, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, western Texas, Utah, Washington and Wyoming.

NAUS Note: We stress this is just a proposal. Nothing has been finalized and if prior contracts are anything to go by, there will be multiple protests, which will take years to resolve. [Source: NAUS Weekly Update November 07, 2014 ++]

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## **Tricare & OHI Update 02 ► Save Yourself an OHI Headache**

Navigating your health benefits can be tricky. It gets even more complex when you have more than one health plan. TRICARE beneficiaries that have another health plan besides TRICARE need to make sure that they notify TRICARE, and in the process can save themselves valuable time and money. Other health insurance, known as OHI, is alternate or additional insurance that is usually through an employer or a private insurance program. This does not include Medicare or a supplement to TRICARE. If your OHI isn't recorded, TRICARE can't coordinate your benefits and make sure that your claims are paid accurately and quickly. This creates more hassle for you in the end.

To save yourself an OHI headache, it is important to let your provider and regional contractor know once you get OHI. When you notify TRICARE about your OHI status, you are reducing the amount of paperwork when you receive care, and will help your provider submit claims with more accuracy. By law, TRICARE is required to be the second payer when you have OHI. So, it is important that beneficiaries keep TRICARE and their provider informed when they have and if they lose OHI. Since TRICARE pays after any other health insurance plan, when filing a claim, make sure to file with your OHI first. If your other health insurance doesn't cover the entire cost of your claim, file a claim with TRICARE and include a copy of your OHI's explanation of benefits. The same rules apply to TRICARE's pharmacy coverage. If you have other prescription drug coverage, that plan will pay first and TRICARE pays second. Often, this will cover the entire cost of your care or prescription. Keep in mind that you can avoid higher pharmacy costs by getting your prescriptions filled at a TRICARE network pharmacy that is also in your other plan's network.

Even if you get your medical care at a military hospital or clinic at no cost to you, it is important that TRICARE know about your OHI. When your other insurance company pays their fair share of your health care costs it helps the military hospital provide better care for you and other patients. Keeping TRICARE informed of your additional benefits ensures the lowest cost for you, and allows TRICARE to improve the claims process while reducing fraud and abuse. To learn more about using OHI with TRICARE please visit [www.TRICARE.mil/OHI](http://www.TRICARE.mil/OHI). [SOURCE: TRICARE News Release November 06, 2014 ++]

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## Tricare Dental Program Update 07 ► Sensitive Teeth

If you have sensitive teeth, sometimes eating or drinking can be a painful experience. Knowing the potential causes of this condition can help you avoid or reduce sensitivity. Your teeth all have an underlayer called "dentin," which consists of small hollow tubes or canals. When the enamel or cementum, which protects your teeth, is scraped or worn off, the dentin is exposed and these tubules allow heat, cold, acidic foods and sticky foods to stimulate the nerves and cells inside the teeth. This may cause discomfort, even from just breathing cold air into your mouth. The dentin is usually exposed through one or more of the following:

- Tooth decay
- A cracked tooth
- Worn tooth enamel or
- Aggressive and/or side-to-side brushing

Depending on the cause and severity of your condition, you may benefit from one or more available treatments:

- Desensitizing toothpaste, which helps block sensations traveling from the surface of your tooth to the nerve—several applications are usually required before the sensitivity is reduced.
- In-office treatments, such as fluoride gel or desensitizing agents that are applied to the sensitive areas of the affected teeth, fillings, crowns or inlays; or
- A Surgical gum graft or root canal, if severe hypersensitivity persists.

For information on TRICARE Dental Program treatment coverage, call 1-855-638-8371 or visit:

- <https://employeedental.metlife.com/dental/public/EmpEntry.do>
- <https://eforms.metlife.com/wcm8/PDFFiles/41073.pdf>

[Source: TRICARE Beneficiary Bulletin October 31, 2014 ++]

### \* Finances \*



## Payroll Taxes Update 01 ► 2014

- The Social Security tax rate is 12.4 percent; 6.2 percent is withheld from each of the employer and employee. The full 12.4 percent is paid by self-employed individuals. The maximum an employee is required to pay annually is \$7,254 (\$117,000 x 6.2%).

- The Medicare tax rate is 1.45 percent for both employers and employees, with the self-employed Medicare rate at 3.3 percent. There is no annual limit on how much an employee could pay
- Income Tax

Single Filers	Married Joint Filers	Head of Household	Rate
Up to \$8,925	Up to \$17,850	Up to \$12,750	10%
\$8,925 to \$36,250	\$17,850 to \$72,500	\$12,750 to \$48,600	15%
\$36,250 to \$87,850	\$72,500 to \$146,400	\$48,600 to \$125,450	25%
\$87,850 to \$183,250	\$146,400 to \$223,050	\$125,450 to \$203,150	28%
\$183,250 to \$398,350	\$223,050 to \$398,350	\$203,150 to \$398,350	33%
\$398,350 to \$400,000	\$398,350 to \$450,000	\$398,350 to \$425,000	35%
\$400,000+	\$450,000+	\$425,000+	39.6%

[Source: <http://www.local.com/results.aspx?keyword=social+security+tax+chart&cid=274002> Nov 2014 ++]

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## Tax Friendly States for Retirees ► Consider All Factors

Before packing your bags and moving to a state with no income tax, pay attention to the trade-offs. Some states with no income tax impose above-average sales taxes or tax a broader array of goods and services. Property taxes may be higher, too. The major taxes you need to be concerned about are property taxes, income taxes, sales taxes, and how your pensions and social security will be taxed in the state. All of these factors need to be considered together for your particular situation. You should also be concerned about differences within a state - sales, income, and property taxes can differ significantly among cities in the same state.

- 1) **Income Taxes.** There are 7 states that have no income tax: Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming. Tennessee and New Hampshire only tax certain amounts of dividend and interest income.
- 2) **Property Tax.** Property tax is the enemy for most retirees. These taxes are based on the worth of your home, but they have no relation to your income or ability to pay. Most, but not all, southern states have low property taxes, whereas the old industrial states of the northeast and midwest tend to have high property taxes. Alabama has the lowest and New Jersey the highest property taxes in the nation. For example in a recent year, the median property tax paid in Alabama was \$398, in New Jersey it was \$6,579 (of course the value of the homes was certainly higher in New Jersey). California has a law limiting property tax raises. Florida's Save Our Homes law limits the amount

of the appraised value of their home can go up by the cost of living or 3%, whichever is less, for permanent residents.

