

# RAO

# BULLETIN

## 1 December 2014

### PDF Edition

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Note: Numbers contained within brackets indicate the number of articles written on the subject. To obtain previous articles send a request to raoemo@sbcglobal.net.

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**\* DoD \***



**AFRH Update 06 ► Gulfport MS & Washington DC**

There are currently two locations for the Armed Forces Retirement Home - the Gulfport campus and Washington campus. These were the locations of the U.S. Naval Home and U. S. Soldiers' and Airmen's Home. These campuses are model retirement centers, where the residents are able to maintain an independent lifestyle in an environment designed for safety, comfort and personal enrichment – and they age, “Independent Living Plus,” "Assisted Living" and “Long Term Custodial Care” are available in-house when necessary. These campuses offer pretty much all the amenities of a any retirement home – three meals a day in the dining halls, an on-site Wellness center, many on-site recreational facilities (you know – like swimming pools & movie theaters to name a couple), transportation for shopping and off-site medical appointments, and more.



**Armed Forces Retirement Home - Washington D.C. [Scott Building] and Gulfport, Mississippi**

Enlisted military veterans from all service branches can live at either Home (there are no federally operated military retirement homes for veteran military officers). Career military personnel have priority. Enlisted people with a minimum of twenty years of service at age 60, veterans who are incapable of earning a livelihood because of a service-connected disability incurred in the line of duty, veterans who served in a War Zone or Hostile Fire Zone and are later found to be incapable of earning a livelihood, and women veterans who served before 12 July 1948, may be eligible to become residents (a complete list of eligibility rules may be found at <http://www.afrh.gov>). There are roughly 1,600 residents [2013 numbers] between the two homes, representation broken down to be about 600 Army, 400 Navy, 500 Air Force and 100 Marine Corps veterans. The “average” resident is noted as being between 75 and 76 years old, and having served 21 years in the military. Overall, 95% of the residents have served in a war theater, with the majority having served in World War II.

Originally operated independently by the Navy and Army, the U.S. Naval Home and U. S. Soldiers' and Airmen's Home were combined and incorporated into one independent establishment of the Executive Branch of the Federal Government back in 1991. Why were the retirement homes built? Well, until 1885 there were no retirement pensions for either Commissioned Officers or enlisted personnel. It was in 1885 that retirement plans were provided for enlisted Army and enlisted Marines. Navy enlisted had to wait until 1899 for a retirement pension. But it was the absence of retirement pensions drove efforts to establish homes for the disabled and decrepit soldiers and sailors.

- The first to be established was the Navy Home in 1811 to provide a permanent asylum (meaning a place of refuge, not an institution offering shelter and support to people who are mentally ill) for decrepit and disabled naval officers, seamen, and Marines, but wasn't officially opened until 1831. The original name was the Naval Asylum, and the name was changed in 1880 to the Naval Home. While the first Navy Home was located in Philadelphia, it was determined in the 1960s that the Philadelphia facility could not be economically modernized and expanded, and in the end the Navy Home moved to a new location - 36 acres fronting the Gulf of Mexico in Gulfport, Mississippi (and later expanded to 47 acres).
- The Soldiers' Home was established in 1851 as an asylum (same note as above) for old and disabled veterans. Originally established in 4 locations (New Orleans, LA, East Pascagoula, Mississippi, Harrodsburg, Kentucky, and Washington D.C.), only the Washington DC location remains. There are four of the original buildings of the Washington DC Home that still stand and are listed as national historic landmarks, and the Home itself sits by two historic cemeteries – the United States Soldiers' and Airmen's Home National Cemetery (the forerunner of Arlington National Cemetery), and Rock Creek Cemetery. The Washington campus sits on over 300 acres of land.

Funding for the Armed Forces retirement homes has always been based upon the principle of no cost to the public. Until 1934, the Naval Home was primarily funded by contributions from the active force and augmented by all fines imposed upon persons of the Navy. There was even a small percentage of Prize Money added to the Naval Home Trust Fund (Prize Money – money awarded for the capture of enemy war ships and pirate vessels). But in 1934, the Pension Fund was abolished by Congress and the proceeds were deposited into the U.S. Treasury. From 1935 until 1991, the Naval Home was funded by Navy appropriations. The Soldiers' Home operational funding came from the soldiers (and later, airmen) from the beginning. A permanent trust fund was established and was fed by monthly, active duty payroll deductions of 25 cents (when the average pay of a soldier was \$7 a month). All fines and forfeitures from the Army, and later the Air Force, came to the USSAH and, combined with the monthly withholding, provided the principal support for the home throughout its history. Currently, the Armed Forces Retirement Home is primarily funded by 5 revenue sources:

1. Monthly withholding from the active duty (currently 50¢) personnel makes up 12% of the revenue (based on FY 2011 figures);
2. Residence Fees makes up 19% of the revenue;

3. Fines and forfeitures deposited into the Armed Forces Retirement Home Trust Fund, makes up 57% of the revenue;
4. Interest earned from the Trust Fund makes up 11% of the revenue; and
5. Sales and leases make up 1% of the total revenue.

There is provision in law (24 USC § 419 - Armed Forces Retirement Home Trust Fund) for transferring into the Fund other moneys that may be appropriate – for instance, in the case of economic calamities or natural disasters happen (for examples, Hurricane Katrina destroyed the Gulfport Home requiring a whole new complex, and the 2011 earthquake affected the Washington DC Home, in both cases requiring public assistance) - as well a provision for gifts / donations and funds from the disposition (selling off) of property and facilities. [Source: About US Military | Patrick Long | November 2014 ++]

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## **SECDEF Update 08 ► Chuck Hagel is Stepping Down**

Defense Secretary Chuck Hagel is stepping down as defense secretary, after less than two years on the job. A senior administration official confirmed Hagel’s resignation to Defense One. “Over the past two years, Secretary Hagel helped manage an intense period of transition for the United States Armed Forces, including the drawdown in Afghanistan, the need to prepare our forces for future missions, and tough fiscal choices to keep our military strong and ready. Over nearly two years, Secretary Hagel has been a steady hand, guiding our military through this transition, and helping us respond to challenges from ISIL to Ebola,” the official said. “In October, Secretary Hagel began speaking with the president about departing the administration given the natural post-midterms transition time. Those conversations have been ongoing for several weeks.” “A successor will be named in short order, but Secretary Hagel will remain as Defense Secretary until his replacement is confirmed by the United States Senate,” the official said.



Hagel, 68, has been under mounting pressure in recent months as a growing number of national security problems have clouded the Obama administration, from Russian aggression and the threat of the Islamic State to scandals and budget cuts in the Defense Department. His resignation was first reported by The New York Times. Hagel was brought in to lead the Pentagon after the war in Iraq ended, the war in Afghanistan wound down and deep budgets cuts became the new normal. After a contentious and bumbling Senate confirmation hearing in early 2013, Hagel stepped into the

top job at the Pentagon as a quiet, unassuming leader. He used his experience as a former Republican senator to try to reverse budget cuts known as sequestration, led the pivot to the Asia-Pacific region and became a voice of caution for the use of military force across the globe. But quickly, Hagel became entrenched in combating a number of conflicts and threats around the world, and several scandals inside the Defense Department, including a rise in sexual assaults and problems within the nuclear force.

On the short list to replace Hagel are his fellow Vietnam veteran and close friend Sen. Jack Reed, D-R.I., former Deputy Defense Secretary Ash Carter and Michele Flournoy, former undersecretary of defense for policy. Though Hagel never enjoyed high marks, a Defense One survey released earlier this month showed that his approval rating was just 26 percent. At the time, Pentagon Spokesman Rear Adm. John Kirby said, "The secretary is focused on his job making sure men and women in uniform and their families have all the support for the mission they've been assigned. That's his focus." [Source: Defense One | Stephanie Gaskell | Nov. 24, 2014 ++]

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### **DoD Fraud, Waste, & Abuse ► Reported 16 thru 30 Nov 2014**

Fabian Barrera found a way to make fast cash in the Texas National Guard, earning roughly \$181,000 for claiming to have steered 119 potential recruits to join the military. But the bonuses were ill-gotten because the former captain never actually referred any of them. Barrera's case, which ended last month with a prison sentence of at least three years, is part of what Justice Department lawyers describe as a recurring pattern of corruption that spans a broad cross section of the military. In a period when the nation has spent freely to support wars on multiple fronts, prosecutors have found plentiful targets: defendants who bill for services they do not provide, those who steer lucrative contracts to select business partners and those who use bribes to game a vast military enterprise.



**Assistant Attorney General Leslie Caldwell, head of the Justice Department's criminal division**

Despite numerous cases that have produced long prison sentences, the problems have continued abroad and at home with a frequency that law enforcement officials consider troubling. "The schemes we see really run the gamut from relatively small bribes paid to somebody in Afghanistan to hundreds of millions of dollars' worth of contracts

being steered in the direction of a favored company who's paying bribes," Assistant Attorney General Leslie Caldwell, head of the Justice Department's criminal division, said in an interview. Recent occurrences include:

- Four retired and one active-duty Army National Guard officials charged in a complex bribery and kickback scheme involving the awarding of contracts for marketing and promotional material.
- A trucking company driver pleaded guilty to bribing military base employees in Georgia to obtain freight shipments — often weapons which required satellite tracking — to transport to the West Coast.
- A former contractor for the Navy's Military Sealift Command, which provides transportation for the service, was sentenced to prison along with a businessman in a bribery case in which cash, a wine refrigerator and other gifts traded hands in exchange for favorable treatment on telecommunications work.
- Three men, including two retired Marine Corps officers, were charged with cheating on a bid proposal for maintenance work involving a helicopter squadron that serves the White House.

Justice Department lawyers say they don't consider the military more vulnerable to corruption than any other large organization, but that the same elements that can set the stage for malfeasance — including relatively low-paid workers administering lucrative contracts, and heavy reliance on contractor-provided services — also exist in the military. Jack Smith heads the department's Public Integrity section, which is best known for prosecuting politicians but has also brought multiple cases against service members. He said there are obvious parallels between corruption in politics and in the military. "When an American taxpayer is not getting the deal that they should get, someone is inserting costs that the taxpayers ultimately have to bear, I think anybody would be offended by that," Smith said. Some cases of contracting or procurement fraud were:

- Defense contractor Leonard Francis was arrested in San Diego last year on charges that he offered luxury travel, prostitutes and other bribes to Navy officers in exchange for confidential information, including ship routes. Prosecutors say he used that information to overbill the Navy for port services in Asia in one of the biggest Navy bribery schemes in years. Ethan Posner, a lawyer for Francis, declined comment.
- The trucking company contractor in Afghanistan who bribed an Army serviceman to falsify records to show fuel shipments that were never delivered.
- A former Army contractor who demanded bribes before issuing orders for bottled water at a military camp in Kuwait.

The Commission on Wartime Contracting in Iraq and Afghanistan estimated that between \$31 billion and \$60 billion was lost to waste and fraud during U.S. operations in those countries. The Justice Department says it brought 237 criminal cases from November 2005 to September 2014 arising from war-zone misconduct — often contracting and procurement fraud. "We just were not equipped to do sufficient oversight and monitoring on the front end, and we didn't have sufficient accountability mechanisms on the back end, which led to enormous problems," said Laura Dickinson, a national security law professor at George Washington University. The Defense Department has acknowledged the problems and taken steps in the past decade to tighten controls and improve training.

Domestically, more than two dozen individuals, including Barrera, the Texas National Guard captain, have been charged with abusing a National Guard recruiting incentive program in which soldiers could claim bonuses of a few thousand dollars for each person they said they had recruited. But prosecutors said soldiers repeatedly cheated the system by claiming bonuses for bogus referrals. Army National Guard spokesman Rick Breitenfeldt said the military takes the matter seriously and two years ago suspended the problematic recruiting program, known as G-RAP. "We acknowledge that fraudulent activity took place with this program and continue to work with law enforcement agencies to identify the accountable individuals and take appropriate action," he said in a statement. Caldwell said the Justice Department must have a zero-tolerance policy as a deterrent. "It's really not worth risking your military career and your reputation — not to mention your freedom — for this kind of thing," she said. [Source: AP | Eric Tucker | Nov. 16, 2014 ++]

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## POW/MIA Recoveries ► Reported 141115 thru 141130

"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 - none

### Korea

The Department of Defense POW/Missing Personnel Office (DPMO) announced 17 NOV that the remains of a U.S. soldier, missing from the Korean War, were recently identified and will be returned to his family for burial with full military honors. Army Cpl. **Lonald D. Skeens**, 19, of Denver, Ky., will be buried Nov. 30, in Paintsville, Ky. On Sept. 3, 1950, Skeens and elements of Company E, 2nd Battalion, 27th Infantry Regiment, 25th Infantry Division, were overrun by enemy forces near Haman, South Korea. After the battle, Skeens was reported as missing in action. In 1951, Korean National Police recovered remains associated with the battle and turned them over to U.S. officials. The U.S. Army was unable to identify Skeens' remains at the time, and he was buried as "unknown" in the U.N. Cemetery at Tanggok, South Korea. Later that year, the U.S. consolidated cemeteries on the peninsula and the remains were sent to the U.S. Army's Central Identification Unit in Kokura, Japan, to determine whether they could be identified. When scientific analysis determined identification of the remains was not possible, Skeens' remains were transferred to the National Memorial Cemetery of the Pacific in Hawaii and reinterred as "unknown." In 2011, due to advances in identification technology, analysts from DPMO and the Joint POW/MIA Accounting Command (JPAC) reevaluated the information associated with the remains interred in Hawaii and concluded that they could likely be identified. In the identification of Skeens' remains, scientists from the JPAC used circumstantial evidence and forensic identification tools, including skeletal comparison.



**Cpl. Donald D. Skeens**

## **World War II**

The Department of Defense POW/Missing Personnel Office announced 25 NOV that the remains of U.S. servicemen, missing in action from World War II, have been accounted for and are being returned to their families for burial with full military honors. The following Army Air Forces personnel have been accounted for and will be buried with full military honors.

- **1st Lt. William D. Bernier, 28, of Augusta, Mont.,**
- **1st Lt. Bryant E. Poulsen, 22, of Salt Lake City, Utah**
- **1st Lt. Herbert V. Young Jr., 23, of Clarkdale, Ariz.**
- **Tech Sgt. Charles L. Johnston, 20, of Pittsburgh, Penn.**
- **Tech Sgt. Hugh F. Moore, 36, of Elkton, Md.**
- **Staff Sgt. John E. Copeland, 21, of Dearing, Kan.**
- **Staff Sgt. Charles J. Jones, 24, of Athens, Ga.**
- **Sgt. Charles A. Gardner, 32, of San Francisco, Calif.**

Gardner will be buried Dec. 4 in Arlington National Cemetery near Washington, D.C. On April 10, 1944, Gardner, along with 11 other B-24D Liberator crew members took off from Texter Strip, Nazdab Air Field, New Guinea, on a mission to attack an anti-aircraft site at Hansa Bay. The aircraft was shot down by enemy anti-aircraft fire over the Madang Province, New Guinea. Four of the crewmen were able to parachute from the aircraft, but were reported to have died in captivity. Following World War II, the Army Graves Registration Service (AGRS) conducted investigations and recovered the remains of three of the missing airmen. In May 1949, AGRS concluded the remaining nine crew members were unrecoverable. In 2001, a U.S.-led team located wreckage of a B-24D that bore the tail number of this aircraft. After several surveys, the Joint POW/MIA Accounting Command (JPAC) teams excavated the site and recovered human remains and non-biological material evidence. To identify Gardner's remains, scientists from JPAC and the Armed Forces DNA Identification Laboratory (AFDIL) used circumstantial evidence and forensic identification tools, including, mitochondrial DNA, which matched Gardner's maternal niece and nephew.



**William D. Bernier**



**Bryant E. Poulsen**



**Herbert V. Young**



**Hugh F. Moore**



[Source: [http://www.dtic.mil/dpmo/news/news\\_releases/](http://www.dtic.mil/dpmo/news/news_releases/) November 28, 2014 ++]

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### **VA Burial Delays ► 52 Bodies Over 15 Months at LA Morgue**

Over the last 15 months, 52 unclaimed bodies of U.S. military veterans accumulated at the Los Angeles County morgue because nobody arranged transportation to Riverside National Cemetery for burial. As of 28 MAY, the county could not explain why. "All the people who touched this process are working together to figure out how this occurred," said county spokesman David Sommers. The problem began in 2013, after Rose Hills Mortuaries in Alhambra, which transported the bodies of homeless veterans under a charity program, started turning down some bodies that it said did

not meet eligibility requirements. Jessica McDunn, a spokesperson for Rose Hills' parent company, Service Corp. International of Houston, said that the program is limited to homeless veterans and that Rose Hills does not accept a body if the deceased's family has been located, even if the family is unwilling to claim the remains. Rose Hills remained willing to provide transportation for homeless veterans whose next of kin could not be located, McDunn said, but started rejecting cases that did not qualify.

The Rose Hills program transported 134 bodies in 2010 and 146 the next year. But the number fell to 102 last year, and in the first four months of this year, the total was just 16. McDunn said the mortuary's charity program covers about \$2,800 in expenses — including preparation of the body, a casket, funeral and transportation. The federal government reimburses the company no more than \$300, McDunn said. As transportation dropped off, bodies began to accumulate at the morgue, which is located at Los Angeles County-USC Medical Center. The earliest deaths occurred in February 2013, according to statistics provided by the coroner. By the end of the year, the total was 20. Then the pace picked up, with 23 more deaths this January and February. By mid-April, there were 52 bodies. One of them was Frederick Echeverria, who had served in the Navy from 1959 to 1964 in San Diego.