- 3) **Pensions.** Taxation of pensions and retirement distributions from 401ks/IRAs is a very important consideration for retirees looking for a tax-friendly state, particularly if you are going to receive a sizable pension. Many states exempt some or all federal, state, and local government pensions from state income taxation - those include Alabama, Hawaii, Illinois, Kansas, Louisiana, Massachusetts, Michigan (where the exemption is being phased out), Mississippi, New York, and Pennsylvania plus the 7 states that have no state income tax at all. Georgia will gradually phase out taxation of pension and social security income. More than half of all states exempt all or most income from military pensions from state income taxation. Five states allow no exemption for pensions of any kind: California, Connecticut, Nebraska, Rhode Island, and Vermont. This link has some more info on state taxation of pensions, although the Michigan data is dated, check out [http://www.ehow.com/list\\_7368819\\_states-not-tax-retirement-pensions.html](http://www.ehow.com/list_7368819_states-not-tax-retirement-pensions.html).
- 4) **Taxation of Social Security.** The majority of states do not tax social security income. Fourteen states tax either part or all social security payments. Those states are Colorado, Connecticut, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Rhode Island, Vermont, West Virginia, and Utah.
- 5) **Sales Tax.** This tax is probably not that major a factor for the average retiree, at least compared to the amount you might pay for income and property taxes. Obviously if you make a big ticket purchase like a car, it will be a factor. There are big differences between states, with some charging none at all (Alaska, Delaware, Montana, New Hampshire, and Oregon) - while others have whopping tax rates. Some states exempt food and clothing, others do not. Many counties and municipalities, such as New York City, tack on their own sales tax.
- 6) **Estate and Inheritance Taxes.** There are 21 states that have estate or inheritance taxes on top of the federal estate tax. A few other states have inheritance taxes (paid by your heirs on what they receive from your estate). Some states, such as Maryland and New Jersey, have both. Several states like Indiana and Tennessee are either phasing out these taxes, or are increasing the exemptions. Connecticut is going in the opposite direction. For more details check out Best States to Die In at [www.topretirements.com/blog/financial/best-states-to-die-in-but-its-not-a-good-year-to-do-it-anywhere.html](http://www.topretirements.com/blog/financial/best-states-to-die-in-but-its-not-a-good-year-to-do-it-anywhere.html). Forbes also a helpful article and chart "States with Death Taxes" at [http://www.forbes.com/fdc/welcome\\_mjx.shtml](http://www.forbes.com/fdc/welcome_mjx.shtml).

As you can see there are some states that are more tax-friendly than others. But the answer for you might not be as simple as a list of the lowest tax states - you need to evaluate your particular situation for the states you are considering. For example, if you have a military pension, you might want to consider a state that won't tax it - all other things being equal. But if you have no income other than social security or an exempt pension, then the presence of an income tax is of no bearing to you. In general the states with the lowest state tax burden are:

- Alabama
- Delaware
- Tennessee
- Wyoming
- Alaska

Taxes are not always the whole story though. Consider Alaska, which has almost no taxes and actually pays residents an annual dividend to live there. But, because it is so cold and remote, is one of the most expensive places you can live. Family and friends should be more important than taxes. If your children and friends live in a high tax state, moving far away from them just to save money on taxes might make you miserable. Refer to [http://www.topretirements.com/state/Most\\_affordable\\_places\\_to\\_retire.html](http://www.topretirements.com/state/Most_affordable_places_to_retire.html) for the 20 Most Affordable Places to Retire. You can find out more about the taxation impact on your situation in the

individual state retirement guides [www.topretirements.com/state](http://www.topretirements.com/state). [Source: <http://www.topretirements.com>  
Update April 13, 2013 ++]

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## Homeowners Insurance Update 05 ► Impact of Filing a Claim

You may want to think twice before filing a claim on your homeowner's insurance policy. According to a new study from insuranceQuotes.com (<http://www.insurancequotes.com/home/home-insurance-claim-premium-increase>), filing just one claim, even a small one, can send your premium soaring. Of course, the actual increase varies depending on a number of factors, including where you live, insuranceQuotes.com said. The average premium increase is 9 percent for the first claim. Homeowners in Texas are lucky, their state prohibits a premium boost for the first claim. But if you're a homeowner in Wyoming, file a claim and prepare to pony up an additional 32 percent for your policy. Homeowners also face soaring premium increases after filing a single claim in Connecticut (21 percent), Arizona (20 percent), New Mexico (19 percent) and California (18 percent). The lowest increases (2-4 percent) are in New York, Massachusetts, Florida and Vermont. Click here to see how your state ranks.

So, if you're going to make a claim on your homeowner's policy, make sure it's worth it. According to CBS MoneyWatch: *"Homeowners need to be really careful when filing claims," Laura Adams, insuranceQuotes.com's senior analyst, said. "Even a denied claim can cause your premium to go up. Make sure to know your policy's specific guidelines and only file a claim when absolutely necessary. Winning a small claim could actually cost you money in the long run."* InsuranceQuotes.com said premium increases can change drastically from year to year, depending on a number of trends, including weather and natural disasters. If you thought the premium increases were bad after filing a single claim, you really won't like what happens if you have to file a second claim. The average premium increase is 20 percent. But again, that varies by state. Another factor that affects premium increases is the type of claim you file. Liability claims are the most expensive at 14 percent, followed by theft (13 percent) and vandalism (13 percent). [Source: MoneyTalksNews | Krystal Steinmetz | October 17, 2014 ++]

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## Credit Reports Update 06 ► Correcting Mistakes

You've found a mistake on your credit reports, and you know you need to dispute it. But what happens when you do? Below are the answers to four questions often asked by consumers about the process of getting information removed from their credit reports.

**1. Do I have to tell the credit bureau to take old information off?** Once information is too old to be reported — late payments that occurred more than seven years ago or bankruptcies filed more than 10 years ago, for example — you shouldn't have to ask or instruct the credit reporting agencies to remove it. It should happen automatically. For that to happen, though, the dates reported must be accurate. When you are checking your credit reports, which you can do for free once a year, make sure to double-check all dates, especially for negative information that may only be reported for specific periods of time. Positive or neutral information can be reported indefinitely. One thing that often trips consumers up is collection accounts, says Susan Henson, vice president of public relations for Experian. "An account with a status of collection remains on a consumer's credit report for seven years from the original delinquency date," she explains. "The original delinquency date is the date the account first became late, after which it was never again brought current."

When the account is paid off, the status will be updated to show that it is paid in full, or that it is a ‘paid collection.’ Although it is not removed, a collection account that has been paid is usually viewed slightly more positively by lenders than if the debt was still outstanding.”

**2. Should I go to the source?** If you find a mistake, should you ask the credit bureau or the creditor to remove it? You can certainly reach out to the creditor to ask them to fix the error. They may have additional information about your account that can help them figure out what’s really going on. And if they agree it is wrong, they must supply the correction to all of the credit reporting agencies that received the erroneous data. But if that doesn’t work, it’s a good idea to file a dispute with any credit reporting agencies reporting the mistake. “In either case, whether that information is disputed by the consumer and subsequently removed, or if the information is removed by the data furnisher, the information is completely removed from display on the consumer’s credit report,” says Henson.

**3. How soon will it be taken off?** Consumers often want to know how quickly corrections will be made. Generally, credit reporting agencies have 30 days to investigate errors. That period can be extended by 15 days if they request more information. Fixing the actual mistake can happen quite quickly, but it can sometimes take as long as a month or two to receive an updated report. If you are monitoring your scores, you should see them change as soon as the new information has been reported and an updated credit score is requested. Your score is calculated based on credit report information available at that moment in time.

**4. Will it come back?** Just because you don’t see information on your credit reports anymore, that doesn’t mean it has completely disappeared. Says Robert Brennan, consumer law attorney and founder of SoCalCreditDamage.com, “The material technically is never completely deleted. Each of the credit bureaus has a ‘suppress’ or ‘block’ function that it can apply to any item on your credit report, so when the credit report is sent to you or to a creditor, the suppressed or blocked information is not included. However, it still resides in the bureau’s database in a ‘blocked’ status.” This is done so that if the creditor reports the same information again, the system should stop it from reappearing.