Echeverria died at age 71 on April 13, 2013, at Citrus Valley Medical Center in Covina. A retired lithographer, he had been in failing health since a stroke three years earlier and was on dialysis, his son, Fred Echeverria, said. Echeverria's widow and her three children accepted an offer from the county morgue and county Department of Military and Veterans Affairs to handle his burial. "We didn't have a great financial situation," the son said. Last week, the coroner's office called the family to say that Echeverria still had not been buried. Officials apologized and promised to explain the yearlong delay once they figured out what happened, Echeverria said. He added that he was less traumatized by the news than the rest of his family. "The shell that held my father did not have a great significance for me," he said. "His soul was already with God."

Various county departments have been trying to fix the transportation problem for weeks, but top officials did not learn about the issue until last week, Sommers said. On 29 MAY, 44 of the bodies were taken to the coroner's office, which is now coordinating the burials, officials said. Eight more had been moved there from the morgue earlier this month. The coroner's office — which normally handles only suspicious deaths — has an in-house program to transport unclaimed bodies of veterans to the Riverside cemetery. Most of the bodies spend between three and nine weeks at the coroner's office while their identities are verified and burial arrangements are made, said Craig Harvey, chief of investigations at the coroner's office. As for the 52 bodies that arrived from the morgue, the coroner's office must follow its standard protocol and independently verify the identities of the dead, Harvey said. In most cases, federal approval for the burials has probably expired, and reauthorization will be required.

Harvey said about a dozen of the veterans had been identified and could be buried in the next few weeks. Names are being withheld while next of kin — when they exist and can be tracked down — are notified. Other cases could take longer, because fingerprints, dental records or X-rays may be required to confirm their names and veteran status. "When they were discovered, they may have been decomposed," Harvey said. The dead were men in their 60s, 70s and 80s who had served in World War II, Korea, Vietnam or during peacetime, he said. All had been under the care of doctors at some point and had death certificates. County Supervisor Don Knabe said he was outraged to hear about the delays and asked county staff to change procedures so such a lapse doesn't happen again. Speaking to the Board of Supervisors this week, Ruth Wong, director of the county's Department of Military and Veterans Affairs, said a new agreement had already been made with another transport provider to handle future cases and that two more providers would also be added.

[Source: Los Angeles Times | Alan Zarembo | May 30, 2014 ++]

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## **VA Burial Delays Update 01 ► Oversight Bill to Decrease Delays**

A bill aimed at decreasing recent delays in veteran burials by giving Congress new VA oversight got a push forward from lawmakers 20 NOV. A Senate version of the bill requiring the VA to report any burial delays longer than 30 days was introduced by Sen. Dean Heller, R-Nev., following a filing earlier this year in the House, which boosted the odds Congress may act to pass the new reporting rules before the end of the year. Reports have sprung up around the country that deceased vets are waiting months to be interred in the Department of Veterans Affairs' system of national cemeteries. "This legislation will keep the VA accountable for ensuring every veteran receives a proper burial in a timely manner," Heller said in a joint released statement with Rep. Ed Royce, R-Calif., the House sponsor.

Under the bill, the VA would be required to track and record any burials not completed within a month as well as the names of the entities that are responsible for the bodies, including local medical examiners, funeral directors, and county service groups. Data on the burial delays would be collected in an annual report and given to the House and Senate veterans' affairs committees, according to the bill language. Reports of delays are only one of the recent headaches for the VA, which is working on a massive overhaul following a scandal over patient wait times in his nationwide veteran health care system. The agency oversees a system of 131 cemeteries and burial rights for veterans. Over the past year, there have been media reports of long delays for deceased veterans at facilities in California and elsewhere.

Royce cited a May report by the Los Angeles Times that 52 unclaimed veteran bodies had accumulated in the Los Angeles County morgue in his home state. "While the quality of the healthcare that veterans receive has been in the news lately, our veterans deserve the same attention when it comes to their burials," Royce said in the statement. Still, the legislation is likely to face steep odds. Both chambers of Congress left Washington on 20 NOV and are not scheduled to return until after Thanksgiving. Next month, lawmakers will only have a couple of weeks to pass crucial budget and war bills and other issues may get pushed aside. [Source: Stars & Stripes | Travis J. Tritten | Nov. 21, 2014 ++]

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## **VA Suicide Prevention Update 23 ► Mothers Plead for Legislation**

The mother of an Army National Guard soldier who killed himself less than eight weeks ago pleaded with Congress on 19 NOV to do more to save troops and veterans suffering from combat-related mental health conditions. Valerie Pallotta, whose son, Pfc. Joshua Pallotta, 25, died 13 SEP, tearfully described the challenges she and her husband faced when Joshua returned from Afghanistan with post-traumatic stress disorder and the nightmare they've lived since police officers knocked on the door of their Vermont home at 3:37 a.m. to tell them Joshua was dead. "Our minds are at the funeral home, crying on our son's body as it lays cold ... our minds are at the veterans cemetery in Randolph, Vermont, the place our son was laid to rest, a place we haven't been able to visit," Pallotta told Senate Veterans' Affairs Committee members. Pallotta and Susan Selke, the mother of a former Marine who died by suicide in 2011, pressed committee members to support legislation designed to improve mental health services for veterans, at Veterans Affairs Department medical facilities as well as civilian practices, where many returning troops end up seeking medical care after leaving service.

Selke, whose son, Marine Corps veteran Clay Hunt, died at age 26, urged passage of a bill named for her child — legislation that would require VA and the Defense Department to submit to an independent review of their suicide prevention programs and create a program designed to attract psychiatrists to work at VA by paying back their student loans. "Clay constantly voiced concerns about the care he was receiving, both in terms of the challenges he faced with scheduling appointments as well as the treatment he received for his post-traumatic stress, which consisted primarily

of medication,” Selke said. Joshua Pallotta served as a mortarman with the 3rd Battalion, 172nd Infantry of the 86th Infantry Brigade Combat Team. Assigned to an outpost in Afghanistan near the Pakistan border, the unit saw intense combat action. A close friend was killed while standing next to Joshua, his mother said, and her son felt tremendous survivor’s guilt. He developed PTSD and struggled to reintegrate into civilian life, she said.



**Valerie Pallotta, right, and Susan Selke, testify about their sons’ suicides during a hearing of the Senate Veterans’ Affairs Committee on Nov. 19.**

“His death certificate should have stated the cause of death as PTSD/TBI, not from a self-inflicted wound,” Valerie Pallotta said. Clay Hunt died having actively sought treatment for combat related depression and PTSD. Before his death, Hunt performed humanitarian work in Haiti after the 2010 earthquake and was a key member of a group of former military personnel who formed the disaster relief organization Team Rubicon. Despite being seen at various VA facilities for his mental health issues, Hunt struggled. And in Houston, when he had trouble getting an appointment and a delay in getting the brand-name prescription he needed, he told his mother he wouldn’t return. He died just two weeks after seeing a psychiatrist. “Not one more veteran should have to go through what Clay went through with the VA after returning home from war,” Selke said.

A similar version of the Clay Hunt Suicide Prevention for American Veterans Act is wending through the House, seeking to strengthen the VA and Defense Department’s prevention efforts. VA officials told the committee that the number of patients seeking mental health treatment with the department rose by more than half a million veterans from 2006 to 2013. In addition, the department has hired more mental health providers and currently has more than 21,000 on staff. It has increased its resources for mental health, and is working to improve access for veterans who live more than 40 miles from a VA medical facility, under provisions required by a massive reform law passed earlier this year, according to Dr. Harold Kudler, chief mental health consultant for the Veterans Health Administration.

But seeking treatment for combat- related conditions at facilities has its drawbacks. A Rand Corp. study released 12 NOV found that non-military physicians are woefully lacking in their ability to treat medical issues related to war, and also lack “cultural competency,” meaning they don’t understand the military mindset or factors that may contribute to service members’ medical needs. According to the study, only 13 percent of 522 psychiatrists, psychologists and licensed clinical social workers surveyed met the study’s readiness criteria for cultural competency and delivering evidence-based care. Kudler said VA needs to do more to improve veterans access to mental health care both within VA and outside. “VA recognizes that even one veteran suicide is too many. We are committed to ensuring the safety of our veterans, especially when they are in crisis,” Kudler said. [Source: NavyTimes | Patricia Kime Dec. 01, 2014 ++]

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## **GI Bill Update 186 ► For-Profit Schools Complaints**

In mid-NOV the Center for Investigative Reporting revealed that while ‘thousands of veterans have filed formal complaints against colleges alleging a range of problems including deceptive marketing, fraud and poor education,’ the U.S. Department of Veterans Affairs (VA) has completed a review of only 324 of them, according to an internal agency document obtained by CIR. The VA launched an online complaint system in January amid growing concern about the exploitation of veterans by for-profit colleges. These schools have received billions of dollars through the Post 9/11 GI Bill. VA has logged nearly 2,400 complaints but has only resolved less than 15 percent of them. Overall, about 40 percent of the complaints the VA reviewed were leveled against for-profit colleges, while another 40 percent were lodged against public schools. The rest were against private nonprofit schools, flight schools and on-the-job training programs. VA has said in the past that detailed information about student veteran complaints would be contained in an in-depth report to be published this October. That has not happened. [Source: TREA News for the Enlisted Nov. 24, 2014 ++]

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## **VA Appointments Update 12 ► RFP Issued for MASS**

As part of The Department of Veterans Affairs’ (VA) ongoing effort to improve Veterans’ access to healthcare, VA announced it has issued a Request for Proposal (RFP) for a new Medical Appointment Scheduling System (MASS). The new MASS technology will help improve access to care for Veterans by providing schedulers with state-of-the-art, management-based scheduling software. “When it comes to the care of our Veterans, we want the best technology the American marketplace can provide,” said VA Secretary Robert McDonald. “A new and innovative scheduling system is an essential tool we must have in place to enable us to provide our Veterans with timely and high quality health care.” The new system will replace a legacy scheduling system that has been in use at VA since 1985. VA’s acquisition approach for the new scheduling solution remains full and open; any qualified vendor may compete. Potential bidders are not required to have prior experience working with VA. Proposals are due on January 9, 2015.

VA released a draft “Performance Work Statement” to maximize industry and stakeholder input. The feedback received from industry has been used to refine the requirements included in the final RFP. “We are seeking vendors who will work closely with us and can meet our timeline,” said VA Chief Information Officer Stephen Warren. “We are dedicated to finding the right partner to help us create and implement our modern scheduling system.” The RFP requires industry to demonstrate technical capabilities via two methods; submission of a written proposal and participation in a structured product demonstration to evaluators (which include VA scheduling staff). VA expects to award the contract by the spring of 2015.

The selected bidder will be tasked to provide a system that focuses on an achievable schedule to deliver core capabilities to all VA medical facilities within the first two years of the contract. Remaining capabilities will be implemented nationally in a series of incremental enhancements throughout the contract period of performance. In addition to industry and stakeholder engagement, VA officials also worked with Veteran Service Organizations and the Northern Virginia Technology Council to better understand the needs of Veterans and incorporated the group’s feedback in the design of the RFP. To improve services to Veterans, VA also made several near-term modifications to its current system:

- VA awarded a contract to improve the existing scheduling interface, providing schedulers with a calendar view of resources in lieu of the current text-based, multiple-screen view. The update is scheduled to begin rollout January 2015
- VA is developing mobile applications allowing Veterans to directly request certain types of primary care and mental health appointments (scheduled to begin deployment December 2014)

- VA rolled out new clinical video telehealth capabilities in 2014 providing service to more than 690,000 Veterans.

[Source: VA News Release Nov. 21, 2014 ++]

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## **VA Secretary Update 34 ► Skepticism on Reform Welcomed**

Veterans Affairs Secretary Bob McDonald says he understands skepticism that he can reform and rebuild his embattled department. In fact, he welcomes it. "A leader's job is to create a vision for winning, and to rally people around it," McDonald said. Outside advocates, he noted, "are appropriately skeptical, because they're not with me every single day. And that's OK. VA can't do this job by itself. We need help. ... But it's easy to dramatize the problem. It's harder to dramatize the solution." McDonald's comments, in an exclusive sit-down interview with Military Times, come at a time of increasing scrutiny for the secretary, finishing up just his fourth month in office.

Veterans groups and lawmakers have voiced concerns in recent weeks not only about the lack of firings related to the department's care delay scandal but also about the slow pace of reform. But McDonald insists the department is moving deliberately on significant cultural changes. He pointed to news this week that the Merit Systems Protection Board upheld VA's firing of a former Alabama director as proof that department accountability efforts are both swift and effective. "The most important message is the outcome of these cases," he said. "As these things come out over time, I believe they will reinforce we have done things in the right way." That cultural reform also involves plans for a massive internal reorganization of VA operations, including creating a new customer service branch and simplifying behind-the-scenes administration to better veterans program access. "We are approaching this reorganization as quickly and aggressively as I've ever done anything before," the former Procter & Gamble CEO said. "It's going to take time, but I'm bringing in to help us corporate and business leaders from the very best, and academic leaders who have a track record of having done this. "This has never been done before in government."

McDonald expects much of the simmering criticism to die down as the reorganization plans ramp up, and outsiders see the new vision for the department play out. But he acknowledged that he has found it "hard to tolerate when [criticism] is done for political reasons," saying VA still must develop better lines of communication with members of Congress. He said he is working closely with members of the veterans' affairs committees and congressional appropriators on the path ahead, to ensure they understand not only the coming changes but the ideas behind them. All those changes came after a months-long review of VA operations with staff, gathering suggestions for upheaval and improvements from every level. He has repeatedly defended the department's workforce as dedicated and hard-working, saying the recent scandals have forced all VA workers to re-examine their approach to helping veterans. "We have a very strong purpose. That is our trump card, our ultimate answer to any question," he said. "We have the most exalted purpose in government: to care for veterans." [Source: MilitaryTimes | Leo Shane | Nov. 21, 2014 ++]

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## **Legionnaires Disease Update 09 ► Wanstreet & Evans Lawsuits Settled**

The federal government has agreed to pay a total of \$160,000 to settle two Legionnaires' disease lawsuits, according to court documents filed Monday. Attorneys for Sandy Riley of Swissvale and Cheryl Ann Evans of Freedom filed motions asking U.S. District Judge Joy Flowers Conti to approve the agreements. Riley sued the Department of Veterans Affairs over the death of her brother, Navy veteran Lloyd Mitchell Wanstreet, 65, of Jeannette, who died July 4, 2012. Evans sued the VA over the death of her husband, Marine veteran Brant James Evans, 58, of Freedom. Both contracted the disease while being treated at the VA's University Drive hospital in Oakland, the lawsuits say.

The VA has agreed to pay Riley \$115,000 and Evans \$45,000, according to the motions. The Centers for Disease Control and Prevention said an outbreak of Legionnaires' disease occurred in facilities in the VA Pittsburgh Healthcare System from February 2011 to November 2012. The CDC traced the problem to bacteria-contaminated water. More than a dozen people have filed claims against the government. The outbreak 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 | Brian Bowling | Nov. 18, 2014 ++]

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## **VA Whistleblowers Update 14 ► Javier Soto's Whistleblower Complaint**

Just days after issuing a scathing report pointing out what he said was a “poor, inept and inaccurate” quality control process for benefit claims at the Department of Veterans Affairs St. Petersburg Regional Office, Javier Soto was told that his services as a Ratings Benefits Services Representative “were no longer needed.” On 18 NOV, Soto filed a whistleblower complaint with the federal Merit Systems Protection Board, claiming he was fired in retaliation for pointing out problems at the office, the nation's busiest claims processing center. Soto, who is seeking his job back, said he was fired without notice or due process and without any investigation into the concerns he raised in his report and several others like it. The complaint also said that management made the decision without consulting with Soto's direct supervisors, or taking into account that he had no prior performance or disciplinary issues and was cited in his reviews for “following orders and working well with everybody.”

Earlier this year, Soto filed a complaint over his termination with the Federal Labor Relations Authority. That complaint is still pending. He also filed a complaint with the federal Office of Special Counsel, which closed the case out without action, but said Soto could take his case up with the Merit Systems Protection Board. Under the Whistleblower Protection Act of 1989, an individual who alleges that a personnel action was taken, or not taken, or threatened, because of “whistleblowing” may seek corrective action from the board directly if the Special Counsel does not seek corrective action on his or her behalf, according to the board's website. Regional office Director Kerrie Witty said 19 NOV that she could not comment on Soto's complaint because she had not yet received a copy other than one sent to her by the Tribune. VA officials have said they have “full and complete confidence” in her abilities.

In his complaint, Soto said that the bottom line is how taxpayer funds are being spent. The studies he conducted of how the office operates, “evidenced violations of law, rule or regulation and gross mismanagement, or a gross waste of funds.” Some veterans were not paid enough because their claims were not properly investigated, others were paid too much, and in some cases, personnel illegally altered claims decisions, according to the complaint. Inconsistent quality checks exacerbated the problem. A Government Accountability Report released 20 NOV shows similar problems throughout the Veterans Benefits Administration's claim system. The VBA “does not always follow generally accepted statistical practices, resulting in imprecise performance information,” according to the GAO. Aside from producing “imprecise estimates of national and regional accuracy,” the VBA “reviews about 39 percent (over 5,000) more claims nationwide than is necessary to achieve its desired precision in reported accuracy rates, thereby diverting limited resources from other important quality assurance activities, such as targeted reviews of error-prone cases.”