“Once removed, incorrect information cannot be re-reported,” says Jay Fleischman, also a consumer law attorney and founder of ConsumerHelpCentral.com. “In other words, it is improper for the information to show up on the credit report again. This seldom happens, but it’s not impossible.” Before an item that has been taken off the report after a dispute goes back on the report, the consumer must be notified. “An item that is removed as a result of a consumer dispute can be reinserted only with notice to the consumer as required by the FCRA (Fair Credit Reporting Act),” says David Blumberg, public affairs manager with TransUnion. If you want to see how a mistake on your credit reports could be hurting your credit scores, there are free tools on Credit.com that can show you two of your credit scores for free and explain the major factors impacting those scores. [Source: MoneyTalksNews | Gerri Detweiler | October 30, 2014 ++]

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## **Military Pension Loans Update 02 ► Controlling Measures Needed**

Federal auditors and local veterans are concerned about a novel lending practice that gives military pensioners money up front in exchange for signing over monthly benefits for a period of time. Of 38 companies that offer pension advances to veterans and other federal retirees, 18 are incorporated in California, according to a recent federal audit. The industry has been the subject of at least one class action suit, with a Marine Corps veteran from San Diego County as a lead plaintiff. “For the veterans community, this is a matter of serious concern,” said Jack Harkins, a Marine Corps veteran and past chairman of the United Veterans Council of

San Diego County. “But we’re hopeful that there will be controlling measures or legislation to prevent this to the best extent possible.” Harkins said he and other veterans are troubled that their comrades could find themselves in a financial situation in which they borrowed money from companies that didn’t have their best interest in mind.

The industry markets itself to veterans who are in need of quick cash, not as predatory lending. In exchange for signing over future monthly pension payments for a certain period of time, veterans are promised a lump sum in advance, with few strings attached. After the time period ends, they’re told, they’ll get their monthly payments back. In a June audit, the Government Accountability Office found that the terms of the financial products are often unclear, sometimes concealing interest rates that are “significantly higher than equivalent regulated interest rates” from banks and other financial services companies. The auditors did not identify any of the pension advance companies by name, but details in the report suggest that auditors were particularly concerned with an Orange County-based operation that filed for bankruptcy and opened under a new name.

In 2011, a Superior Court judge ordered the company, Structured Investments Co., and its affiliates to pay \$2.9 million in damages to veterans who had filed a class-action lawsuit. The crux of the ruling was a federal law that prohibits enlisted military personnel from transferring their government income to a third party — a provision that the judge interpreted to apply to veterans’ pensions. Kirkland Brogdon Sr., a Marine Corps veteran who lives in an unincorporated part of San Diego County, was a plaintiff in the class action suit. Brogdon declined to comment, but documents show he took out a pension advance of nearly \$25,000 from Structured Investments, pledging to turn over eight years of pension payments and to purchase a life insurance policy that made the company his beneficiary. The company later alleged that Brogdon owed \$78,000 for breaching the contract, but the judge found that Structured Investments had entered illegal agreements with Brogdon and other plaintiffs.

In the absence of clear and specific regulations for the industry, pension advance companies have continued to flourish, including Pension Funding, LLC, a company started by former Structured Investments executive Steven Covey in 2012. Covey and Structured Investments filed for bankruptcy the same year. Covey, an Army veteran, has long argued that pension advances are legal. Covey did not return a call for comment from U-T Watchdog, but he told the Center for Public Integrity in 2011 that veterans never turn over complete control of their pensions when they take the advance, and it is therefore not an illegal transfer of benefits. “It’s quite clear that the pensioners have ultimate and unilateral control over where the government sends those funds,” Covey said.

Another issue identified by federal auditors is the web of companies offering the pension advances. “We found that at least 30 out of 38 companies that we identified had a relationship or affiliation with each other, including working as a subsidiary or broker, or the companies were the same entity operating with more than one name,” the federal auditors wrote. The auditors found that most of the companies did not fully disclose those affiliations, which posed a problem for consumers who wanted to understand how the companies worked before signing a pension advance agreement. It was also a problem for those who wanted to file a complaint against one of the companies, the auditors said. So far there has been little movement to regulate the new loan products, said Scott Silver, managing partner of the Silver Law Group, which is attempting to file class action lawsuits against pension advance companies across the country.

Silver said he gets three to four calls a week from retirees who signed up for pension advances that they now regret. He said the cases are difficult to take to court because the contracts include clauses that prevent veterans from participating in class-action suits and lock them into arbitration. “They tell these people that they can make an affordable loan to them, but ultimately the contract they sign is contrary to how it was

pitched,” Silver said. “We’re seeing over five-year periods people paying back five to eight times the money borrowed. “The one commonality that I keep seeing is that none of the entities seem to be registering with any of the regulators,” Silver added.

In its June audit, the Government Accountability Office also homed in on the lack of regulation. “We identified questionable practices associated with pension advances that currently have little, if any, oversight,” auditors said in the report. Auditors urged the Bureau of Consumer Financial Protection and the Federal Trade Commission to step up enforcement and consumer-education efforts to curb any deceptive lending practices by pension advance companies. In the meantime, Harkins said the veterans council would monitor pension advance companies and help veterans proceed with caution on the financing arrangements.[Source: U~T San Diego | Joel Hoffmann | November 03, 2014 ++]

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## **Saving Money ► Tipping Do’s & Don’ts**

Tipping can be daunting. While most of us know that it's appropriate to tip our server at a restaurant, it's not always clear whether to tip the hotel concierge, funeral chaplain or dog groomer. If you leave a tip, how large should it be? Is 20 percent an across-the-board solution? Will your tip leave you looking like Donald Trump or Ebenezer Scrooge? Are there situations where tipping isn't necessary? This list from Bankrate should help you answer these questions, as well as give you specific gratuity guidelines.

**Hotels** - Thomas Farley, a New York-based manners expert for [WhatMannersMost.com](http://WhatMannersMost.com), says be prepared for a variety of tips at hotels. If the hotel is a five-star property, the service expectations are greater and the tip should be, too. Farley's suggestions:

- Hotel porter toting your bags: \$2 to \$3 per bag.
- Room service with gratuity included on the bill: \$2, if server sets up the meal in your room.
- Room service without gratuity included: 20 percent of the charge.
- Toiletry/towel delivery: \$2.
- Doorman if he hails your cab: \$1 to \$5.
- Concierge after guest's request: \$5 to \$25, depending on how difficult the task is (like procuring sold-out theater tickets).
- Housekeeping: \$1 to \$5 per day. Etiquette coach and trainer Constance Hoffman, of Social and Business Graces Inc. in St. Louis, says, "Don't leave the maid's tip on the nightstand as that has sexual connotations. Instead, put it on the desk or a counter." Also, the cleaning person may change daily, so give a tip each day before leaving the hotel so the housekeeper who makes up your room will get the money.

**Wait Staff** - The size of a restaurant gratuity depends on how well you are served, including whether your order is correct or if your server checks on you after you receive your food, says Hoffman. Don't base your tip on the food's taste; the server has no control over it. Hoffman's tipping guidelines:

- Restaurant wait staff: 13 percent to 20 percent of the bill.
- When your party stays through the time that the restaurant could seat and serve others, tip twice the amount. Hoffman says you should always leave a minimal tip, even with abysmal service. Tips are generally shared by the restaurant's workers.
- Takeout: Nothing is necessary. But if you receive some service, like a waiter packaging your food, then tip \$1 to \$2 or up to 10 percent. For sushi, tip 10 percent for its preparation, Hoffman says.

- Tip jars at fast-food counters: Nothing required; it's your call.

**Travel** - When you're on a trip, how much you tip can be a quandary. Patricia Rossi, a Tampa, Florida-based business etiquette expert at PatriciaRossi.com, sorts it out. Rossi's tipping instructions:

- Cruise employees: Tipping policies vary among cruise lines, "but each one tells you when you board what is appropriate," says Rossi, who wrote "Everyday Etiquette."
- Airport curbside check-in: \$1 to \$2 per bag, more for oversized bags.
- Taxis: 15 percent of the fare.
- Airport shuttle bus drivers: \$2 to \$3.
- Limousine drivers: 10 percent to 20 percent of the bill.
- Roadside services for a rental car: No tipping required. Farley adds, "Roadside service is situational, like if someone changes your tire in subzero temps, you should tip them."

**Special Events** - With all that happens at major events like weddings and funerals, giving gratuities might be easily overlooked. Farley, the manners expert, offered these recommendations.

*a. Wedding tips guide:*

- Wait staff: \$20 to \$25 per server.
- Bartender: \$20 to \$25 per bartender or 10 percent of the total bar tab.
- Coat room/bathroom attendants: \$1 per guest, paid by the host.
- Disc jockey: \$50 to \$100.
- Presiding official: Some prefer a donation to their house of worship and others have a suggested honorarium.
- Altar boys: \$10 to \$15.
- Wedding planner: \$50 to \$100. If it's for the planning firm's owner, don't tip.

*b. Funeral tips guideline:*

- Presiding official: \$50 to \$300 if an honorarium is not preset.
- Funeral home staff - "Any tips for funeral home staff are handled by the funeral home," Farley says. "Sometimes those fees are itemized on the bill (as a gratuity), or they can be included in the overall price that the family pays."

**Salon & SPA Workers** – Hoffman says, "Your best gauge is to consider the service you're getting and to give what's appropriate. Any tip given with a genuine smile and a 'thank you' is better than nothing at all." she says.. Many workers in the beauty business get paid a commission only or minimum wage plus a small percentage of the fee. Remember them with these gratuities suggested by etiquette coach Hoffman.

- Salon/spa tipping suggestions:
- Massage therapist: 10 percent to 20 percent of the charge.
- Hairstylist: 10 percent to 20 percent.
- Manicure or facial: 15 percent.
- Barber: \$2 to \$3.
- Pet groomer: 10 percent for short-haired, if well behaved; 15 percent for long-haired, well-behaved dogs; and 20 percent for the not so well-behaved.

[Source: Bankrate | Heather Larson | November 2014 ++]

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## Newspaper Subscription Scam ► How It works

Newspapers from Minneapolis to Cincinnati to San Diego are being hit by a subscription scam. Con artists are sending out fake renewal notices to area residents, hoping to trick subscribers into overpaying for a new subscription.

### How the Scam Works:

- You receive a renewal bill from your local newspaper in the mail. The notice tells you that your subscription is expiring, but you can renew it by paying immediately.
- You check the "bill" and the price seems higher than in the past. In this example, scammers are over-charging for the Cincinnati Enquirer and asking for a year's payment upfront, when the newspaper typically bills month to month. In Denver, scammers are charging four times more for the Denver Post than the real rate.

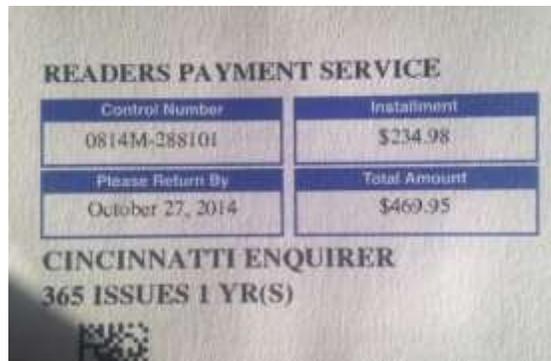


Image from [cincinnati.com](http://cincinnati.com).

- Even if you do pay up, don't expect to see your subscription renewed. It's likely scammers will just pocket your money.

This scam is hard to spot because it uses so many different names and addresses. The con has gone by a variety of names, including Publisher's Billing Exchange, Reader's Payment Service, Associated Publishers Network and Platinum Subscription Services. Watch out for more changes as it evolves. Look for these signs that your renewal notice is a fake:

- The price and billing period is different than normal. Watch for higher prices and longer commitment periods (for example, a year's subscription instead of monthly).
- Look for typos. As in many scams, con artists aren't as careful with the details. In the Cincinnati Enquirer version, the newspaper's name is misspelled "Cincinnati Enquirer."
- **The bill comes from a different business located in another state.** Many of these scams have you sending money halfway across the country to a business you've never heard of.
- **Confirm with the newspaper.** If you aren't sure, call the newspaper's subscription department to double check. Just be sure to find the phone number on the website or previous bill -- not the notice you suspect is a scam.

For More Information Read the full alert on the websites of the

- Star Tribune in Minneapolis/St. Paul at <http://www.startribune.com/business/278306191.html>,

- Denver Post [http://www.denverpost.com/business/ci\\_26675539/denver-post-subscribers-warned-about-renewal-scam](http://www.denverpost.com/business/ci_26675539/denver-post-subscribers-warned-about-renewal-scam).
- Cincinnati Enquirer <http://www.cincinnati.com/story/news/your-watchdog/consumer/2014/10/01/enquirer-bogus-offer/16539535/>
- Sacramento Bee <http://www.sacbee.com/2014/10/03/6759257/subscription-scam-hits-bee-other.html> ; and
- U-T San Diego <http://www.utsandiego.com/news/2014/oct/05/scam-subscribers-beheading/>

To find out more about other scams, check out <http://www.bbb.org/council/bbb-scam-stopper> BBB Scam Stopper. [Source: BBB Scam alert Aug 22, 2014 ++]

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## **e-Bay Scams Update 01 ► Cross-Site Scripting**

Next time you shop on eBay, watch out for this scam. Con artists are exploiting a vulnerability in eBay's editing feature to redirect online shoppers to lookalike websites that can steal passwords.

### **How the Scam Works:**

- You are shopping on eBay for a laptop, cell phone or other popular item, and you see a listing with a great price. You click on it, but instead of taking you to the item's page, it reroutes you through a series of websites. You end up at a page requesting your eBay username and password.
- Don't enter it! The site might look like eBay's log in page, but it's really a different website. If you input your username and password, it will end up in the hands of scammers. This gives hackers the ability to access your account, and, if you use the same password for other websites, free pass into other accounts.
- How does this happen? eBay permits sellers to use Javascript and Flash to add design elements to their listings. But this flexibility allows scammers to add malicious code instead, a practice called cross-site scripting.