Soto said his issue isn't personal or a vendetta against management. “I just want to make sure that veterans are being paid correctly and that federal funds are being used properly,” Soto said in a telephone interview. “That's why most employees show up and what most employees care about. But management just cares about numbers to show they've made a big dent in the backlog and I am worried that big dent is going to come back to haunt us.” The office, like all claims centers under tremendous pressure to reduce the time veterans wait to have their claims to be approved, has made great strides toward that goal. The backlog of benefits claims at the office — those older than 125 days —

dropped 32 percent between January 2013 and 2014, while the total number of claims dropped 22 percent over the same period, said Witty. There were 18,639 backlogged claims and a total of 33,573 claims pending as of Wednesday afternoon, Witty said. But Soto's complaint offers a peak behind the curtain of an office that has come under scrutiny for delayed benefits claims, poor storage of files that led to delays and missing information and a recent no-confidence vote filed against Witty by employees of the American Federation of Government Employees Local 1594, the union representing about 900 workers at the regional office campus at Bay Pines and several other satellite offices, including Orlando.

In her June 30 letter to Soto informing him that he was being let go, a copy of which is contained in the complaint, Witty gave no reason for Soto's termination other than, as an at-will employee, "your services are no longer required." However, the decision was the culmination of simmering tension between Soto, still the vice president of Local 1594, and management, according to his complaint. The conflict wasn't over the quality of his work, but the many reports he issued highlighting what he said have been problems at the office and the ensuing reaction by management. Soto, who was informed of his termination while on authorized leave, issued several studies "detailing violations of law and fraud, waste and abuse and mismanagement related to quality control in beneficiary programs awards," according to the complaint. One report, issued in December, 2013, "focused on fraud, waste, abuse and mismanagement of the field level legal decision-making process quality reviews." The studies, according to the complaint, "showed an inconsistent cadre of decision review officers and rating quality control personnel, using over 14 standards of review that were inconsistent with federal law." The study also showed "violations of various laws" during the claims process, according to the complaint, including one law requiring that the benefit of the doubt will go to a person filing a benefits claim when there are roughly equal amounts of positive and negative evidence in support of those claims.

Management reacted to that report by placing Soto under surveillance and monitoring, according to the complaint. In January, Soto was told that senior management requested his extended personnel file, according to the complaint, and that human resources managers were now involved in his case. Meanwhile, he continued to report "accuracy issues" and mention his previous study in monthly reviews. During this time, he also filed grievances and other notices to management of "fraud, waste, abuse and mismanagement, in personnel systems. But he wasn't the only one complaining. "We have 52 pending unfair labor practices and 65 pending grievances," union president Valorie Reilly told the Tribune last month, including one about the placement of a surveillance camera outside the union office, removed after a Tribune story. The question of why Soto was fired ultimately reached the House Veterans Affairs Committee, where Soto testified about his concerns regarding the poor quality control of the claims processing system. Committee Chairman Jeff Miller demanded to know why Soto was fired and after receiving information from the regional office, was not satisfied.

None of the documents answered why Soto was fired, he said. "VA has a long and sordid history of both concealing negative information from the public and retaliating against whistleblowers," Miller said in a statement to the Tribune at the time. "This case seems to fit that mold to a tee. It's been more than a week since we asked VA to explain why Javier Soto was fired. To date, the department has refused to do so. Rest assured, however, we will keep the pressure on the department until we have a full accounting of the facts." In his complaint, Soto argues that the information provided by the regional office to the committee was "post-hoc rationalization of administrative matters long settled." Despite the level of dissatisfaction by employees that was reflected by the vote of no confidence, VA officials back Witty, whose annual salary of \$152,536 makes her the office's highest paid employee, according to records obtained under the federal Freedom of Information Act.

"Ms. Witty is committed to building a collaborative working relationship with the union and to continue engagement with employees to ensure the delivery of high-quality benefits and services to veterans and their families," said Beth McCoy, VA Deputy Under Secretary for Field Operations. "The Veterans Benefits Administration maintains full and complete confidence in Kerrie Witty and the St. Petersburg leadership team. Over the last year, Ms. Witty led the dedicated, hardworking employees of the St. Petersburg Regional Office in reducing the backlog of pending

disability claims by 40 percent while increasing the accuracy of the medical and other issues being decided to 96 percent. As a result, veterans are receiving decisions on their claims faster and with greater accuracy.” [Source: Tampa Tribune | Howard Altman | Nov. 19, 2014 ++]

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## **PTSD Update 178 ► Stellate Ganglion Block Treatment**

A nearly century-old anesthesia technique is showing promise as treatment for post-traumatic stress disorder, relieving symptoms in 70 percent of combat veterans who received it once or more, according to a new review. The therapy, stellate ganglion block, or SGB, quelled symptoms of PTSD, such as sleep disturbances, anxiety and depression, as measured by a checklist in nearly 100 service members suffering from combat-related stress within a week of treatment, according to the report published in October. SGB involves injecting an anesthetic into a bundle of nerves — the stellate ganglion — that sits near the base of the neck. In some cases, the shot, given under general anesthesia and guided to the exact spot by a physician using an ultrasound, gave instantaneous relief to patients with chronic PTSD symptoms, according to the review of cases published in the journal *Military Medicine*. "Among patients with one-week followup (after injection), 78.6 percent of responders had an average reduction of their PTSD checklist score" of 22 points, the study noted.

First developed to address shoulder, neck and face pain caused by the Herpes Zoster (shingles) virus and complex regional pain syndrome, SGB has been used to treat PTSD since 2008, initially tested by Dr. Eugene Lipov, a Chicago-area pain management specialist. Lipov, who uses the nerve block to treat patients for facial and neck pain, knew SGB relieves menopause-related hot flashes and theorized that because it seems to "reboot" the body's temperature-regulating mechanism, it might reset a PTSD patient's overreaction to stimulus — their "fight or flight" response — by interrupting connections between the sympathetic nervous system and central nervous system. "This was not something I just stumbled on. As a pain management specialist, I knew SGB relieved problems related to the sympathetic nerve system and thought it could work to relieve the hyperarousal characteristic of PTSD," Lipov said.

SGB has been studied by physicians at Naval Medical Center San Diego as a potential PTSD treatment and was found to improve symptoms in patients who had not benefited from the standard therapy of medication and psychological therapy. But the procedure is not widely accepted as a potential therapy for PTSD. One issue, Lipov said, is that PTSD remains a largely unexplained condition. It's characterized as a psychiatric disorder, but ongoing research points to a close relation to concussion or head injury or other physiological change in the brain that may contribute to PTSD development. Physicians are reluctant to embrace SGB because they don't understand why a physical treatment could relieve what is categorized as a mental health disorder. Also, Lipov and other advocates say, since the mechanism for how it works is not well understood — and since no advanced clinical trials have been done to determine its effectiveness — many providers shy away from it. "We hear often that no one understands the mechanism for how it works, so they won't try it. But we don't really know the mechanisms for most medical procedures," San Diego-based consultant Dr. Maryam Navaie said. "Pharmacotherapy and psychotherapy are only moderately helpful, at best. We need more effective treatment options."

An SGB treatment lasts less than an hour for patients, who in most cases are sedated. According to Navy researcher Capt. Anita Hickey, the complication rate is rare, 1.7 per 1,000 procedures. Aviation Structural Mechanic 1st Class Christopher Carlson retired from the Navy in 2010 after multiple deployments, including two tours in Iraq, and was diagnosed with PTSD after "having all sorts of nightmares, drinking, being depressed" and becoming paranoid, "shutting all the blinds in the house," he said. He sought treatment at the Veterans Affairs Department but was not comfortable in group therapy, and the medications he was given did not seem to be effective. After he learned about SGB from an acquaintance, he called Lipov. "I woke up and I couldn't believe it. I felt so much better. The euphoria

lasted for a while," he said. Eventually some of his symptoms returned, so he received a second treatment and has felt better ever since. "It's hard to put in words how much it's done for me. If I hadn't. [Source: MilitaryTimes | Patricia Kime | Nov. 19, 2014 ++]

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## **VA Data Breaches Update 54 ► GAO Report on IT Security**

The Department of Veterans Affairs information security weaknesses are again in the crosshairs of the House Veterans' Affairs Committee. Ahead of congressional testimony before the committee 18 NOV, a Government Accountability Office report and prepared testimony by VA officials and the agency's internal inspector general detail how the agency has failed to fully address a slew of previously identified vulnerabilities. One of the most damning findings from auditors concerns the steps VA took to handle a network intrusion in 2012, shortly before the Office of Information Technology disclosed that external espionage groups had been infiltrating VA networks since 2010. While the agency analyzed the incident and documented the actions it took, it was unable to produce a forensic analysis report of the incident to show its actions were effective, according to GAO.

In addition, VA still "has not addressed an underlying vulnerability" that allowed the intrusion to take place, according to GAO, meaning increased odds of a similar event occurring through the same kind of attack. The GAO report also suggests VA's policies hinder its Network and Security Operations Center – or NSOC – from policing activity logs on the agency's networks. In turn, that prevents the agency from knowing whether incidents have been appropriately addressed. The issues were not limited to the 2012 network intrusion, either. The security center later identified vulnerabilities in two key Web applications used by the agency, according to GAO. But VA "did not develop plans of action and milestones for correcting the vulnerabilities." In other words, the agency knew about the flaws, yet did next to nothing to mitigate them.

Employee-used workstations and laptops were the source of other major vulnerabilities VA didn't properly address. According to GAO, "10 critical software patches," available for up to 31 months, were not applied to workstations despite VA policies mandating such patches be applied within 30 days. "There were multiple occurrences of each missing patch, ranging from about 9,200 to 286,700, and each patch was to address an average of 30 security vulnerabilities," the report stated. VA decided not to apply three of the 10 patches until it could test their impact on its applications. However, VA did not document compensating controls or plans to migrate to systems that support up-to-date security features. "Until VA fully addresses previously identified security weaknesses, its information is at heightened risk of unauthorized access, modification and disclosure and its systems at risk of disruption," the report stated.

- In prepared testimony, Sondra McCauley, VA's deputy assistant inspector general, noted IT controls have appeared as a "material weakness" in annual Federal Information Security Management Act audits for the past 15 years. "It is particularly disconcerting that a significant number of vulnerabilities we identified at VA data centers are more than five years old," McCauley said. "In addition, inconsistent application of vendor patches designed to address such weaknesses jeopardize the data integrity and confidentiality of VA's financial and sensitive information."
- In prepared remarks, Stephen Warren, VA's chief information officer (CIO), focused on the department's positives in 2014. The department, he said, became the first cabinet-level agency to employ continuous monitoring, improved its posture relative to FISMA auditing and improved its cybersecurity efforts. Warren, who heads VA's IT efforts, said VA's biggest vulnerability "is not technical," but rather that physical exposure of VA data "is the most significant risk facing our information security posture." Phishing links, lost electronic devices and mailing sensitive records to the wrong individual account for a large portion of

human-based risks at VA, which employs some 300,000 people. “Over 98 percent of the sensitive data exposure at VA is due to paper or human error-based incidents,” Warren testified. “Network and system safeguards are not technical absolutes – we must constantly remain vigilant in preventing human error.”

Moving forward, the OIG statement notes emerging IT security concerns at VA, including VA’s implementation of production systems with temporary authorities to operate; VA’s cloud computing use; personally identifiable information transferred over unsecure Internet connections and foreign hackers. “IT shortfalls mean not only exposure of millions of veterans to potential loss of privacy, identity theft, and other financial crimes, they also constitute poor financial stewardship of taxpayer dollars,” McCauley said.

The GAO report is particularly enlightening considering the depth and breadth of VA’s IT failings in the past, having once had to pay \$20 million to veterans for exposing them to identity theft in 2006 via a stolen laptop. VA systems contain personally identifiable information, or PII, for close to 20 million veterans, and while the agency offers free credit monitoring for veterans in the event of a data breach, that’s a reactive measure. Still, VA’s troubles are indicative of agencies across government. According to an April GAO report, data breaches reported across the federal government have increased in recent years, reaching 25,566 incidents in 2013. When breaches do occur, agencies are only able to demonstrate they took the correct steps in response to a cyber-incident about 65 percent of the time. [Source: Next.gov | Frank Konkel | Nov.18, 2014 ++]

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## **VA Data Breaches Update 55 ► HVAC Hearing 19 NOV**

On 19 NOV for two hours, members of the House Veterans' Affairs Committee poked and prodded a slew of Department of Veterans Affairs officials over glaring information security weaknesses that potentially put millions of veterans’ personal information at risk of exposure. The hearing revolved around data breaches purportedly by foreign entities, VA’s perceived lack of action in patching various software and making security fixes recommended by the Government Accountability Office, and the government’s overall issues improving its security posture before one congresswoman summed up the situation with a simple question. “Are veterans’ information in my district secure today?” asked Jackie Walorski, a first-term Republican from Indiana.



**Member of the House Committee on Veterans' Affairs, Rep. Jackie Walorski, R-Ind**

She directed her question to VA Chief Information Officer Stephen Warren, the highest-ranking VA official at the hearing. “Every day, I get a new patch,” Warren said. “We will never be patched. Every day, industry is finding new ways that things can be exploited.” Walorski also asked how long it would take to patch VA systems enough to prohibit

foreign adversaries from accessing records, and how VA could conceivably ever connect with Defense Department systems if its systems remain so vulnerable. There were no easy answers and none that could fully placate committee members. Warren later clarified his remarks to state that he feels VA’s domain controllers are secure, in accordance with a recently completed third-party audit of its systems.

Yet, Warren’s statement illustrates how challenging it is for large government organizations to protect their networks against intruders and respond appropriately when problems occur. Most of government is little more than marginally better in responding to cyber incidents. And as Warren alluded, VA has 300,000 employees who could accidentally click one phishing email and contribute to a major network problem. VA, however, hasn’t helped the situation – either on its backend systems or in the public spotlight. It has failed to adhere to countless recommendations by GAO, the VA inspector general or repeated criticism by committee members themselves. For example, VA failed to implement “10 critical software patches” that had been available for up to 31 months, despite the agency itself mandating they be implemented within 30 days. Multiple occurrences of each missing patch – from 9,200 to 286,700 workstations – were documented, and each patch addressed an average of 30 security vulnerabilities. “The bottom line is that once you identify patches, you need to apply them,” said Greg Wilshusen, director of information security issues for GAO. “They didn’t address priorities they were supposed to address.”

VA also failed to fully comply with the Federal Information Security Management Act – as it has failed to do for the past decade and a half. Sondra McCauley, VA’s deputy assistant inspector general, suggested VA’s continuing issues are likely to persist. “The ongoing concern, from year to year, is we continue to issue recommendations for improvement, and many [issues] just continue to carry forward,” she said. “There are 35 from last year; most of them will carry forward into the report for fiscal 2014. We continue to see deficiencies across control areas.” Warren said his team worked hard to address IG recommendations. “I’m disappointed that in spite of the significant efforts by our employees over the past year that the OIG maintained an IT material weakness,” Warren said. “I’m committed to redoubling our efforts to put in place the processes and disciplines to address these issues, building upon the extensive layered, in-depth strategy that we already have in place.”

To attempt to right the ship, Warren announced he directed an additional \$60 million “to be added to our information security efforts this year.” “This will provide additional resources to our facilities, to implement configuration management, as well as vulnerability remediation,” Warren said. “In February, we’ll re-evaluate and if significant progress is not being made, additional resources will be applied. We believe we are taking responsible action to deal with these persistent threats.” Among the 24 largest federal agencies, VA is one of seven to report IT security as a material weakness in fiscal 2013. Across the board, 11 other agencies reported significant deficiencies. Wilshusen said IT security has been a “government wide risk area” since 1997. “It’s a problem that touches beyond VA and extends to many other agencies,” he said.

VA, however, is among the largest agencies in government and directly responsible for the well-being of nearly 20 million veterans. Committee members appeared far from satisfied with the answers they received. “The findings presented here continue to reinforce the fact that the personally identifiable information of millions of veterans still remains at risk,” Walorski said. [Source: Next.gov | Frank Konkel | Nov. 19, 2014 ++]

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## **VA Choice Cards Update 01 ► Phase 2 Implemented**

The Department of Veterans Affairs (VA) today announced that it began mailing Veterans Choice Cards on 17 NOV to Veterans currently waiting more than 30-days from their preferred date or the date that is medically determined by their physician for an appointment at a VA facility. “VA continues to focus on implementation of this new temporary

benefit so that Veterans receive the timely quality care they need in a way that reduces confusion and inefficiencies,” said Secretary Robert A. McDonald, who penned an open letter to Veterans announcing the implementation of the Choice Card program.

The Choice Program is a new, temporary benefit that allows some Veterans to receive health care in their communities rather than waiting for a VA appointment or traveling to a VA facility. The first round of cards along with a letter explaining the program was issued on 5 NOV to Veterans who are eligible based on their place of residence. VA is now engaging in the next phase of its rollout –eligibility explanation letters are being sent to Veterans waiting more than 30 days from their preferred date to be seen or considered medically necessary by their physician. To improve service delivery, VA has prioritized efforts to accelerate Veterans off of wait lists and into clinics through the Accelerated Care Initiative begun over the 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. Nationally, the following significant improvements have been seen:

- 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; and
- Increasing the amount of time providers could deliver care to Veterans by increasing the amount of clinic hours in primary and specialty care and through adding weekend and evening clinics at our medical centers.

VA is America’s largest integrated health care system with over 1,700 sites of care, serving approximately 9 million Veterans enrolled in health care services. The Choice Program is part of the Veterans Access, Choice, and Accountability Act of 2014 (VACAA), enacted nearly three months ago, to enable VA to meet the demand for Veterans’ health care in the short-term. For more information about the Choice Program, call 1-866- 606-8198 or visit <http://www.va.gov/opa/choiceact> . [Source: VA Press Release Nov. 18, 2014 ++]

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## **VA Reform Update 02 ► Consolidating Services**

The Department of Veterans Affairs announced plans 10 NOV for a new customer service bureau to help train employees to focus on customer satisfaction and make the department more accountable to the millions of veterans it serves. The plans also include a structural overhaul that over time could lead to consolidating a wide range of functions under a handful of regional offices. Officials also called for new guidelines for individual facilities to have tighter relationships with chapters of veterans organizations, as well as with local lawmakers and military installations and colleges in their vicinity. The department offered no timetable for the changes. The move is a major effort by the department’s new secretary, Robert A. McDonald, to remake the agency — which provides everything from disability compensation and health care to cemetery services and educational benefits — in the little more than two years left in the Obama administration. It follows the scandal this year that revealed veterans medical centers were manipulating waiting lists to cloak long delays for appointments.

Robert A. McDonald, secretary of veterans affairs, is working to remake the agency after its waiting list manipulation scandal. Credit Ian Thomas Jansen-Lonnquist for The New York Times He told employees 10 NOV that he wanted veterans to “have a clear understanding of V.A. and where to go for what they need within any of our

facilities.” The changes reflect the vision and background of Mr. McDonald, 61, who spent three decades rising to the top of Procter & Gamble, the consumer products giant. Since taking his cabinet post three months ago, he has been pushing the department to be more responsive. But concrete details of the plan were sparse, and the department could not describe the form or function some planned improvements. Veterans advocates were optimistic the changes would speed delivery of health care and other benefits while making it easier to navigate the V.A.’s maze of websites and call centers. Responses to the plans included:

- “We think it is a good step forward, but it is only one of a marathon of steps that are going to be required to turn this around,” said Paul Rieckhoff, founder and chief executive of Iraq and Afghanistan Veterans of America. He said simplifying how veterans communicate with the department was critical. “Having a plan is easy in Washington; executing that plan is hard,” Mr. Rieckhoff said. “We’ll see over the next few years if he can make it happen.”
- Garry J. Augustine, Washington executive director of the Disabled American Veterans, said the plan reflects Mr. McDonald’s belief that the V.A. is too compartmentalized — so much so that, say, employees at a hospital where a veteran goes for treatment cannot also advise the veteran about disability or cemetery benefits. He also said consolidating the bureaucracy could improve accountability. “In the old system, there were a lot of layers, and one concern was that none of the bad news got up to the secretary because of all those layers,” Mr. Augustine said. “McDonald, I think, would like to get rid of that.”
- The chairman of the House Veterans Affairs Committee, Representative Jeff Miller, a Florida Republican, questioned how effective any restructuring would be until the department fired workers complicit in the waiting list scandal. “New plans, initiatives and organizational structures are all well and good, but they will not produce their intended results until V.A. rids itself of the employees who have shaken veterans’ trust in the system,” Mr. Miller said.

[Source: New York Times | Richard A. Opper | Nov. 10, 2014 ++]

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## **VA Health Care Access Update 20 ► 30+ Day Wait Times Persist**

More than 600,000 veterans — 10% of all the Veterans Affairs patients — continue to wait a month or more for appointments at VA hospitals and clinics, according to data obtained by USA TODAY. The VA has made some progress in dealing with the backlog of cases that forced former secretary Eric Shinseki to retire early this year. For instance, the VA substantially cut the overall number of worst-case scenarios for veterans — those who had waited more than four months for an appointment. That figure dropped from 120,000 in May to 23,000 in October. Much of that improvement occurred because patients received care from private providers.

Since May, the VA has been reduced the number of veterans waiting longest for care — its top priority — by 57%, according to James Hutton, a VA spokesman. From June to September, the VA completed 19 million appointments, an increase of 1.2 million compared with the same time last year. "VA's goal continues to be to provide timely, high-quality healthcare for veterans," Hutton said in a statement. "Veterans and VA employees nationwide understand the need for reform, and VA is committed to putting these reforms into place. And while we have significantly improved capacity and access to care, we have not yet achieved our intended state — systemic and timely access across the board. It will be an ongoing and significant effort to reach our goals." To recruit more health care providers, VA Secretary Robert McDonald has proposed pay hikes for VA doctors and dentists, Hutton said. McDonald announced a restructuring of the VA on Nov. 10.

The new data show that dozens of hospitals and clinics leave a quarter or more of all their patients waiting 30 days or more for an appointment.

- Some facilities still have extremely long wait times for basic care, including 64 that have average wait times over 60 days for new patients seeking primary care. They include major facilities, such as hospitals in Baltimore; Jacksonville, Fla.; Temple, Texas, and Atlanta. All have at least 30,000 pending appointments. In Jacksonville, the average new patient is left waiting 77 days, a fact that previously obscured in the VA's data because it was averaged into the much-better performance of the nearby Gainesville hospital. Jacksonville only sees two-thirds of its patients within 30 days, the worst rate of any major facility in the VA system. The VA is hiring more staff to deal with those delays, Hutton said.
- Ten facilities reported waits of more than three months for a new patient to see a specialist. At the top of the list: the Westmoreland, Pa., clinic, where patients are waiting 174 days — nearly six months — for a specialty appointment. Thirty-three facilities have kept new patients seeking a mental-health appointments waiting for at least two months. Among those are large hospitals in Martinsburg, W.Va., Amarillo, Texas, and Tuskegee, Ala. And 10 clinics and hospitals kept established patients waiting at least three weeks longer than the patients wanted for mental health appointments.
- Some small locations have big waiting times, too. The Wagner, S.D., clinic near the Nebraska state line, has only 155 total appointments of any type pending — and its new patient wait time is 153 days.

The data looks at nearly 6 million appointments until 1 OCT and scheduled through Veterans Health Administration. Members of Congress continue to express dissatisfaction with the delays in disciplining VA employees involved in covering up the long wait times. "The events of the last year have proven that far too many senior VA leaders have lied, manipulated data, or simply failed to do the job for which they were hired," said Rep. Jeff Miller, a Florida Republican and chairman of House Veterans' Affairs Committee, during a hearing Thursday. "It is also clear that VA's attempt to instill accountability for these leaders has been both nearly non-existent and rife with self-inflicted roadblocks to real reform." [Source: USA Today | Meghan Hoyer and Tom Vanden Brook | Nov. 16, 2014 ++]

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## **VA Choice Act Update 08 ► James Talton's Appeal Denied**

The firing of the former director of the Central Alabama Veterans Health Care System was upheld, according to a 32-page decision issued Wednesday. The U.S. Merit Systems Protection Board, an independent entity that reviews the appeals of federal merit system employees and guards them from political influence, denied James Talton's appeal. Talton was the first to be fired under a new law that holds high-level VA officials accountable for poor performance and misconduct. VA Deputy Secretary Sloan Gibson removed Talton from his position in October, nearly two months after Talton was placed on paid administrative leave in August. At issue were two instances of employee misconduct that Talton failed to take timely disciplinary action for, according to Thomas J. Lanphear, the chief administrative judge for the board.

The decision cited two cases the Montgomery Advertiser reported using leaked documents from VA employees — one in which an employee took a patient enrolled in the Tuskegee facility's drug treatment program to a crack house, and another that involved an employee who misused government resources, crashed a federal vehicle he was using for personal business and lied to cover it up. The board found that Talton, who waived the right to a hearing but submitted a written appeal, was guilty of neglect of duty and failing to report information to his supervisor, Lanphear wrote. In his defense, Talton said he didn't know the facts of the case involving Joe Kennedy, who in addition to leaving a patient at a crack house, borrowed money from a patient, misused government property for personal gain and submitted false overtime statements. Both incidents happened in the first part of 2013. Talton's "inattention" to the Kennedy case became the basis for his removal, the decision said.

In his appeal, Talton wrote that if he had been aware of all the facts in the Kennedy case, he would have "elevated the case to a more urgent status and would have addressed the matter expeditiously." But the decision said Cedric Thomas, the investigating VA police officer, gave Talton and then-Chief-of-Staff Cliff Robinson three or four updates about the status of the case, and noted that action hadn't yet been taken against Kennedy. Employees in the human resources and quality management department found that there was sufficient evidence to take action against Kennedy, but no action was taken in 2013, the decision said. Lanphear wrote that it wasn't until after the Advertiser published a story about Kennedy that Talton showed a "heightened interest" in the case. Kennedy wasn't removed from his position until October 2014, about 19 months after the incident, the decision said.

In the case involving Daniel Brooks, who caused \$5,800 in damage to a government vehicle and then fabricated evidence to cover it up, the decision said Talton, Robinson and human resources staff "shuffled" the case around for much of 2013. A VA police investigation into the Brooks case said he violated state law by not reporting the accident, violated multiple policies by not properly reporting the accident to the VA, made false statements to investigators, misused government resources and property for personal gain and damaged government property. Talton requested information on removing Brooks, and asked if Brooks would be required to pay for the damage. He asked Robinson and human resources staff to talk with Thomas to determine a course of action. But the case sat dormant until August 2014, even though Thomas continued to tell Talton that no action had been taken. Brooks' removal was proposed on Oct. 15, 2014.

An Administrative Investigative Board that convened in August to look into Talton and Robinson's inactions found that they, along with human resources employees, had neglected their duties and mismanaged the situations. The report found that although Talton was made aware of both instances of employee misconduct, he failed to ensure that appropriate and timely action was taken. Talton's defense in his appeal was that the decision was a "harmful error," violated the merit system principles, violated due process and that the official who made the decision lacked the authority to "effectuate" his removal. But the decision said Talton's appeal didn't meet the burden to prove his defense. [Source: Montgomery Advertiser | Kala Kachmar, | Nov. 19, 2014 ++]

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## **VA Choice Act Update 09 ► Sharon Helman Formally Removed**

Department of Veterans Affairs officials on 24 NOV said they had "formally removed," Sharon Helman, the director of the Phoenix VA Health Care System, where the largest nationwide scandal in the agency's history first came to light this summer. Helman has been on paid administrative leave for nearly six months, following findings that employees at her hospital lied about health-care wait times for former troops seeking treatment for everything from cancer to post-traumatic stress disorder. The action comes amid complaints from a growing chorus of Republicans who said the agency was not acting quickly enough to discipline officials responsible for the wrongdoing, despite legislation this summer to expedite the process for firing VA senior executives. "This removal action underscores VA's commitment to hold leaders accountable and ensure that Veterans have access to quality and timely care," the agency said in a short e-mailed statement. "Lack of oversight and misconduct by VA leaders runs counter to our mission of serving Veterans, and VA will not tolerate it," said Secretary Robert A. McDonald in the statement.

The nationwide scandal cost the former secretary Eric Shinseki his job. He was replaced by McDonald, who has vowed to refocus care on veterans and end the culture of fudging wait times. On the eve of Veteran's Day, McDonald announced what he called the "biggest reorganization in the agency's history," and said he is considering disciplinary action for up to 1,000 employees. But he added that he needed to move carefully and make sure their actions "stick," so that employees cannot challenge the punishment. The VA will name a new director in Phoenix as quickly "as possible," the agency said. Longtime administrator Glenn Grippen was brought out of retirement and made interim

director of the region. He is the third interim executive to oversee the Phoenix VA Health Care System since it became the center of the controversy.



**Sharon Helman**

Congress and President Obama approved legislation this summer to expedite the process for firing VA senior executives in response to the scandal, which involved falsification of scheduling data and retaliation against employees who tried to report problems. Under the new law, an executive who is removed has seven days from the effective date of the removal to file an appeal with the Merit Systems Protection Board (MSPB). The board must issue a decision within 21 days after the appeal is filed. House Veterans' Affairs Committee Chairman Jeff Miller (R-Fla.) criticized the VA for giving senior executives a five-day notice when it plans to remove them. VA officials have defended this timeline, saying they were moving as quickly as the law allowed. Veterans groups said the news was welcome, but overdue:

- "I think this is a step in the right direction and what we have been looking for in terms of concrete action against wrongdoing," said Alex Nicholson, legislative director with Iraq and Afghanistan Veterans of America. "We understood bureaucratic processes made it even longer. But it was frustrating to see how slow they had to go in firing someone."
- The action against Helman is "a long-awaited step along the road to restored trust between veterans and their federal health-care system," American Legion National Commander Michael D. Helm said. "Unfortunately, as we all soon discovered after the story broke last April, this problem was not isolated to Phoenix. It was widespread, and we expect to see additional consequences, even criminal charges if they are warranted, for anyone who knowingly misled veterans and denied them access to medical services. The termination of one director does not end this scandal, but it is a step."

[Source: The Washington Post | Emily Wax-Thibodeaux | Nov. 24, 2014 ++]

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## **VA Loans ► Power of Attorney Use**

VA will allow a veteran to use an attorney-in-fact to execute any documents necessary to obtain a VA-guaranteed loan. This enables active duty servicepersons stationed overseas, and other veterans who cannot be present to execute loan documents, to obtain VA loans. That seems fairly simple and straightforward enough, but there are additional rules and requirements. According to VA Pamphlet 26-7, Chapter Nine "The veteran must execute a general or specific power of attorney (POA) which is valid and legally adequate. The veteran's attorney-in-fact may use this power of attorney to apply for a Certificate of Eligibility and initiate processing of a loan on behalf of the veteran. The power of attorney may be used under different legal constraints depending on what state it's used. For the purposes of a VA home loan or refinance loan:

- The power of attorney must comply with state law,

- The power of attorney must be legally enforceable in that state; and
- Clear title must be conveyable in case of VA loan default and foreclosure.

Furthermore, “To complete the loan transaction using an attorney-in-fact, VA also requires the veteran’s written consent to the specifics of the transaction. This requirement can be satisfied by either:

- 1) The veteran’s signature on both the sales contract and the Uniform Residential Loan Application, as long as the veteran’s intention to obtain a VA loan on the particular property is expressed somewhere in those documents; or
- 2) A specific power of attorney or other document(s) signed by the veteran, which encompasses the following elements:

- Entitlement — A clear intention to use all or a specified amount of entitlement.
- Purpose — A clear intention to obtain a loan for purchase, construction, repair, alteration, improvement, or refinancing.
- Property Identification — Identification of the specific property.
- Price and Terms — The sales price, if applicable, and other relevant terms of the transaction.
- Occupancy — The veteran’s intention to use the property as a home to be occupied by the veteran (or other applicable VA occupancy requirement).”

There are specific uses for general and specific powers of attorney. The general power of attorney is a very powerful legal document and should be used sparingly, if at all in many cases. A specific power of attorney is more protective of the military member when used on his or her behalf, but some may choose the general power of attorney instead. Make sure you fully understand the implications of using a general or specific power of attorney when considering your options in this area. You can review the rules governing VA Lenders on Power of Attorney utilization/acceptance and all other areas related to your loan at [http://www.benefits.va.gov/warms/pam26\\_7.asp](http://www.benefits.va.gov/warms/pam26_7.asp). [Source: <http://www.valoans.com/newsletter13-10> | Bruce Reichstein | Oct 18, 2013 ++]

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## VAMC Memphis TN Update 02 ► Vets speak Out @ Town Hall Meeting

Emotions boiled over 17 NOV as area veterans spoke out about problems at the Memphis VA Medical Center. Veterans packed into the Benjamin Hooks library for a town hall meeting (THM), where they shared their stories of battling with the VA. “All I ever get is, ‘You have to wait,’” one man said. The Memphis VA has a history of veterans waiting months for appointments, and even some dying due to insufficient care. While a couple people in the group said they are happy with their care, the majority had nothing but anger, pain, and frustration to voice. “We want action,” one man said, prompting cheers and applause from the other veterans. “We’re tired of your mouth, word of mouth, sitting up there in your offices, getting your big paychecks. We want our veterans to be taken care of.”

Many complained that when they call the VA, no one answers the phone. When they do get to talk to someone, many told administrators at the meeting they are treated rudely and their problems are quickly dismissed. Memphis VA Director Dr. Diane Knight told veterans she’s making improvements, like hiring more patient advocates. She insists she’s transparent and wants only the best for patients. “I do get out. I make a scheduled time to get out there, and I walk the hospital,” she told the veterans. However, many at the meeting weren’t buying it. “The only reason I even knew who you were, were because of the pictures on the wall,” one vet told Knight. “I saw you when the VA Secretary came down here, and I said it then. You have never walked the halls to ask us veterans what our problems are.” Knight also announced plans to add additional operating rooms and work on parking issues. She said plans are in the works to build a parking garage for patients to use. Patient advocates took numbers of those who had complaints at the meeting, telling them they would be in touch. [Source: WREG Channel 3 News | 18 Nov 2014 ++]

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## VA CBOC St. Augustine ► SEP 3 Town Hall Meeting

St. Augustine has not seen such a brouhaha since Mumford and Son turned the well-established community way of life on its head. On 3 SEP the large meeting room at Elks Lodge 829 located at 1420 A-1-A South, St. Augustine, FL was filled to capacity for the much touted VA Town Hall Meetings ordered by Secretary of Veterans Affairs, Robert A. McDonald. What was the outcome after the dust settled? To quote from an almost forgotten poem by Earnest Lawrence Thayer, “There was no joy in Mudville.”