How to Protect Yourself from this Scam:

- Check the URL of the website. Before entering your password or any other information, make sure you are on the correct website. Check the URL in the browser bar.
- Look for a secure connection. Make sure your personal information is being transmitted securely by ensuring the web address starts with "HTTPS" and has a lock icon.
- Be wary of listings that look too good to be true. Be suspicious of listings that have prices significantly lower than those listed elsewhere. It could just be a ploy to get clicks.

Learn more about eBay scams on their website <http://pages.ebay.com/help/buy/protecting-against-scams.html>. To find out more about other scams, check out BBB Scam Stopper at <http://www.bbb.org/council/bbb-scam-stopper>. [Source: BBB Scam alert October 15, 2014 ++]

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## **Thrift Savings Plan 2014 ► Share Prices + YTD Gain or Loss**

All but one of the funds in the federal employee Thrift Savings Plan gained ground in October, reversing a decline the previous month.

- The S Fund, invested in small and midsize companies, was up the most in October, growing 4.11 percent. It has increased 5.34 percent so far in 2014.
- The common stocks in the C Fund had the second-strongest showing in last month, growing 2.45 percent. The C Fund has earned 11.06 percent for the year to date.
- The G and F funds had much more modest growth in October. The fixed income bonds in the F Fund inched up 0.96 percent, while the government securities in the G Fund gained 0.20 percent. The F Fund is up 5.73 percent for the year, while the G Fund has earned 1.95 percent.
- International stocks were the sole losers in October, dropping 0.63 percent for the month. The fund is also down for 2014, by 1.69 percent.

The plan's lifecycle offerings -- which move participants to a more conservative mix of investments as they near retirement -- all boasted positive returns last month. L Income, for those who have already started withdrawing money, was up 0.61 percent for the month; L 2020 increased 1.09 percent; L 2030, 1.36 percent; L 2040, 1.58 percent; and L 2050, 1.70 percent. The lifecycle funds are well into the black for the year-to-date as well. L Income is up 3.24 percent, L 2020 has gained 4.51 percent, L 2030 has increased 5.12 percent, L 2040 has grown 5.53 percent, and L 2050 is up 5.73 percent.

Average Annual Returns (As of December 2013)										
	L Income	L 2020	L 2030	L 2040	L 2050	G Fund	F Fund	C Fund	S Fund	I Fund
1-Year	5.97%	16.03%	20.16%	23.23%	26.20%	1.89%	(1.68%)	32.45%	38.35%	22.13%
3-Year	4.64%	8.76%	10.49%	11.73%	-	1.94%	3.42%	16.22%	16.59%	8.51%
5-Year	5.64%	11.13%	13.20%	14.74%	-	2.32%	4.98%	18.00%	22.50%	12.39%
10-Year	-	-	-	-	-	3.39%	4.65%	7.44%	10.43%	7.08%
Since Inception	4.50%	6.09%	6.65%	7.02%	12.40%	5.54%	6.66%	10.30%	9.31%	5.38%
Inception Date	08/01/05	08/01/05	08/01/05	08/01/05	01/31/11	04/01/07	01/29/88	01/29/88	05/01/01	05/01/01
Calendar Year Returns										
	L Income	L 2020	L 2030	L 2040	L 2050	G Fund	F Fund	C Fund	S Fund	I Fund
2009	8.57%	19.14%	22.48%	25.19%	-	2.97%	3.99%	26.68%	34.85%	30.04%
2010	5.74%	10.59%	12.48%	13.89%	-	2.81%	6.71%	15.06%	29.06%	7.94%
2011	2.23%	0.41%	(0.31%)	(0.96%)	-	2.43%	7.89%	2.11%	(3.38%)	(11.81%)
2012	4.77%	10.42%	12.61%	14.27%	15.85%	1.47%	4.29%	16.07%	18.57%	18.62%
2013	5.97%	16.03%	20.16%	23.23%	26.20%	1.89%	(1.68%)	32.45%	38.35%	22.13%
YTD	3.24%	4.51%	5.12%	5.53%	5.73%	1.95%	5.73%	11.06%	5.34%	(1.69%)
Monthly Returns (Past 12 Months)										
	L Income	L 2020	L 2030	L 2040	L 2050	G Fund	F Fund	C Fund	S Fund	I Fund
<b>2013</b>										
Nov	0.58%	1.24%	1.54%	1.74%	1.93%	0.18%	(0.33%)	3.05%	2.49%	0.75%
Dec	0.58%	1.25%	1.56%	1.77%	1.98%	0.19%	(0.56%)	2.54%	2.94%	1.51%
<b>2014</b>										
Jan	(0.42%)	(1.57%)	(2.04%)	(2.35%)	(2.71%)	0.21%	1.58%	(3.45%)	(1.91%)	(4.03%)
Feb	1.15%	2.73%	3.44%	3.94%	4.44%	0.18%	0.62%	4.58%	5.43%	5.58%
Mar	0.19%	0.17%	0.14%	0.12%	0.09%	0.19%	(0.19%)	0.83%	(0.69%)	(0.57%)
Apr	0.31%	0.39%	0.37%	0.32%	0.32%	0.20%	0.90%	0.75%	(2.47%)	1.51%
May	0.64%	1.20%	1.46%	1.63%	1.78%	0.20%	1.21%	2.35%	1.52%	1.72%
Jun	0.58%	1.19%	1.52%	1.77%	1.96%	0.19%	0.14%	2.07%	4.45%	0.99%
Jul	(0.26%)	(0.97%)	(1.34%)	(1.63%)	(1.86%)	0.19%	(0.19%)	(1.37%)	(4.38%)	(1.95%)
Aug	0.84%	1.64%	2.07%	2.40%	2.61%	0.20%	1.12%	4.01%	4.98%	(0.14%)
Sep	(0.42%)	(1.36%)	(1.84%)	(2.18%)	(2.50%)	0.18%	(0.58%)	(1.40%)	(5.10%)	(3.82%)
Oct	0.61%	1.09%	1.36%	1.58%	1.70%	0.20%	0.96%	2.45%	4.11%	(0.63%)
Last 12 mo	4.45%	7.13%	8.40%	9.27%	9.91%	2.33%	4.77%	17.36%	11.14%	0.54%

**Thrift Savings Plan Returns thru OCT 2014**

### TSP Share Prices for Oct. 30, 2014

	Close	YTD
G Fund	\$14.5771	+2.03%
F Fund	\$16.6405	+5.71%
C Fund	\$26.8318	+12.38%
S Fund	\$35.6438	+5.86%
I Fund	\$24.8786	-2.68%
L 2050	\$14.9203	+6.09%
L 2040	\$26.2934	+5.88%
L 2030	\$24.7326	+5.43%
L 2020	\$22.8336	+4.76%
L Income	\$17.3899	+3.41%

[Source: [www.myfederalretirement.com/public/237.cfm](http://www.myfederalretirement.com/public/237.cfm) & <http://tspcenter.com/tspReturns.php?view=year>

### Tax Burden for Nevada Retirees ► As of Nov 2014

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

#### Sales Taxes

**State Sales Tax:** 6.85% until June 2013 (food and prescription drugs exempt). Counties may add up to 1.25% additional.

**Gasoline Tax:** 51.5 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 53.0 cents/gallon (Includes all taxes)

**Cigarette Tax:** 80 cents/pack of 20

#### Personal Income Taxes

**Tax Rate:** None

**Retirement Income:** Not taxed

#### Property Taxes

All property in the state is subject to tax by the state, counties, cities, towns, and school districts. Property taxes are applied to property of every kind and nature, including real and personal property. The assessed valuation for tax purposes is based on 35% of the fair market value of the property and is revalued every year. Refer to <http://tax.nv.gov/Publications/Publications>. The Department of Taxation and county assessors and treasurers are required to provide information on the Internet concerning property taxes, including, a description of the assessment process, an explanation of the manner in which property taxes are calculated, the rates of taxes imposed by various taxing entities and the revenues generated by those taxes.

#### Inheritance and Estate Taxes

There is no inheritance tax and a limited estate tax related to federal estate tax collection.

For further information visit the Nevada Department of Taxation site <http://tax.nv.gov> or call 866-962-3707.

[Source: <http://www.retirementliving.com/taxes-kansas-new-mexico#NEVADA> Oct 2014 ++]

**\* General Interest \***



**Notes of Interest** ► 01 thru 15 Nov 2014

- **SECVA 100-Day Message.** Bob McDonald, posted this YouTube video to talk directly to veterans about his first 100 days in office at <http://offthebase.wordpress.com/2014/11/10/va-secretary-bob-mcdonalds-100-day-message>. His one conclusion, “There is no substitute for the VA.”
- **Submarine Service.** The Navy has announced it will deploy enlisted female sailors in 2016 aboard submarines with female officers already assigned to them where those naval officers can function as role models and mentors. There are currently more than 100 female Navy officers serving on submarines
- **Acrophobia.** If you have this you do not want to view the video that shows what maintenance men are required to do atop the Christ the Redeemer statue in Brazil. Check out <https://www.youtube-nocookie.com/embed/VxJKZereog0?rel=0>
- **Virginia Property Tax.** An amendment to Virginia's constitution giving war widows and widowers of military service members killed in action a property tax exemption passed overwhelmingly 4 NOV. The exemption is lost if the spouse remarries, is not retroactive, and applies regardless of when that person died.
- **Tie A Yellow Ribbon.** Check out Tony Orlando's story of singing this song to 503 POWs at <https://www.facebook.com/video.php?v=861025907261401&set=vb.114634691900530&type=2&theater>. The purpose of the concert held in the Cotton Bowl was to welcome our POW's home.
- **Military Medical Training.** The Pentagon plans to halt the use of live animals in a variety of medical training programs, according to internal documents, putting it on a path to join the civilian medical community and most Western militaries, which have already banned such practices.

**U.S. Military Presence in PI Update 01** ► **Liberty Port Calls Cancelled**

Sailors on Western Pacific cruises shouldn't plan on liberty stops in the Philippines any time soon. In the wake of allegations that a Marine killed a Philippine national in an Olongapo hotel room on 12 OCT, the 7th Fleet is canceling liberty port calls to the Philippines in an effort to avoid further tensions with the strategic ally. The head of U.S. Pacific Command, Adm. Samuel Locklear, canceled liberty for U.S. service members in country, said Army Maj. David Eastburn, PACOM spokesman. That prompted 7th Fleet officials to look for ports elsewhere for ships where liberty was the sole purpose of their visit, Eastburn said. Ships pulling in for a working port call, like repairs, maintenance or refueling, are still a go, but sailors shouldn't plan any day trips to Manila. There is no timeline for liberty being restored, Eastburn said.

Nine U.S. ships due to dock at Subic Bay through the rest of 2014 have canceled their visits, according to an Agence France-Presse report, which quoted a Philippine port official. A 7th Fleet spokeswoman said they

haven't officially canceled any port visits, noting that the oceanographic survey ship Mary Sears had just pulled into Subic Bay. Philippine media reported the Mary Sears is in the Philippines for emergency repairs. Instead, future port visits are "pending," she said. The U.S. military's presence in the Philippines is sensitive after a Marine allegedly strangled Philippine national Jennifer Laude, a transgender woman, leaving her body in the bathroom of a hotel room. Marine Pfc. Joseph Pemberton, the suspect in Laude's murder, is being held in the headquarters of the Philippine military while prosecutors determine whether to press charges, AFP reported. The killing infuriated many Filipinos, who have called for their government to scrap the newly minted Visiting Forces Agreement, a major foreign policy victory for the Obama administration, which rekindled military ties with the country after decades of frosty relations with the U.S. ally. [Source: NavyTimes | David Larter | November 09, 2014 ++]

## Tax Records ► Records To Keep, For How Long

Basic records are documents that everybody should keep. When it comes to taxes, the supporting material is even more important because the IRS could come back years later with questions. Although the IRS doesn't require you to keep your records in a particular way, it does urge taxpayers to keep them "in an orderly fashion" and in a safe place.

<b>Basic records</b>	
<b>FOR items concerning your ...</b>	<b>KEEP as basic records ...</b>
Income	Form(s) W-2 Form(s) 1099 Bank statements Brokerage statements Form(s) K-1
Expenses	Sales slips Invoices Receipts Canceled checks or other proof of payment
Home	Closing statements Purchase and sales invoices Proof of payment Insurance records Form 2119 (if you sold a home before 1998)
Investments	Brokerage statements Mutual fund statements Form(s) 1099 Form(s) 2439
<b>How long you should hang on to records</b>	
<b>IF you ...</b>	<b>THEN the period is ...</b>
Owe additional tax and the next three situations below do not apply to you	3 years
Do not report income that you should and it is more than 25 percent of the gross income shown on your return	6 years
File a fraudulent return	No limit
Do not file a return	No limit

<b>How long you should hang on to records</b>	
<b>IF you ...</b>	<b>THEN the period is ...</b>
File a claim for credit or refund after you filed your return	Later of 3 years or 2 years after tax was paid
File a claim for a loss from worthless securities	7 years

These time frames are for the material used to file your tax return. As for the filing itself, you should hang on to the actual Form 1040 and accompanying schedules and forms forever. This typically is not that much material and, if you prefer, you can convert it to a digital format and keep it stored on your computer, saving trees and space. Also keep in mind that while the basic IRS review period is three years, there are exceptions -- in the tax collector's favor. If the agency suspects you've underreported your income or has questions about a worthless stock write-off, look out. When examiners believe you've shorted your income amount on a return by 25 percent or more, they can come asking questions up to six years later. Add another 12 months for queries about that bad investment. Note, too, that if the IRS is convinced you submitted a fraudulent tax return, tax agents can come after you at any time. There is no statute of limitations on bad-faith filings. More details on tax record keeping are available in IRS Publication 552, Recordkeeping for Individuals at <http://www.irstaxmap.com/pubs/p552-000.htm>. [Source: Bankrate weekly Tax Tip November 05, 2014 ++]

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## **Car VIN ► How to Use It**

Your car's vehicle identification number, commonly known as a VIN, may look like a meaningless string of random numbers and letters. But together those 17 digits make up an impressive one-of-a-kind combination, following the car from the factory to the scrap heap. "A VIN is to a car what a fingerprint is to a person," says Frank Scafidi, spokesperson for the National Insurance Crime Bureau. A variety of agencies and companies use VINs to report and access information about vehicles. Thanks to the VIN, a car insurance company can check whether a car has a salvage title, a body shop can order the right parts for repairs, and police can identify stolen vehicles. You can find your car's VIN on the dashboard near the windshield and inside the door frame on the driver's side. On some cars, the VIN is located on additional parts, such as the bumpers or steering column. The locations are based on the car's theft risk and are standardized by the U.S. Department of Transportation. The VIN also appears on documents, such as your car title, registration and auto insurance ID card.