After the introductions of the VA representatives, Thomas Wisnieski, Director of the North Florida/South Georgia Veterans Health System began by attempting to read a statement from a VA Under Secretary. He was cut short by a woman veteran proclaiming, “Cut the fluff, we want to know about our CBOC, (Community Based Outpatient Clinic).” For the rest of the meeting, the VA was on the defensive. The statement “We are forbidden by a law, issued by congress, from saying anything about the process,” was repeated many times. It was like a person on trial repeating “I am invoking my rights under the 5th amendment.” Bill Dudley, Chairman of the Veterans Council of St. Johns County, repeatedly voiced his displeasure with the way the VA has been handling the process. “I find it abhorrent that you will not, under any circumstances, give us any information about the location of our much needed CBOC. I find the fact that you and those who work for you appear so arrogant that you will not even reply to letters written by our two senators and a member of congress. This is totally unacceptable.”

Wisnieski quite frequently used the term “We are listening to you and we will take all this back with us for review,” while frequently glancing to his left where the two members of the Office of General Counsel sat stoically listening to the proceedings. For what were they listening? It was not clear, but the general consensus in the room was to make sure the line was properly toed by the VA. But the real elephant in the room was “You say you listening to us, but are you really hearing us?” Toward the end of the meeting, Nick Ross, Asst. Director for Outpatient Clinics, Dept. of Veterans Affairs, offered his feelings on the matter. “I could tell you everything about the process, what stage it is in, what we know, the whole ball of wax, but if I did, these two gentlemen, indicating the general counsel representatives, would haul me off to jail.” “As we have said repeatedly,” continued Ross, “We are forbidden by law from saying anything about the process.”

A term bandied about many times during the meeting was “There will not be an interruption in the medical care for the veterans of St. Johns County. You will not have to leave the area for your healthcare.” Later on in the meeting Wisnieski added, “Some specialty care may take you to Jacksonville or Gainesville.” Just which specialty care items were not brought forth as he quickly moved on to another subject? Veterans were not the only interested parties in the room. Members of the St. Johns County Board of Commissioners were present as well as several members of the administration. District 5 Commissioner and Commission Vice-Chair Rachael L. Bennett was none too gentle in voicing her discontent with the VA and the process. “You folks have had 4 years, 4 years, to act! I find your actions and statements here today just a bunch of BS.” Information obtained from the county indicates the VA has used incredible reasons for not accepting the county proposal to move with the health and human services to the new location on San Sebastian View. “The proposed location is in a flood plain; it is outside the center of veteran population, (by four blocks); there are not enough restaurants in the immediate area for the staff.” Information brought forth by the County Administration indicates the VA used information at least five years old and, in some cases, some older.

There was a short-lived bright spot in an otherwise gloomy afternoon. Jessica L. Kaplan, Director, Office of Acquisition, Logistics and Construction, Real Property Service said “In terms of the long-term procurement for a new clinic, the VA is in the process of reviewing proposals and that as soon as a contract award is made, scheduled for spring 2015, the VA will be able to share the location of the permanent solution.” Kaplan continued, “Regardless of where the permanent location will be, there will likely be a need for a temporary solution once the March deadline

arrives. By next Wednesday (September 10), the people that did offer their facilities will be notified as to whether their proposals were deemed acceptable or not.” There was no answer to the underlying question of “When will the veterans know?”

Many look at the process as the VA owning a building for veteran care facilities. In the case of a CBOC, this is not true. CBOC’s are located in leased spaces. The VA will issue a Request for Proposal (RFP) for a builder to procure property and build the structure to the VA specifications. The VA will then rent that space. In the case of the much needed CBOC opened in Putnam County, it was located at a shopping mall. “Did we really expect the entrenched VA bureaucracy to just roll over and die for the good of the veteran?” said a Vietnam Veteran who asked not to be identified. “We have been fighting 50 years for what is due us. Just a different day, same stuff.” Veterans Council Chairman, Bill Dudley put it best, “Our veterans deserve better than this. They didn’t ask questions about when they had to go and serve. They didn’t question that, they went and served.” “Now all they’re asking is ‘Where is my health care going to come from in seven months?’ And they are not telling us.” [Source: Examiner.com | Michael Isam | Sep. 5, 2014)



CBOC, 1955 U.S. 1 South, Suite 200, St. Augustine, FL 32086

\* Vets \*



## Clark AFB Vet Cemetery Update 09 ► Burials Suspended

A unique interpretation of a 2013 memorandum of understanding between the U.S. Embassy in the Philippines and a Filipino government agency has led to a controversial suspension of burials at the Clark Veterans Cemetery (CVC) in Angeles City. The cemetery is located on the now-closed Clark Air Base and is the resting place for more than 8,600 U.S. military veterans and dependents. Although the U.S. government allocated \$5 million to maintain the cemetery,

Arnel Casonova – head of the Bases Conversion and Development Authority (BCDA), the Philippine agency with jurisdiction on the matter – stopped accepting burials because “guidelines on the maintenance and use of CVC have to first be made.” Casonova would not elaborate how long the suspension will be in effect, but the policy has left American Legion family members and U.S. government officials fuming.



**Larry Atkison, superintendent of the Clark Veterans Cemetery, briefs American Legion Family members about the suspension of new burials**

“Veterans, like other members of any society, cannot suspend death while politicians prepare a restoration plan,” Edward J. Craft wrote to American Legion National Commander Michael D. Helm. “There are cases where families are incurring huge financial debts, preserving loved ones bodies at funeral homes or making decisions against family wishes to cremate remains of veterans while these agencies prepare their ‘restoration plans.’ This is not the way to treat a veteran, who has given so much for his country.” Helm was clearly moved by the plight of these veterans. “This has gone on entirely too long,” he said. “Grieving families need closure, and these delays must end now. The U.S. government must use every diplomatic tool at its disposal to convince the Philippine government to lift the suspension.” U.S. Ambassador to the Philippines Philip S. Goldberg shares the Legion’s concerns. He told Craft the situation is not due to any decision by the American Battle Monuments Commission (ABMC) or his office. “It is due solely to BCDA deciding unilaterally to reinterpret a signed agreement between the United States of America and the Government of the Republic of the Philippines...The United States Embassy is making every effort to rectify this unjust situation as soon as possible,” said Goldberg.

Goldberg believes Casonova is the chief cause of the problem. Casanova, he said, “has interpreted the agreement, which he himself signed on behalf of the government of the Philippines, in a manner wholly inconsistent with both the purpose and intent of the document, and at odds with the intent of the United States Congress when they appropriated \$5 million to restore and maintain Clark Cemetery. The Embassy has made its dissatisfaction with the actions of Mr. Casanova clear to him both in writing and in person as well as with the Department of Foreign Affairs of the Republic of the Philippines, and I have raised this issue personally with various government officials. Furthermore, the United States Department of State in Washington has also registered its concern with the Embassy of the Philippines to honor the agreement of Clark Veterans Cemetery and we continue to call for the resumption of burials immediately.”

The agreement, Goldberg told Craft, “explicitly calls for Clark to be an ‘open cemetery,’ that continues to conduct new burials for those who qualify through honorable service in the Armed Forces of the United States of America or through prior service in the Philippine Scouts.” Meanwhile, deceased veterans like John Fortune must wait to have their remains interred. “This is an absolute disgrace,” said American Legion Department of the Philippines Commander Gordon G. Grubb. “John Fortune’s son, Army Sgt. Maurice Fortune, died in Iraq in 2004. He is the only Iraq War veteran buried at the cemetery. Now, his dad, a Vietnam veteran, cannot join him. His ashes remain on hold

until they settle this thing.” The cemetery’s superintendent, Larry Atkison, works for the ABMC and assured The American Legion that his office is doing everything it can to resume burials. “The effort to get the suspension lifted is still being worked,” he said. “We are continuing to engage the Philippine government at different levels. Hopefully soon, I will have good news for you.” [Source: The American Legion Legionnaire | John Raughter | Nov. 24, 2014 ++]

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## Veterans in Congress Update 06 ► Last WWII Vets Leaving

With Texan Ralph Hall’s defeat and Michigander John Dingell’s retirement, Congress is saying goodbye to its last World War II veterans. And as it has for generations, the Capitol soon will be greeting arrivals whose military experience offers a new outlook on the nation’s most vexing issues. Next year’s Congress will include its largest class of Iraq and Afghanistan veterans, though the total number of lawmakers with military backgrounds continues to fall. The newer crop of vets fought with more advanced technology and alongside bigger groups of women and minorities. They also opted into military service, while the older guard served during a draft. “That’s a very different generational experience,” said Peter Feaver, a Duke University political science professor who studies veterans. He noted that World War II veterans returned to a country whose support for the war was widespread. In Congress, where many earned long tenures, they remained united by mutual memories. Newer vets are surrounded by far fewer lawmakers with similar backgrounds.



**John Dingell**



**Ralph Hall**

The departure of the final two World War II vets “is the passing of the torch,” said former Sen. John Warner, a Virginia Republican who fought in World War II and served as secretary of the Navy. “Congress is going to move forward having learned from the World War II generation.” The Congress that takes over in January has from Iraq and Afghanistan a veteran mix of six Democrats and at least 17 Republicans. Two incoming senators, Rep. Tom Cotton of Arkansas and Joni Ernst of Iowa, both Republicans, were the first Iraq veterans elected to the Senate. “A veteran is a veteran,” said Dingell, 88, a former Army lieutenant who joined Congress in 1955, a term longer than anyone else in U.S. history. “He has served his country because he loves it. He serves in it because he believes in it and does his duty without whining or complaining.”

For the newer veterans, the absence of World War II vets leaves a void. “It’s significant if the younger veterans don’t step up,” said Republican Ryan Zinke, a former Navy SEAL who just won Montana’s House seat. Hall and Dingell’s absence brings an end to an era, but the ranks of World War II vets have declined for years. There’s still a chance for one to be elected this cycle. Former Louisiana Gov. Edwin Edwards, an 87-year-old felon, is up for a Louisiana House seat, but he’s expected to lose. He was a Navy aviation cadet during the war’s final months. At least

101 members of the next Congress, including six Texans, have served in the military, says the nonpartisan Veterans Campaign, a group that helps veterans run for office. Undecided races could add three more. That's less than 1 in 5, a striking drop from past decades, when military service was almost a requirement for getting elected.

That shared experience fostered cooperation and long bipartisan relationships. "World War II, as awful as it was, broke down tons of barriers," said Seth Lynn, director of the Veterans Campaign. "That camaraderie lasted for the rest of their lives." Hall agreed. "When we differed on the issues, we respected each other and chose to respectfully disagree," he said in a statement. "That was part of our military training and experience." Hall, 91, served in the Navy from 1942 to 1945 as an aircraft carrier pilot. Elected in 1980, he's held his Rockwall-based seat for 17 terms. In May, he lost a GOP runoff to John Ratcliffe, a former U.S. attorney and mayor of Heath.

Both parties encourage veterans to seek office. Candidates can tout their patriotism and commitment to public service and point to their backgrounds as an asset in how they would approach lawmaking. As a group, they particularly are sensitive to veterans affairs and health care. "I look at public office as an extension of my military service," said an incoming House freshman, Ruben Gallego, an Arizona Democrat who served in the Marines in Iraq. Like Zinke, he made experience in uniform a central campaign appeal. But veterans groups and academics say military service instills varied views in veterans, especially among congressional newcomers who fought in the most recent conflicts. "They won't produce any monolithic shift in foreign policy," said Shaun Rieley of the American Legion. "But they will provide different perspectives about what's going on." [Source: Dallas News | Kimberly Railey | Nov. 24, 2014 ++]

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## **Vet Service Dogs Update 16 ► VA Moving to Alter Access Policy**

Two years after Congress ordered the Veterans Affairs Department to increase access for service dogs to its facilities, the department is moving to alter its policies. In a proposed change to regulations, VA plans to let service dogs into its facilities and medical centers as long as they are under the control of their handlers and the animal is trained to perform a task for a person with a disability, including physical, sensory, psychiatric, intellectual, or other mental disabilities. Current policy holds that VA facilities are required to let in only Seeing Eye dogs; facilities managers have discretion to open their buildings to other dogs. The proposed change is more liberal than a law passed in 2012, which required VA to let in Seeing Eye dogs, mobility dogs and other guide dogs that have been trained and accredited by an organization that evaluates guide dogs and service dogs.



If implemented, the new policy, published in the 21 NOV Federal Register, would expand access for all types of service dogs, similar to the access provisions spelled out in the Americans With Disabilities Act for private businesses. Under that law, businesses, state and local governments, non-profits and other entities that serve the public must grant

access to all service dogs. Establishments are not allowed to ask for any documentation that the animal is a service dog; they can only ask if the animal is needed for a disability and what task the animal has been trained to perform. VA is soliciting comment on the proposed regulations until Jan. 20 on the Federal Register website. [Source: MilitaryTimes | Patricia Kime | Nov. 21, 2014 ++]

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## Vet Pro Bono Legal Assistance Update 03 ► National Resources Listing

The National listing of Pro Bono Resources for Veterans is a legal directory of offices that will advise and assist veterans and their dependents in legal matters. The directory can be accessed at [www.americanbar.org/content/dam/aba/publications/division\\_for\\_public\\_services/final\\_updated\\_veterans\\_directory\\_authcheckdam.pdf](http://www.americanbar.org/content/dam/aba/publications/division_for_public_services/final_updated_veterans_directory_authcheckdam.pdf). This listing covers services available from the following:

- **Stateside Legal Organization.** Provides legal help for military members, veterans and their families. (<http://statesidelegal.org>).
- **ABA Law Student Division National Veterans Initiative.** Duty Bound is a National Veterans Service Initiative of the ABA Law Student Division. Duty Bound connects law students with attorneys who provide free legal assistance on behalf of veterans and their qualifying family members who have an appeal pending at the U.S. Court of Appeals for Veterans Claims. This web portal has been created to allow case-handling pro-bono attorneys to select available law students to assist with client interviewing, case management, research and writing, and advocacy tasks. Duty Bound will also enable law students and pro bono attorneys to find resources supporting their work, and connect with other pro bono attorneys representing military personnel. Pro bono attorneys and law students can connect to the web portal at [http://www.americanbar.org/groups/law\\_students/initiatives\\_awards/vets.html](http://www.americanbar.org/groups/law_students/initiatives_awards/vets.html).
- **Center for Veterans Advancement.** Public Counsel's Center for Veterans Advancement, a national leader in veterans' advocacy, is driven by its core mission to uphold our nation's promise to veterans and their families. CVA provides legal representation to veterans and their families. To contact go to [www.publiccounsel.org/practice\\_areas/center\\_for\\_veterans\\_advancement](http://www.publiccounsel.org/practice_areas/center_for_veterans_advancement) for both local and national level assistance.
- **The Veterans Consortium Pro Bono Program.** Provides pro bono attorneys to financially qualified veterans with meritorious claims when their benefits appeals reach the US Court of Appeals for Veterans Claims. In addition, we provide training for the volunteer attorneys as well as support them with mentors and materials once they accept a case. Refer to [www.vetsprobono.org](http://www.vetsprobono.org).

[Source: <http://www.americanbar.org> November 2014 ++]

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## Homeless Vets Update 59 ► Los Angeles Stand Down

Although the numbers have decreased, Los Angeles still has the largest population of homeless military Veterans in the nation. The latest homeless count estimates more than 6,300 Veterans are living on L.A. streets. Homeless Vets account for nearly 20% of the people living on the streets and in shelters in Los Angeles. To that end, the first annual Los Angeles Veteran & Families Stand Down will take place December 20-22, 2014. This three-day event will be held inside the Los Angeles Convention Center. The location, size and scope of the event will serve both male and female Veterans, as well as their families. Refer to <http://www.usvetsinc.org/information-center/calendar/events/los-angeles-veteran-family-stand-down> for information regarding the event. For more information on becoming a Stand

Down sponsor or volunteer, contact Nancy Wolf at 310-744-6501 or email [LAStandDown@gmail.com](mailto:LAStandDown@gmail.com). [Source: United States Veterans Initiative | November 2014 ++]

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## **Burn Pit Toxic Exposure Update 29** ► **10 Things Vets Should Know**



Just five months ago, VA launched the Airborne Hazards and Open Burn Pit Registry in response to concerns that Veterans were experiencing a range of respiratory illnesses possibly associated with exposure to burn pits. The registry is open to many Veterans and active-duty Servicemembers who deployed to various locations. This post describes why you should participate in the registry and how it might help uncover links between exposures and certain health conditions.

**1. Exposure to Burn Pits was common among Servicemembers overseas and may have health effects.** A burn pit is an area devoted to open-air combustion of trash. The use of burn pits was a common waste disposal practice at military sites outside the United States, such as in Iraq and Afghanistan. Smoke from these pits contained substances that may have short- and long-term health effects, especially for those who were exposed for long periods or those more prone to illness such as individuals with pre-existing asthma or other lung or heart conditions. Waste products in burn pits include, but are not limited to: chemicals, paint, medical and human waste, metal/aluminum cans, munitions and other unexploded ordnance, petroleum and lubricant products, plastics and Styrofoam, rubber, wood, and discarded food. Burning waste in pits can create more hazards compared to controlled high-temperature burning – like in a commercial incinerator. Toxins in burn pit smoke may affect the skin, eyes, respiratory and cardiovascular systems, gastrointestinal tract and internal organs. Most of the irritation is temporary and resolves once the exposure is gone. This includes eye irritation and burning, coughing and throat irritation, breathing difficulties, and skin itching and rashes.