**Decoding a VIN --** Automakers started using various forms of identification numbers in 1954, and the National Highway Traffic Safety Administration standardized VINs in 1981 so no car could be mistaken for another. All cars made since then have VINs that follow the same format. Carfax Inc., which sells vehicle-history reports based on VINs, offers a handy VIN decoder on its website:

- The first digit tells the country where the vehicle was made. A 1, 4 or 5 is used for the United States.
- The second digit tells who made it. For example, A is for Audi, Jaguar or Mitsubishi. B is for BMW or Dodge. C is for Chrysler and so on.
- The third digit tells the vehicle's type or manufacturing division.
- Digits four through eight give information about the vehicle's model, such as body style, engine type, transmission or other parts, depending on the manufacturer.
- Known as a "check digit," the ninth digit is the result when the other digits are plugged into a formula developed by the U.S. Department of Transportation. Computers can tell if a VIN is invalid if the check digit doesn't match the result of the formula.

- The 10th digit is the vehicle’s model year. Letters and numbers 0 through 9 are used to denote the year — 2014 is E — and are recycled every 30 years. The letters I, O, Q, U and Z are never used.
- The 11th digit indicates the manufacturing plant where the vehicle was assembled. Each automaker has its own plant codes.
- Digits 12 through 17 make up a number created by the manufacturer. The number may indicate the order in which the vehicle came off the assembly line.

**VINs and car insurance** -- You can get initial car insurance quotes for a vehicle without its VIN, but you’ll have to supply the VIN to buy a policy. The insurance company will check the VIN to make sure the vehicle has never been declared a total loss. Some car insurance companies won’t sell insurance for vehicles with salvage titles. When you register the vehicle, the state Department of Motor Vehicles will make sure the VIN on your insurance ID card matches your vehicle’s VIN to confirm that it’s properly insured. Most states require car owners to carry insurance. Thinking about buying a used car? With the VIN, you can buy a vehicle-history report based on data from the National Motor Vehicle Title Information System at [http://vehiclehistory.gov/nmvtis\\_vehiclehistory.html](http://vehiclehistory.gov/nmvtis_vehiclehistory.html). The report, available from approved providers for a nominal fee, provides the vehicle’s brand and title histories and any reported odometer readings. You can also buy more extensive reports from companies like Carfax and AutoCheck to learn about recalls, whether airbags were ever deployed, any damage to the car’s frame, how the vehicle was used and other details.

Meanwhile, at [https://www.nicb.org/theft\\_and\\_fraud\\_awareness/vincheck/vincheck](https://www.nicb.org/theft_and_fraud_awareness/vincheck/vincheck) the NICB offers a free VINCheck service that lets you see whether a car has been reported stolen or as a salvage vehicle. “The screening of VIN numbers is extremely important to preventing fraud and theft,” Scafidi says. Law enforcement officers in the field know something is awry if a car’s VIN matches that of a vehicle reported stolen, or if a vehicle has different VIN numbers on various parts, Scafidi says. Another red flag is if the decoded VIN doesn’t match the vehicle’s characteristics. That could indicate a VIN switch. Thieves take VIN plates from vehicles with no theft records and put them on stolen cars to fool unsuspecting buyers.

**Preventing car theft** – You can deter car thieves by having your VIN permanently stenciled on the car’s windshield and windows, and possibly save money on car insurance for doing so. “Many insurance companies give you a discount off of the comprehensive portion of your car insurance policy for VIN etching,” says Insure.com consumer analyst Penny Gusner. “The etching makes a vehicle easier to track and harder for thieves to resell.” The etched glass reduces a stolen car’s value because chop shops can’t sell the glass, which otherwise makes up a big portion of the profit. Car insurance discounts for VIN etching typically range from 5 to 15 percent. “Law enforcement agencies and car associations offer free VIN etching events from time to time with most events occurring in the summer months,” Gusner says. You can also buy do-it-yourself VIN etching kits online or at automotive parts stores. [Source: MoneyTalksNews | Barbara Marquand | Oct. 13, 2014 ++]

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## **Baby Shampoo** ► **Ways You Can Use**

Baby shampoo is known for being tear-free and perfect for sensitive baby skin. A bottle of it only costs a few bucks at the store, but you’ll be surprised at how many things, in addition to scrubbing the dirt and grime of the day off of little ones, this fresh-smelling, hypoallergenic liquid can do. To make the most of baby shampoo try the following:

- 1 **Clean your makeup brushes.** All it takes is one drop of shampoo mixed with a little bit of water, a quick dry, and your brushes will be like brand-new.
2. **Make your shoes sparkle.** Baby shampoos, especially those with mineral oils, are good at revamping the look of leather shoes and accessories. Dab a drop of shampoo onto cloth and rub gently for the best effect.
3. **Wash the pup!** Baby shampoo is hypoallergenic and formulated to be gentler than regular shampoos, so it's safe to use on your other, furrier babies, too.
4. **Remove your makeup with it.** Since it's tear-free, baby shampoo is better to use around your eyes. With a cotton ball or cloth, dab the shampoo and warm water on your face to take off the day's makeup.
5. **Polish chrome and metals.** Mix it with baking soda. A baking soda and baby shampoo mixture, paired with a little bit of elbow grease, will polish up your chromes and metals for a perfect shine.
6. **Revitalize your skin.** Before going to bed, put a bit of shampoo on your feet and legs, then sleep in a light pair of leggings and socks. You'll wake up with clean, soft and fresh-smelling skin.
7. **Ease the pain of Band-Aid removal.** Put a small amount of shampoo on and around Band-Aids and let the liquid seep through the small holes. Then work off the Band-Aid painlessly.
8. **Remove oils from brushes and combs.** Fill a glass or pot with warm water and mix a bit of baby shampoo in. Let your combs and brushes soak for a few minutes, and then dry them off with a towel. Hair and skin oils will be washed away.
9. **Use as dish or hand soap.** Clean hands and faces with the mild, hypoallergenic liquid. It's great for making dry skin smoother and softer.
10. **Lubricate metals.** If nuts, bolts — even zippers — are a little rusty or prone to getting stuck, squirt on some baby shampoo, and it will help get those metals moving. Baby shampoo works particularly well on chrome.
11. **Resize your sweaters.** Did you accidentally shrink your favorite sweater? Don't worry, baby shampoo can bring it back to its regular size. Fill a tub or basin of warm water, and mix some shampoo in. Then, place the sweater on top of the water and let it sink and stay in the water for 10 to 15 minutes. Then wring it out and repeat the process with just water, no shampoo. Let the sweater dry flat on a towel and reshape as you see fit. Voilà! It will be as good as new!
12. **Remove water-based paint.** Baby shampoo acts like regular soap when used to remove water-based paints from skin and paint brushes.
13. **Use as shaving cream.** If you're running low on shaving cream, lather up your legs, face or underarms for a very smooth shave.
14. **Clean bathroom faucets.** Nothing is better than having your cleaning supplies handy when you want to give the tub and sink a quick scrub, so simply grab some of the shampoo and wipe down bathroom faucets — it will work wonders!
15. **Remove stains.** Are you plagued by a bright white shirt with yellow stains around the collar and armpits? Put baby shampoo on the problem areas before wearing. If that doesn't work, try removing the stains by pouring shampoo directly on the spot and letting it sit for 15 to 20 minutes before rinsing. If you catch it in time, it can even get blood stains off white clothes.
16. **Make a slip and slide.** Lather up a large roll of plastic with shampoo and water, and lay it out in your yard for your kids to have a homemade slip and slide to surf down on summer days. You'll have happy — and clean! — little ones as a result.
17. **Clean your stove and other greasy surfaces.** Baby shampoo is perfect for getting rid of tough grease on stove tops, countertops and inside refrigerators. Use a clean cloth with water and shampoo to wipe down your surfaces for a spotless kitchen.
18. **Wash your delicates.** The gentle nature of baby shampoo makes it ideal for your laundry items that need special attention.