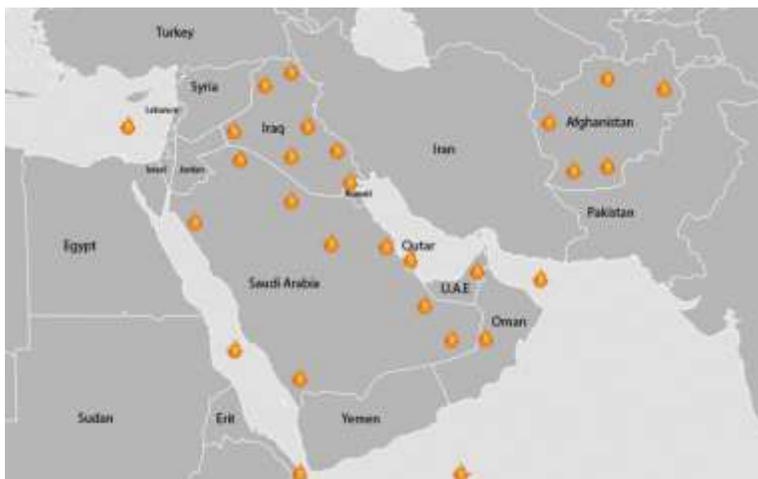
**2. Research on the health effects of burn pit exposures specific to Veterans and Servicemembers is limited currently.** At this time, there is conflicting and insufficient research to show that long-term health problems have resulted from burn pit exposure. VA continues to study the health of Burning of Uniforms exposed Veterans. The registry is just one of several research projects currently underway. The high level of fine dust and pollution common in Iraq and Afghanistan may pose a greater danger for respiratory illnesses than exposure to burn pits, according to a 2011 Institute of Medicine report.

**3. Registry participation is voluntary.** The Airborne Hazards and Open Burn Pit Registry is a database of information about Veterans and Servicemembers. Participation in the registry is voluntary and will not affect access to VA health care or compensation benefits. Veterans and Servicemembers can use the registry questionnaire to report

exposures to airborne hazards (such as smoke from burn pits, oil-well fires, or pollution during deployment), as well as other exposures and health concerns.

**4. The burn pit registry is a helpful tool for Veterans and Researchers.** The registry helps participants to become more aware of their health, while helping researchers to study the health effects of burn pits and other airborne hazards (e.g., sand, dust, and particulates. The online questionnaire can be used to identify health concerns, guide discussions with a health care provider and document deployment-related exposures. Most Veterans and Servicemembers will complete the questionnaire just once. Some participants may be asked to participate in additional studies that could involve additional questionnaires and exams. VA will maintain the security of all information provided in the registry.

**5. Many Veterans who deployed after 1990 can join the registry.**



VA will determine eligibility for the Airborne Hazards and Open Burn Pit Registry based on deployment information from the Department of Defense (DoD). To be eligible, you must be a Veteran or Servicemember who deployed to contingency operations in the Southwest Asia theater of operations at any time on or after August 2, 1990 (as defined in 38 CFR 3.317(e)(2)), or Afghanistan or Djibouti on or after September 11, 2001. These regions include the following countries, bodies of water, and the airspace above these locations: Iraq, Afghanistan, Kuwait, Saudi Arabia, Bahrain, Djibouti, Gulf of Aden, Gulf of Oman, Oman, Qatar, United Arab Emirates, and Waters of the Persian Gulf, Arabian Sea, and Red Sea

**6. You need a DoD Self-Service Logon Level 2 account to participate.** You may participate in the registry by completing a web-based health questionnaire at <https://veteran.mobilehealth.va.gov/AHBurnPitRegistry>. To access the questionnaire, you will need your Department of Defense Self-Service Level 2 logon (DS-Logon). You may apply for a DS-Logon account at <https://www.dmdc.osd.mil/appj/dsaccess> if you do not already have one. The DS-Logon is a secure, self-service identification that allows active-duty Servicemembers and Veterans to access several websites using a single username and password.

**7. You can sign up for the Burn Pit Registry in three easy steps.** Just head here:  
<https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home>.

- Step 1: Check your eligibility.
- Step 2: Complete and submit the online questionnaire.
- Step 3: Print and save your completed questionnaire for your records.

Veterans who are eligible for the registry are also eligible to obtain an optional no-cost, in-person medical evaluation (note this is not a disability examination).

**8. Technical support is available for the registry.** If you are having any problems with registering, you can call the Registry Help Desk from 8 am-8 pm Eastern Time at 1-877-470-5947. Additional help can be found at <https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/index.html> - [page/faq](#) within the Registry Frequently Asked Questions

**9. Help is already available for health issues at VA.** Medical professionals with expertise in military exposures and health care benefits are available at VA medical centers nationwide. Veterans who are already enrolled in VA health care should talk to their primary care provider. Veterans who are not already enrolled should talk to an Environmental Health Coordinator at the nearest VA medical center. Find a local Environmental Health Coordinator by visiting <http://www.publichealth.va.gov/exposures/coordinators.asp> or calling 1-877-222-8387. Servicemembers should discuss any concerns or health issues with their health care provider.

**10. You can file a claim related to health problems believed to be associated with burn pits.** Veterans may file a claim for disability compensation for health problems they believe are related to exposure to burn pits during military service. VA decides these claims on a case-by-case basis. For more information refer to:

- [www.publichealth.va.gov/PUBLICHEALTH/exposures/burnpits/index.asp#sthash.yU8MHBhU.dpuf](http://www.publichealth.va.gov/PUBLICHEALTH/exposures/burnpits/index.asp#sthash.yU8MHBhU.dpuf) to file a claim online.
- [www.publichealth.va.gov/PUBLICHEALTH/exposures/burnpits/index.asp](http://www.publichealth.va.gov/PUBLICHEALTH/exposures/burnpits/index.asp) about burn pits and burn pit research
- <https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/index.html#page/about> about the Burn Pit Registry

[Source: Vantage Point | Paul Ciminera | Nov. 20, 2014 ++]

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## **Solar Education for Vets ► PV Scholarships Offered Online**

The Veteran Asset (TVA) is now offering solar PV scholarships for veterans through its new 32-hour online training program. The training program is being offered in conjunction with Ambassador Energy Solar College. The entry level Solar PV Design and Installation is a five-day course with an exam following the completion of the courses. This course is now offered online. The program is helping TVA reach as many veterans as possible to supply as many trained veterans in the workforce as possible during the current growing demand from the renewable energy industry. For more information, visit The Veteran Asset website <http://www.theveteranasset.org>, e-mail [info@theveteranasset.org](mailto:info@theveteranasset.org), or call 951-696-1123. [Source: NAUS Weeklu Update Nov. 21, 2014 ++]

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## **No Man Left Behind ► Sculpture Unveiled At Camp Pendleton**

In November 2004, embedded photographer Lucian Read captured one of the most memorable battlefield images of the U.S. war in Iraq. Marine 1st-Sgt. Brad Kasal, bloodied but unbowed, was being helped from house-to-house fighting in Fallouja by lance corporals Chris Marquez and Dane Shaffer. In one hand, Kasal gripped his 9-millimeter Beretta, in the other, his K-bar knife. Now the image has been turned into a bronze sculpture by Wyoming artist John Phelps. Titled "No Man Left Behind," the sculpture was unveiled last week outside the Wounded Warrior West site at Camp Pendleton.



To the Marines, Read's picture and Phelps' artwork are a testament to the indomitable fighting spirit of the Marine Corps. A similar sculpture by Phelps is now at Camp Lejeune in North Carolina. Phelps' son, Marine Pvt. Chance Phelps, was killed in combat in April 2004 in Ramadi, Iraq. An HBO movie in 2009, "Taking Chance," starring Kevin Bacon, told the story of the return of Chance Phelps' body to his hometown for burial. At a brief but emotional unveiling ceremony last week, John Phelps, 65, who served in Vietnam as a Marine, said he was drawn to the Read picture by the fact that Kasal, although wounded and bleeding, was still holding a pistol and a knife, ready to continue the fight. "That's a powerful statement," Phelps said. "That's a Marine." Kasal received the Navy Cross for bravery in the close-in fighting at what has been dubbed Hell House. He is now a sergeant-major.

The sculpture project was supported by Hope for the Warriors, a nationwide nonprofit that assists Iraq and Afghanistan veterans and their families. Coming to Camp Pendleton made him think of his son, Phelps said. When asked what his son would think of the sculpture, Phelps, his robust voice suddenly quiet, said, "I know he'd be proud." [Source: Los Angeles Times | Tony Perry | Nov. 15, 2014 ++]

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## **Anthem Veterans Memorial ► Our Modern Stonehenge**

The Anthem Veterans Memorial, located in Anthem, AZ, is a monument dedicated to honor the service and sacrifice of our country's armed forces. This pillar of pride provides a place of honor and reflection for veterans, their family and friends, and those who desire to show their respects to those service men and women who have and continue to courageously serve our county.



#### Five Pillar Significance

- The five pillars represent the unity of the five branches of the United States military serving steadfast together.
- They are staggered in size with their appropriate military seal placements on each pillar based upon the Department of Defense prescribed precedence.
- At precisely 11:11 a.m. each Veterans Day (Nov. 11), the sun's rays pass through the ellipses of the five Armed Services pillars to form a perfect solar spotlight over a mosaic of The Great Seal of the United States.

Additionally, the brick pavers within the Circle of Honor are inscribed with the names of U.S. servicemen and women, symbolizing the 'support' for the Armed Forces. The pavers are red, the pillars are white, and the sky is blue to represent America's flag. The circle represents an unbreakable border. [Source:

<http://www.onlineanthem.com/anthem-veterans-memorial> Nov 2014 ++]

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## Vet Jobs Update 163 ► New Veterans Career Center Web Platform

The American Legion and its allies in veteran employment and entrepreneurship have launched a new web platform to help those who served in uniform translate military skills to job skills, find employment, start businesses and make successful transitions. Among the key features of The American Legion’s Veteran Employment Center are:

- A Veteran Job Search tool, powered by Military.com, which helps veterans find current job listings near them. By entering a ZIP Code, veterans can easily find job listings that fit their skill sets within a chosen distance from home.
- A series of 10 custom-produced videos to help veterans start and succeed in business. The series, “Veteran Video Guide: Starting and Growing a Business,” is sponsored by ADP and provides guidance from successful veteran entrepreneurs, including members of the Legion’s Business Task Force.
- A listing of American Legion-sponsored or produced veteran career fairs nationwide, with links to registration sites.
- Links to important forms, sites and agency platforms that help veterans in the career search, including USAJobs.gov, the federal government’s job-listing site, Department of Labor online tools to understand and calculate Veterans Preference points, and a VA Military Skills Translator.

Additional information in the site includes resume-writing advice from top experts, a portal to Military.com’s benefits platform and headlines about The American Legion’s advocacy on behalf of veterans seeking civilian careers. The platform – <http://www.legion.org/careers> – is one among a growing family of new American Legion web programs, and those soon to appear, dedicated to helping veterans find the support, services and opportunities they seek. [Source: [www.legion.org](http://www.legion.org) | Veterans Career Center | November 2014 ++]

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## Retiree Appreciation Days ► As of 25 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

- HTML: [www.hostmtb.org/RADLIST-2014.html](http://www.hostmtb.org/RADLIST-2014.html)
- PDF: [www.hostmtb.org/2014 Retiree Appreciation Days.pdf](http://www.hostmtb.org/2014%20Retiree%20Appreciation%20Days.pdf).
- Word: [http://www.hostmtb.org/2014 Retiree Appreciation Days.doc](http://www.hostmtb.org/2014%20Retiree%20Appreciation%20Days.doc)

[Source: RAD List Manager | Milton Bell | Nov. 25, 2014 ++]

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## **Vet Hiring Fairs ► 01 thru 31 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> .

### **Jacksonville, NC - Jacksonville Hiring Fair**

December 3 - 10:00 am to 1:00 pm [Details](#) | [Register](#)

### **San Jose, CA - San Jose 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 - San Antonio Hiring Fair**

December 9 - 5:30 pm to December 10 - 3:00 pm [Details](#) | [Register](#)

### **North Las Vegas, NV - Las Vegas Veteran Job Fair**

December 11 - 11:00 am to 3:00 pm [Details](#)

[Source: U.S. Chamber of Commerce Assn 28 Nov 2014 ++]

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## **WWII VETS 75 ► Davis~Sherwood**

At 96 years old, Sherwood Davies has a sharp memory and has seen a lot: Europe during World War II and the tuberculosis sanitarium in the Adirondacks and Dwight Eisenhower. He remembers exactly where he was when King George VI declared war on Germany - a speech now famous in a film with Colin Firth. Even so, the Patriot Flight he took to Washington, D.C., in June 2014 ranks as a memory to cherish. Patriot Flights honor WWII, Korean and Vietnam War vets by flying them to Washington, D.C., for a day of visiting the memorials that honor them as well as other sites, free of charge. "I was extremely impressed. It was something I'll never forget I'm sure," he said.

But in 1943, Davies was just a newly married 26-year old, logging hours working for the New York State Health Department. That year he received a direct commission to serve as a second lieutenant in the Sanitation Corps in the European Theater. He went to medical field service school in Carlisle, Pa., then was shipped overseas in February 1944. There, he was stationed in Northern Ireland for about six months. Before the D-Day invasion his outfit was shipped just north of the British coast, where, he said, they handled between 7,000 and 8,000 troops. "As a sanitary engineer I was involved in providing and making sure we had a safe water supply, we disposed of our waste, any problems with lice or bed bugs, and essentially the environmental living of the troops that we had." Davies said. At the most trying times, Davies said the troops were only allotted about 1.5 gallons of water per day per soldier for washing, cooking and drinking.



That was about three weeks before the invasion. "It was rough living at the time, not as rough as the troops had it in France," he said. In fact, the scariest moment Davies had during his time in uniform now provides a laugh. After weeks of sleeping in tents, Davies and a friend managed to get a hotel room in London during a short leave. They were asleep in their beds when loud noises woke them. "In the middle of the night the German B-2s came— the sirens blew and you could hear the women with high heels running down into air raid shelters," he said. He turned to his friend, who said he didn't want to move because it was the first bed he'd had in so long. They decided to stay. "If the bombs fell we were gonna be in it," he said. "He had me laughing," Deborah Gordon, his daughter, said about the hotel story. She served as his "guardian" on the Patriot Flight. During the day, that was the first time she heard stories like these. "You just had goose bumps the whole time," she said. "He would tell me cute little stories. ... But he doesn't talk about the war much."

But on the Patriot Flight, he did, Gordon said. "You don't get to talk with people that have been through what many of them had been through. Many of them had been through a lot worse than what I had been through, and their experience and their interest in life - I think to me it was an expression on somebody's part we want to do something for you. "The recipients, these old vets, were really appreciative of everything that was done for them and on behalf of them. Time moves along but when you look back ... it's rather thoughtful of the people who really go out of their way to make it enjoyable and rewarding," Davies said. Motorcyclists displaying flags greeted them Honor guards and bands greeted the veterans in the airport before departure, and a banner and parade met them at the arrival airport. They saw the war memorials, the Iwo Jima monument and the changing of the guard at Arlington National Cemetery. They even, he said, saw where big band leader Glenn Miller was buried.

But it was the people who made the difference - the volunteers, of course, but even strangers. All day passersby - even middle-school aged kids - showed their gratitude, through the airports and at the memorials and Arlington National Cemetery were coming up to shake the veterans' hands and thank them for their service, Gordon said. "All along the way, it's hard for me to explain but the response of the people to recognize vets that had been in service 50, 60 years ago: it was very, very revealing and most appreciative," Davies said. "For me the most meaningful wasn't

(the memorial) ... The memorial was wonderful, but the memorial didn't bring me to tears as much as the people and the amount of effort and the admiration for the vets," Gordon said. [Source: <http://www.legiontown.org> Sep 04, 2014 ++]

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## America's Most Beloved Vets ► World War II (6)



**Mickey Rooney**



**Omar Bradley**



**Robert Leckie**



**Rocky Marciano**

- The box-office star Mickey Rooney enlisted in 1944, and received the Bronze Star for entertaining U.S. troops in combat zones.
- From Normandy through the end of the war, Omar Bradley commanded all U.S. ground forces invading Germany from the west, and later headed the Veterans Administration.
- Robert Leckie's time as a Marine influenced his career as a reporter and historian, and his war memoirs formed the basis for the 2010 HBO series "The Pacific."
- The world heavyweight champion Rocky Marciano ferried supplies across the English Channel to Normandy.

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## Veteran State Benefits & Discounts ► Georgia 2014

The state of Georgia 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 – GA** 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://militaryandveteransdiscounts.com/location/georgia.html>, and <http://veterans.georgia.gov>.

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

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

**\* Vet Legislation \***



**Ebola Military Tax Exclusion ► 21-Day Quarantined Soldiers**

Sen. Ted Cruz (R-Texas) wants tax breaks for U.S. troops fighting the Ebola outbreak in West Africa. Cruz introduces S.2965, the Operation United Assistance Tax Exclusion Act, which would extend an existing tax break for soldiers in combat zones to those who undergo a 21-day quarantine. “Once our armed forces are placed in harm’s way, Congress, and the Commander-in-Chief have a responsibility to support them and to provide security for the families who remain behind while they face danger,” Cruz said. “The morbidity rate of Ebola poses a substantial danger to those who have been sent to combat it and, for the first time, this risk extends beyond the battlefield and directly threatens the safety of their families.” Cruz said that performing in the hazardous mission is the same as being deployed to a combat zone. “Congress should give these service members the appropriate recognition and respect for their service in times of grave danger,” Cruz said. “The risks posed to our Armed Forces conducting their assigned mission in Africa warrants this consideration.” [Source: The Hill | Ramsey Cox | Nov. 24, 2014 ++]

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**Combat Vet Enhanced Benefits Update 09 ► Sen. Walsh Wants 5-yr Extension**

In one of his final acts as a U.S. senator, Iraq War veteran and Montana Democrat John Walsh implored the Senate Veterans' Affairs Committee to **double** the period of automatic medical benefits for post-9/11 combat veterans. Speaking before the committee 20 NOV, Walsh asked members to increase the automatic eligibility for veterans to get medical care at Veterans Affairs facilities to a full decade from the current five years. The provision had been included in a massive VA reform bill considered by Congress earlier this year, but that legislation failed to pass the Senate in February. Walsh then introduced separate legislation, the Suicide Prevention for American Veterans Act, in March to expand eligibility to 15 years. "Extending the combat eligibility for prioritized care at the VA is an immediate and affordable option that we should pass this Congress," Walsh told committee members. "We shouldn't wait another day."

Iraq and Afghanistan combat veterans automatically receive up to five years of health care at VA from date of separation, regardless of whether they have service-connected illnesses or injuries. Walsh told committee members that the time frame should be extended to 10 years because some conditions — including mental health issues such as post-traumatic stress disorder — don't develop immediately after combat exposure. "As the wars in Afghanistan and Iraq wind down, many American families are welcoming back sons, daughters, husbands and wives who are changed people. ... We owe them the opportunity to heal, whether their wounds are seen or unseen," Walsh said. A national study on mental health conditions in the U.S., the National Comorbidity Survey, found that roughly 7 percent of people

with PTSD seek treatment within a year of a traumatizing event and the average time patients seek treatment is more than five years.



**Sen. John Walsh (D-MT)**

Walsh pressed the Senate to include his proposal in any year-end legislation. Congress returns to Washington on 1 DEC and could debate several defense and veterans-related bills, including the fiscal 2015 defense authorization and appropriations bills. Sen. Bernie Sanders (I-VT) chairman of the Senate Veterans Affairs Committee, said 24 NOV he hopes to pass legislation by the end of the year that would improve the VA and Defense Department suicide prevention programs. Sanders said he hopes Congress will include Walsh's provision in any veterans legislation passed by 31 DEC. "Overall, I believe that the VA is doing a good job in providing mental health services for veterans, but we have to do better," Sanders said in statement. [Source: MilitaryTimes | Patricia Kime | Nov. 24, 2014 ++]

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## **VA Medical Marijuana Policy Update 08 ► H.R.5762**

Reps. Earl Blumenauer (D-OR) and Dana Rohrabacher (R-CA) introduced legislation (H.R.5762) to allow Department of Veterans Affairs doctors to make recommendations on patients' use of medical marijuana. The VA currently prevents its doctors from giving patients consultations about medical marijuana use. Blumenauer thinks that veterans suffering from post-traumatic stress disorder could benefit from using medical marijuana. Moreover, the Oregon Democrat argued that allowing veterans to obtain medical marijuana in the open would prevent them from buying the drug illegally. "We should be allowing these wounded warriors access to the medicine that will help them survive and thrive, including medical marijuana, not treating them like criminals and forcing them into the shadows. It's shameful," Blumenauer said. Rohrabacher said the current policy is "antiquated" and prevents veterans from having access to a wide range of treatments for their psychological issues. "Conscience dictates that we not coldly ignore these desperate men and women, and that we remove government from its paternalistic stance between patient and doctor," Rohrabacher said. Earlier this year, the House adopted an amendment sponsored by Rohrabacher that would prevent the Justice Department from interfering with states' implementation of their own medical marijuana laws. [Source: The Hill | Cristina Marcos | Nov. 21, 2014 ++]

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## **Vet Toxic Exposure Legislation Update 05 ► H.R.5484 Hearing 19 NOV**

Representatives Dan Benishek (R-MI) and Mike Honda (D-CA) have introduced the Toxic Exposure Research Act (H.R. 5484) that will, when enacted into law, establish a national center at a VA medical facility for research on the diagnosis and treatment of health conditions of descendants of veterans exposed to toxic substances during their service in the U.S. Armed Forces. On November 19, at 2:00 p.m., in testimony before the Subcommittee on Health of the House Veterans' Affairs Committee, VVA National President John Rowan expressed VVA's strong support for this legislation. "This bipartisan legislation is multigenerational in scope and will provide a process for evaluating exposures that may result in toxic wounds to veterans and their offspring," said Rowan. "The invisible wounds of war may not manifest for decades. Most tragically, these wounds may be passed on to subsequent generations, and our children and grandchildren should not have such burdens visited upon them."

Toxins, such as Agent Orange, are suspected of being responsible for birth defects, cancers, developmental disabilities, and other adverse health conditions in the children and grandchildren of veterans at a rate disproportionate to the general population. Veterans were exposed to Agent Orange and other herbicides used during the Vietnam War. During the Persian Gulf War, more than 100,000 troops were exposed to plumes of toxins after U.S. forces blew up the Iraqi ammo dumps containing chemical and biological weapons. These veterans and the next generation deployed to Afghanistan and Iraq were exposed to oil fires, as well as the toxic smog from burn pits in which chemicals, ordnance, and even body parts were incinerated.

"H.R. 5484 is a simple and straightforward proposal that will begin the needed research in the search for answers for the children, grandchildren, and in some cases, great-grandchildren who are manifesting a range of health issues suspected to be a result of a parent's exposure to toxins while serving in the armed forces. We applaud Congressmen Benishek and Honda for introducing this bill that addresses the conditions that are so heart-breaking to so many families," Rowan said. Vietnam Veterans of America ([www.vva.org](http://www.vva.org)) is the nation's only congressionally chartered veterans service organization dedicated to the needs of Vietnam-era veterans and their families. VVA's founding principle is "Never again will one generation of veterans abandon another." [Source: VVA Web Weekly Nov 20, 2014 ++]

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## **NDAA 2015 Update 05 ► Stalled Over Cuts in Compromise Bill**

Closed door negotiations between the House and Senate on the defense authorization bill stalled over whether to include the cuts in the compromise bill. Retiring House Armed Services Committee Chairman Howard "Buck" McKeon (R-CA) is fighting to block the cuts while retiring Senate Armed Services Committee Chairman Carl Levin (D-MI) indicated he still supports them. The defense bill is expected to come to the Senate floor in the first week of December, but it's unclear if the Senate will consider pending amendments or will once again pass a pre-negotiated version of the House bill. It's an encouraging sign that these provisions are causing enough concern on Capitol Hill to slow negotiations, but the fight isn't over.

Congress must complete negotiations and pass a defense bill before adjourning on 12 DEC, and your pay and benefits hang in the balance. Join the fight to prevent the Pentagon from balancing the defense budget on the backs on those who serve. Send your senators one of the below suggested message from MOAA or VFW asking them to side with the House proposal and block these short-sighted, budget-driven cuts. These message can be completed online and forwarded to your Senator at <http://capwiz.com/moaa/issues/alert/?alertid=63688831> or via <http://capwiz.com/vfw/issues/alert/?alertid=63888961>. [Source: MOAA Leg Up Nov. 21, 2014 ++]

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## **VFW Federal Charter ► H.R.5441 & S.2782 Would Include Women**

Identical bills making their way through both chambers of Congress will amend the federal charter of the Veterans of Foreign Wars (VFW) to include women. While thousands of women currently meet the eligibility requirement for joining the organization, the federal charter has never been updated to reflect their service in the military. The VFW is "currently an association of men who, as soldiers, sailors, Marines, and airmen, served the nation in wars and conflicts on foreign soil or in hostile waters," according to a summary provided by the Congressional Research Service, a division of the Library of Congress. An amendment, sponsored by Rep. Jeff Miller (R-FL) replaces gender specific language with neutral terms by striking "men" from the charter and inserting "veterans." It also expands the association's purpose of assisting "widows" to "surviving spouses," the library said in its assessment. On 17 NOV, H.R.5441 passed the House by voice vote after 45 minutes of debate, according to the library's legislation tracking website. An identical bill, S.2782 has made its way the Senate. The bill now heads to the President for his signature. The Congressional Budget Office said the changes would not require any increase to federal benefits or coffers. [Source: Daily Press | Ali Rockett | Nov. 19, 2014 ++]

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## **HVAC Update 16 ► Ranking Member Seat Controversy**

Democratic leaders scheduled a 19 NOV vote to sideline the only Iraq War-era veteran on the House Veterans' Affairs Committee and stave off an internal power struggle, a move that has infuriated some veterans advocates. Rep. Tim Walz (D-MN) announced last week his plans to seek the ranking member seat on the committee, following the retirement of current ranking member Rep. Mike Michaud (D-ME). Walz is a retired command sergeant major in the Army National Guard, the highest ranking enlisted soldier to ever serve in Congress. But congressional seniority rules put Rep. Corrine Brown (D-FL) in line for that post, and Walz's move has touched off behind-the-scenes fights over who will be a more credible minority party voice on the committee in the coming session.



**Rep. Tim Walz, D-Minn.**

Brown and members of the Congressional Black Caucus have bristled over suggestions that the 10-term congresswoman could be passed over for the ranking member post. But Michaud and several veterans groups have publicly backed Walz, citing his military knowledge and role as the committee's most experienced veteran. On 18 NOV, members of the House Democratic Steering Committee moved up a vote on the issue to the next morning,

congressional staffers confirmed. Supporters insist the move is designed to end the issue before Walz picks up any more public support, or before the fight grows more public and more embarrassing for the already reeling party. But a House leadership source disputed that claim, saying the vote was moved up just a few days because of completion of other business. The official said Walz's supporters are trying to inflate his long-shot bid, and that the congressman passed up other opportunities to delay a steering committee decision until January.

The procedural politics have irritated veterans advocates supporting Walz, who see him as a more credible voice on Veterans Affairs Department reform than Brown. One advocate labeled Walz as "the top veterans advocate" on the committee and Brown as "the least qualified member" to be considered for the post. The source said a vote to marginalize Walz would be "rewarding idiocy and punishing competence and substantive engagement by more qualified members," noting Brown's frequent partisan comments at committee hearings.

The steering committee must first approve Walz as a permanent member of the Veterans' Affairs Committee before considering his ranking member bid. He's the third-longest sitting member on the panel, but receives a waiver for his spot so he can continue to serve on the Agriculture and Transportation committees. Walz can petition for a full caucus vote on his bid, but must present signatures of support from 50 colleagues before the steering committee vote. The congressman's staffers were left scrambling Wednesday morning for options. In an editorial for The Hill on 12 NOV, Walz cited his veteran status as invaluable experience that he brings to the committee's oversight of the Veterans Affairs Department. "While I may not have the most seniority on the committee, I believe my military service matters," he wrote. "It is my combined experience in both the military and in Congress that I believe makes me the most qualified person to become ranking member." [Source: MilitaryTimes | Leo Shane | Nov. 19, 2014 ++]

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## **DoD Suicide Policy Update 09 ► Clay Hunt Suicide Prevention S.2930**

A bipartisan group of senators introduced legislation (S.2930) 17 NOV designed to improve access to mental health services for troops and veterans and strengthen the Defense and Veterans Affairs departments' suicide prevention efforts. The Clay Hunt Suicide Prevention bill would require the Pentagon and VA to submit to an independent review of their suicide prevention programs. It also would establish a website to provide consolidated information on mental health services available to veterans and seeks to improve VA's recruitment efforts for quality psychiatrists by establishing a student loan reimbursement program for doctors who sign on to work for VA for a number of years. Clay Hunt was a former Marine who died in 2011 by suicide after having actively sought treatment for combat-related depression and post-traumatic stress disorder. Before his death, Hunt performed humanitarian work in Haiti after the 2010 earthquake and was a key member of a group of former military personnel who formed the disaster relief organization Team Rubicon.

Sens. John McCain (R-AZ), Richard Blumenthal (D-CT), Richard Burr (R-NC), Roy Blunt (R-MO), Lisa Murkowski (R-AR). and Joe Manchin (D-WV) co-sponsored the bill to provide "additional resources for veterans who suffer from mental health disorders that place them on higher risk of suicide," according to a release "Our nation has a long way to go to decrease the rate of suicide among our veterans and we must do much better in fulfilling our responsibilities to care for those who have risked everything on behalf of their fellow Americans," the senators wrote.

House lawmakers in July introduced their own Clay Hunt Suicide Prevention for American Veterans bill — legislation that would require VA to submit to yearly evaluations of its suicide and mental health programs, team with the National Guard to improve care for members and establish a peer support outreach program for veterans. The bill, sponsored by Reps. Jeff Miller (R-FL).; Tim Walz (D-MN) and Tammy Duckworth (D-IL) also would require the Defense Department to establish a review process for troops who received unfavorable discharges possibly because

of behavioral problems related to traumatic brain injury or PTSD. In July testimony before the the House Veterans' Affairs Committee, Hunt's mother, Susan Selke, said the legislation would have helped her son and she urged its passage to save other veterans from suffering. "Clay's story details the urgency needed in addressing this issue," she said. "Despite his proactive and open approach to seeking care to address his injuries, the VA system did not adequately address his needs."

Selke, other family members and veterans advocates are scheduled to testify 19 NOV before the Senate Veterans' Affairs Committee on military and veterans suicides. Joining them will be Dr. Harold Kudler, chief consultant for mental health services for the Veterans Health Administration. "An estimated 22 veterans commit suicide every day, a shocking and unacceptable reality," wrote the sponsors of the Senate Clay Hunt suicide prevention bill. "This bipartisan legislation [would] improve and modernize the suicide prevention programs and resources available to our fighting men and women." [Source: MilitaryTimes | Patricia Kime | Nov 18, 2014 ++]

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## Vet Bills Submitted to 113th Congress ► As of 28 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.5708 : Veterans Care Financial Protection Act of 2014.** A bill to protect individuals who are eligible for increased pension under laws administered by the Secretary of Veterans Affairs on the basis of need of regular aid and attendance from dishonest, predatory, or otherwise unlawful practices, and for other purposes. Sponsor: Rep Cartwright, Matt [PA-17] (introduced 11/14/2014) Related Bills: H.R.5046, S.1993

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- **H.R.5731 : Servicemembers Foreclosure Protection Act of 2014.** A bill to extend foreclosure and eviction protections for servicemembers, and for other purposes. Sponsor: Rep Grayson, Alan [FL-9] (introduced 11/18/2014)

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- **H.R.5740 : Veterans Dependents' Parity Act.** A bill to amend title 38, United States Code, to increase the maximum age for children eligible for medical care under the CHAMPVA program. Sponsor: Rep Fortenberry, Jeff [NE-1] (introduced 11/19/2014)

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- **H.R.5745 : Recognizing Officers and Enlisted Men of the Korean Constabulary Act of 2014.** A bill to direct certain actions of the United States Government with respect to recognizing the service and sacrifice of veterans of the Korean Constabulary, and for other purposes. Sponsor: Rep Terry, Lee [NE-2] (introduced 11/19/2014)

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- **H.R.5760 : Funeral Honors for World War II Veterans Act.** A bill to amend title 10, United States Code, to authorize the Secretary of Defense to provide seven person firing parties in the funeral honors details for World War II veterans. Sponsor: Rep Barber, Ron [AZ-2] (introduced 11/20/2014)

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- **H.R.5762 : Veterans Equal Access Act of 2014.** A bill to authorize Department of Veterans Affairs health care providers to provide recommendations and opinions to veterans regarding participation in State marijuana programs. Sponsor: Rep Blumenauer, Earl [OR-3] (introduced 11/20/2014)

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- **S.2930 : Clay Hunt SAV Act.** A bill to direct the Secretary of Defense and the Secretary of Veterans Affairs to provide for the conduct of an evaluation of mental health care and suicide prevention programs of the Department of Defense and the Department of Veterans Affairs, to require a pilot program on loan repayment for psychiatrists who agree to serve in the Veterans Health Administration of the Department of Veterans Affairs, and for other purposes. Sponsor: Sen McCain, John [AZ] (introduced 11/17/2014)

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- **S.2950 : 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: Sen Moran, Jerry [KS] (introduced 11/20/2014) Related Bills: H.R.5686

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- **S.2951 : Veterans Dignified Burial Act.** A bill to amend title 38, United States Code, to ensure that the Secretary of Veterans Affairs is informed of the interment of deceased veterans, and for other purposes. Sponsor: Sen Heller, Dean [NV] (introduced 11/20/2014) Related Bills: H.R.5369

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- **S.2965 : Tax Benefits for Military Performing Ebola Humanitarian Services.** A bill to provide that members of the Armed Forces performing hazardous humanitarian services in West Africa to combat the spread of the 2014 Ebola virus outbreak shall be entitled to tax benefits in the same manner as if such services were performed in a combat zone. Sponsor: Sen Cruz, Ted [TX] (introduced 11/20/2014)

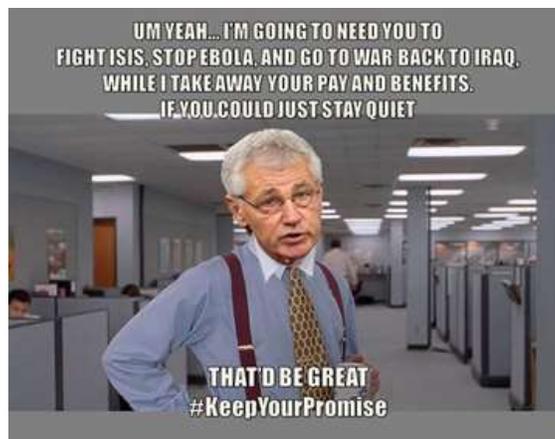
[Source: <https://beta.congress.gov> & <http://www.govtrack.us/congress/bills> Nov 28, 2014 ++]

**\* Military \***



**Military Benefit Proposals Update 02** ► **Housing & Healthcare Cuts**

Military families and their advocates are blitzing Congress with calls and emails this week, urging them to not cut their housing and healthcare benefits. The House and Senate Armed Services Committees are at loggerheads over the issue, with the House opposed to the cuts and the Senate and Pentagon backing them as a way to tighten the budget. Opponents of the reforms argue the changes go too far and would greatly hurt the standard of living for military families. “We’re taking our military for granted,” said Military Officers Association of American (MOAA) President retired Navy Vice Adm. Norb Ryan. The proposals would boost out-of-pocket fees for Tricare, the health plan for military families, and require service members to kick in for up to six percent of their housing. Ryan said the increased payments would be a burden. “We’re most worried about that mid-grade [service member] that’s got a family of four that’s known nothing but war for 10 years,” he said.