19. **Have a car wash.** The sudsy shampoo cuts grease and grime on any kind of surface, including the exterior of your car. Grab a bucket of water and mix about 1/4 cup of shampoo in with it, then get to work on making your vehicle squeaky clean.

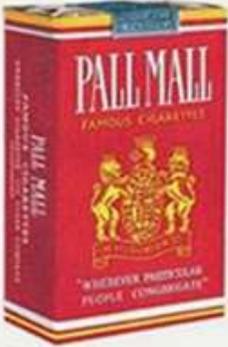
[Source: MoneyTalksNews | Hilary White | October 27, 2014 ++]

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## WWII Ads ► Pall Mall Cigarettes



*"Design, brother, modern design is plenty important!"*



Look around—America. Look in the Service. Look wherever you see young people. Something is happening in the cigarette business. A basic improvement in cigarette design is here.

It's Pall Mall—modern, streamlined,—over 20 per cent longer than your old cigarette,—designed for better smoking.

See what this step-forward in cigarette design does for you!

It is a scientific fact that tobacco is its own true filter. In Pall Mall the additional length travels the smoke further—giving you not alone a longer cigarette but a better cigarette—a definitely milder, a definitely cooler smoke.

Pall Mall is a smoother cigarette, too. RELAXING—that natural process revived by Pall Mall—lets time do what machines can only approximate. RELAXING causes the traditionally fine tobaccos of Pall Mall to mellow, softens all traces of harshness. As a result, Pall Mall is a really smoother smoke.

*"Design, brother, modern design is plenty important!"*

Prove it! Yourself, try Pall Mall critically.

**"WHEREVER PARTICULAR PEOPLE CONGREGATE"**

© Copyright 1946 American Cigarette and Paper Co.

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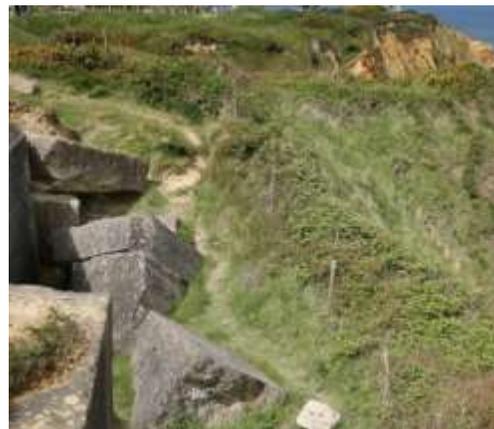
**Photos That Say it All** ▶ Footsteps



**Section 60 at Arlington National Cemetery**

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**Normandy Then & Now** ▶ Pointe du Hoc German Bunker



**After the assault at the cliffs of Pointe du Hoc by the 2nd Ranger Battalion (D, E and F Company) Colonel James E. Rudder establishes a Post Command at a destroyed German bunker on Omaha Beach, Normandy, France. in June of 1944. German prisoners are gathered and an American flag is deployed for signaling. The same view of the cliffs on May 6, 2014.**

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## Have You Heard? ► Old Dogs

An old German Shepherd dog starts chasing rabbits and before long, discovers that he's lost. Wandering about, he notices a panther heading rapidly in his direction with the intention of having lunch.

The old German Shepherd thinks, "Oh, oh! I'm in deep shit now!" Noticing some bones on the ground close by, he immediately settles down to chew on the bones with his back to the approaching cat. Just as the panther is about to leap, the old German Shepherd exclaims loudly,

"Boy, that was one delicious panther! I wonder, if there are any more around here?"

Hearing this, the young panther halts his attack in mid-strike, a look of terror comes over him and he slinks away into the trees. "Whew!," says the panther, "That was close! That old German Shepherd nearly had me!"

Meanwhile, a squirrel who had been watching the whole scene from a nearby tree, figures he can put this knowledge to good use and trade it for protection from the panther. So, off he goes. The squirrel soon catches up with the panther, spills the beans and strikes a deal for himself with the panther.

The young panther is furious at being made a fool of and says, "Here, squirrel, hop on my back and see what's going to happen to that conniving canine!"

Now, the old German Shepherd sees the panther coming with the squirrel on his back and thinks, "What am I going to do now?," but instead of running, the dog sits down with his back to his attackers, pretending he hasn't seen them yet, and just when they get close enough to hear, the old German Shepherd says...

"Where's that squirrel? I sent him off an hour ago to bring me another panther!"

Moral of this story... Don't mess with the old dogs... Age and skill will always overcome youth and treachery!

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## Interesting Ideas ► Icepack



**A frozen saturated sponge in a sealable bag makes an icepack that won't drip all over when it melts**

**They Grew Up to Be? ► Jaleel White (Family Matters)**



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**Words You Don't Hear anymore**

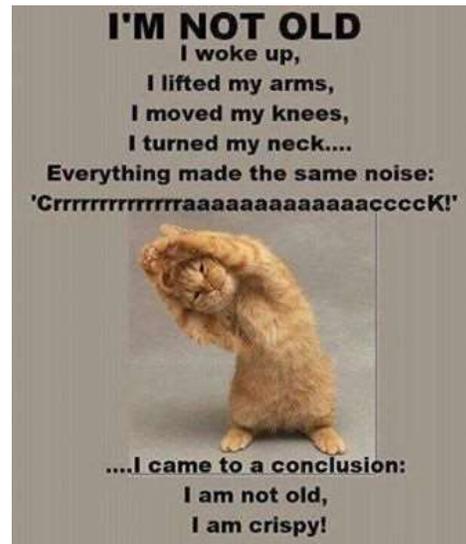
- *Quit slamming the screen door when you go out !*
- *Be sure and pull the windows down when you leave, it looks like a shower is coming up.*
- *Don't forget to wind the clock before you go to bed.*
- *Wash your feet before you go to bed, you've been playing outside all day barefooted.*

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**Moments of US History ► Mount Rushmore**



**Mount Rushmore before Carving, 1920s**





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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 were choking the airways interfering with other internet user's capability to send email. SPAMHAUS told us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all our outgoing email capability if we did not. To avoid this we have notified all subscribers of the action required to continue their subscription. This Bulletin notice was sent to the 18,778 subscribers who responded to that notice. All others are in the process of being deleted from the active mailing list.
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