Military healthcare and housing costs have been on the rise, and the Pentagon has proposed the cuts for several years. But the backlash is making it difficult for the Department of Defense to win the fight on Capitol Hill. KeepYourPromise, an informal alliance of organizations that include the American Military Partner Association, Association of the United States Army (Family Readiness), Homefront United Network and the MOAA, has pushed back hard at the cuts. The coalition has circulated a picture that depicts Defense Secretary Chuck Hagel as office

manager Bill Lumbergh of the cult film “Office Space,” who sought to pull profits out of his office workers. “Um yeah...I’m going to need you to fight ISIS, stop Ebola, and go to war back to Iraq, while I take away your pay and benefits. If you could just stay quiet that’d be great,” Hagel is depicted as saying. “The attached [picture] accurately reflects the feelings of many of our military and their families,” the alliance said in a statement 21 NOV.

Lawmakers last year established the Military Compensation and Retirement Modernization Commission to look into how troop benefits could be reformed. The review is expected to be completed in February. The alliance urged lawmakers to wait for the review “so that a fuller understanding of the holistic needs of the all-volunteer force can be better understood and implemented.” Lawmakers are trying to wrap up the annual Defense Department bill by Dec. 12, the last day Congress is scheduled to be in session. By the afternoon, of 21 NOV, neither side had budged with time running out. Lawmakers have left town for a Thanksgiving recess, and won't return until December.

Advocates arguing against the benefit cuts say that soldiers and their families are under the same demands as the last decade, given the conflict with the Islamic State in Iraq and Syria and other potential threats. “They read about Russia and Ukraine, they read about what we're doing in Afghanistan, they read about what we're doing in Iraq, they've been told to go down and help in West Africa with Ebola, and the Navy is going back to 8, 9, 10-month deployments because they don't have enough ships and enough people to go around,” Ryan said. Defense Department spokesman Navy Lt. Cmdr. Nate Christensen said tough decisions had to be made to balance compensation with the readiness and modernization of the military. "The Department remains committed to ensuring any proposed changes keep faith with those who are serving today and with those who have served in the past - our retirees - but the proper balance must be found to ensure we maintain our force structure, readiness, and modernization capabilities while adequately compensating our personnel," he said in an email on Sunday. [Source: The Hill | Kristina Wong | Nov. 23, 2014 ++]

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### **Uniforms Update 03 ► Army Shifting to Coyote Brown Color**

Next summer, soldiers will replace their desert tan combat boots with a darker, coyote-brown version. The photo below shows how the service’s new coyote-brown combat boots will look when worn with the new Operational Camouflage Pattern. “To correspond with the introduction of the Operational Camouflage Pattern starting in the summer of 2015, the Army will change the color for the Army Combat Boot to a coyote brown color,” according to a U.S. Army news release 21 NOV.



Army senior leaders selected the new OCP to replace the service’s ineffective Universal Camouflage Pattern after an exhaustive, four-year camouflage-improvement effort the service completed a year ago. OCP is also known as Scorpion W2, a revised version of the original Scorpion pattern that Crye Precision LLC developed for the Army’s Future Force Warrior in 2002. Crye later made small adjustments to the pattern for better performance and trademark purposes and called it MultiCam. The Army chose MultiCam in 2010 as its Operation Enduring Freedom Camouflage

Pattern for soldiers to wear in Afghanistan. OCP and MultiCam are very similar, but there are subtle differences between the two patterns. Soldiers deployed to Afghanistan will continue to be fielded with uniforms and equipment in OEFCP, or MultiCam, until inventories are exhausted, the release states. In the coming months the Army will also conduct operational testing and user evaluations of existing service arid and woodland patterns for possible adoption by the Army.



As part of the new OCP, soldiers will wear the above new t-shirts and belts made in a darker “tan 499 color,” the release states. The Army will begin introduction of the Operational Camouflage Pattern during the summer of 2015 in Army Clothing and Sales Stores, according to the release. In early October, the Army authorized the 75th Ranger Regiment to wear the Flame Resistant Army Combat Uniform in MultiCam while in garrison as well as during deployments. [Source: Military.com | Matthew Cox | Nov. 20, 2014 ++]

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## **Military Allotments ► Payments To Specific Creditors Banned**

Active-duty troops will no longer be able to use allotments — direct payments to specific creditors — to purchase, lease or rent consumer items after 1 JAN defense officials announced 21 NOV. The new policy will apply to any "tangible and movable" personal property such as cars, boats, motorcycles, washers, dryers, furniture, laptops, tables, televisions and cellphones. The policy won't apply to any allotments currently in place to pay for these items on credit. Allotments are a portion of a service member's pay and allowances that are designated to be paid to a particular person or institution. Other allotments won't be affected, such as those going to family members, savings accounts, charities and investments, and to pay insurance premiums, mortgages and rent. The policy change also does not apply to military retirees or DoD civilian employees.

A senior defense official familiar with an interagency team that reviewed DoD's allotment system noted that troops may still buy these items — they just can't use allotments. Consumer advocates and regulators have documented abuses of the system in which troops were enticed to buy some things using allotments in deals that misrepresented the total cost of the item, the official said. "Getting service members to buy things using allotments, even though they may not be able to afford them, is attractive to unscrupulous companies because payments made by allotment are virtually guaranteed," states a background paper on the policy decision. The interagency team's review showed that of the top 10 allotment processors in fiscal 2012, three are flagged by state law enforcement, consumer advocates and financial regulators as suspected abusers. Those institutions received 999,588 allotments totaling \$1.4 billion that year.

The new policy will give troops "critical new protections," said Holly Petraeus, assistant director for servicemember affairs for the Consumer Financial Protection Bureau (CFPB). In a statement praising Defense Secretary Chuck Hagel's decision to change decades-old the military allotment system, Petraeus noted that in recent years the system "has been used by unscrupulous companies that prey on service members as a quick and secure way

to get paid. Many of them have even required payment by allotment." CFPB's enforcement actions have recovered millions of dollars for thousands of service members harmed by companies using the allotment system, but this move will help prevent future abuses by hitting the problem at its source, she said. CFPB will work with other regulators and law enforcement partners to help DoD prevent future abuses, she said. DoD will enforce the prohibition with service members.

When setting up an allotment, service members will have to certify: "Under penalty of the Uniform Code of Military Justice, I certify that this allotment is NOT for the purchase, lease, or rental of personal property or payment toward personal property." Refusal to acknowledge that certification blocks the new allotment. On myPay, a banner will appear with the requirement. The manual form for starting allotments will carry the same certification requirement. The policy change spins out of recommendations following a review of the allotment system ordered by Hagel in June 2013. That was spurred by a CFPB enforcement action against two companies, alleging they required troops to pay by allotments without properly disclosing all fees charged by third-party processors. The defense official said no one has asserted that a large proportion of allotments are in fact deceptive, but DoD was alerted by regulators that the current system carries vulnerabilities for troops.

The review considered a range of options, from making no changes to scrapping the entire allotment system. But the needs of deployed service members was the largest consideration in deciding not to do away with allotments altogether, the official said. Varied opinions were expressed, with some questioning whether there is enough documentation of serious problems with allotments. Others question whether the military's allotment system is an anachronism, especially in an age when anyone can easily arrange for automatic payments from a bank account. In testimony in November 2013 before a Senate committee, Deanna R. Nelson, an assistant New York attorney general, said age-old traditions such as payment by allotment must be revisited to review their efficacy in our modern age. What once was efficacious may now be simply a tool of abuse." She described an investigation of a business called SmartBuy, whose employees allegedly were trained to sell only to soldiers — and to refuse any payment other than by allotment.

In 2013, CFPB announced an enforcement action against the Military Installment Loans and Educational Services auto loan program, alleging MILES used the military allotment system to its advantage. Among other things, when US Bank financed MILES loans, CFPB alleged they charged troops a \$3 monthly processing fee for their automatic allotments that was not disclosed up front. The interagency team consisted of representatives from legal and financial divisions in DoD, as well as from the Joint Staff. The CFPB, Federal Deposit Insurance Corporation, Federal Reserve Board, Office of the Comptroller of the Currency, and the National Credit Union Administration also participated. [Source: ArmyTimes | Karen Jowers | Nov. 21, 2014 ++]

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## **USAF Religious Expression Policy ► Revision Approved 7 NOV**

The Air Force's revised regulations governing religious expression contain a new clause guaranteeing airmen "the right to individual expressions of sincerely held beliefs." The revision to Air Force Instruction 1-1 was approved 7 NOV, and the Air Force said the revisions will "clarify guidance for how commanders should handle religious accommodation requests or when airmen's rights to free exercise are questioned." Mike Berry, senior counsel and director of military affairs for the Liberty Institute, a nonprofit organization that supports religious freedom, said in a 13 NOV interview that the change brings the Air Force in line with Defense Department instruction 1300.17. Under the new rule, Berry said, the Air Force will only be able to deny an airmen the right to exercise his beliefs if there is a compelling government interest.



"The key is setting [free expression] as the default," Berry said. "In the previous version, the way that people interpreted it was overly cautious, or restrictive. What this does is reverse the playing field. It might be subtle, but it's a very important decision." In a 10 NOV release from the Liberty Institute, Berry called the revision "an important step in the right direction for people of faith serving in the Air Force." "Before these changes, the Air Force had the most problematic policy regarding religious accommodation for its members," Berry said. "Now they have a policy that, in writing, protects religious freedom to a greater degree than previously. But only time will tell if this written policy is put into practice." The new clause reads, in full, "*Every airman also has the right to individual expressions of sincerely held beliefs, to include conscience, moral principles or religious beliefs, unless those expressions would have an adverse impact on military readiness, unit cohesion, good order, discipline, health and safety, or mission accomplishment.*"

That sentence differs from a draft version of the rule in a key way. The draft — circulated earlier this year by the Military Religious Freedom Foundation, a nonprofit organization that advocates for separation of church and state in the military — would have only prohibited those expressions if they "would have a real, not hypothetical, adverse impact." In a 6 JUN letter to Air Force Chief of Staff Gen. Mark Welsh, MRFF President Mikey Weinstein said that the "real, not hypothetical" language would open the door to discrimination and unwanted proselytization in the Air Force. Weinstein feared that, under the proposed rule, an airman would have been allowed to express disdain or disgust for a fellow airman who is gay, lesbian or bisexual, as long as those opinions stem from "sincerely held" religious beliefs. Because those expressions would have only been prohibited if they had a "real, not hypothetical adverse impact," Weinstein said the draft rule would have set an impossibly high bar for airmen who wish to complain about such statements. Berry said removing the "real, not hypothetical" language potentially weakens the revised regulation, and the Liberty Institute would have preferred it remain. But Berry said his group is still happy with the changes. "It certainly doesn't destroy the underlying principle that religious freedom will be protected in the military, but it's unfortunate that language was removed, because that would have been even stronger than the current language," Berry said. [Source: AirForceTimes | Stephen Losey | Nov. 17, 2014 ++]

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## **POW/MIA Update 41 ► Oklahoma Exhumed Remains**

A Connecticut senator prodded Defense Secretary Chuck Hagel on 13 NOV for specifics on when and how the exhumed remains of sailors who died on the USS Oklahoma in 1941 would be returned to their families. Sen. Chris Murphy and 14 other senators wrote the Pentagon eight months ago requesting that the remains of 22 sailors from the Oklahoma be returned to their families, who had asked for them. The sailors were among more than 400 who died when the Oklahoma was torpedoed and capsized during the 7 DEC surprise attack by Japan.



**Righting operations on the capsized USS Oklahoma at Pearl Harbor in March, 1943.**

The ship was salvaged in 1943, and the remains of unidentifiable sailors were buried in the National Memorial Cemetery of the Pacific in Honolulu, known also as the Punchbowl. In a 13 NOV letter to Hagel, Murphy asked for an update on “assurances” made in April by Assistant Secretary of Defense Michael Lumpkin, who told the senators he had spoken with Hagel and “directed a review of the accounting of service members killed while serving on the Oklahoma.” In March, Hagel ordered an overhaul of the Joint POW/MIA Accounting Command, which is tasked with finding and returning the remains of America’s MIAs, after a spate of media reports and an internal investigation described JPAC’s mismanagement and waste. Over the past decade, JPAC came into possession of remains belonging to about 100 Oklahoma sailors but has been unable to identify them, according to a letter sent to families in May by Russell Beland, the deputy assistant secretary for military manpower and personnel.

In 2003 an independent researcher provided JPAC with information that could positively identify a body buried as unknown in the Punchbowl cemetery, according to Pentagon news releases. JPAC exhumed a casket, and five sailors were identified and returned to their families, but the remains of possibly dozens more sailors were found in that same casket. In 2009 the Department of Defense directed JPAC to prioritize retrieving remains overseas. “The disinterment of one casket of the remains of unknowns from the Oklahoma has raised a number of complex issues that must be addressed before additional caskets will be disinterred,” stated the DOD policy memo. “Therefore, it is DoD policy that in prioritizing efforts to recover and identify remains, and balance competing demands for resources for cases across all service components, the personnel account community’s first priority is to recover and identify the remains of Americans that still lie in the foreign countries in which they fell. Identifying the remains of unknowns already recovered and buried with honor in U.S. national cemeteries at home and abroad must take a lower priority.”

Beland said in his letter to the families that the Navy not only opposes exhuming more remains but prefers to reinter those already exhumed and now in JPAC’s possession. Beland’s letter broached the possibility of a ceremonial burial of those remains in 2016, the 75th anniversary of the Pearl Harbor attack. That idea apparently has caused consternation among some of the families, according to Murphy’s letter. “Furthermore, we have heard from confused and concerned constituents that the Navy is considering plans to bury these deceased service members in a mass grave on Ford Island,” Murphy wrote to Hagel. “The prospect of such a plan is troubling and disconcerting; why would the Navy go through the exercise of asking the families if they want their loved ones disinterred and identified only to

bury them together on Ford Island?” There is no cemetery on Ford Island, which is controlled by the Navy. The USS Arizona Memorial is just off shore of the island, which is in the center of Pearl Harbor. A JPAC spokesperson said all questions about sailors’ remains from the USS Oklahoma were being fielded by the Office of the Secretary of Defense. That office did not immediately provide a response for Stars and Stripes. [Source: Stars & Stripes |

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## **USS Ponce (AFSB-1) ► 1<sup>st</sup> Persian Gulf Laser Weapon Deployment**

The U.S. Navy has deployed on a command ship in the Persian Gulf its first laser weapon capable of destroying a target. The amphibious transport ship USS Ponce has been patrolling with a prototype 30-kilowatt-class Laser Weapon System since late August, according to officials. The laser is mounted facing the bow, and can be fired in several modes -- from a dazzling warning flash to a destructive beam -- and can set a drone or small boat on fire. The Ponce “provides a unique platform” to deploy the new capability “in an operationally relevant region,” Vice Admiral John Miller, the 5th Fleet commander, said in an e-mailed statement. The ship is the 5th Fleet’s primary command and control afloat staging base for operations. Since 2011, the Navy has boosted its presence in the Persian Gulf and the Strait of Hormuz, through which a fifth of the world’s traded oil flows. Equipped with naval mines and small vessels that practice swarming tactics to attack larger warships, Iranian officials have periodically threatened to close the waterway.



**The amphibious transport ship USS Ponce in the Arabian Gulf on Sept. 25, 2014 configured with a prototype weapon (an improved version of the Laser Weapon System (LaWS) ) pictured here aboard the USS Dewey in 2012.**

The Navy laser wasn’t specifically designed or deployed to counter Iran’s arsenal of small armed vessels, Chief of Naval Operations Admiral Jonathan Greenert said in an interview earlier this year. “I wouldn’t target a country for a weapon, nor would I preclude putting together a weapons system for a country by itself,” he said. The laser deployment is “a worthwhile experiment” because “it’ll help us feel out the operational limitations” such as power constraints, Frank Kendall, the Pentagon’s top weapons buyer said at a Bloomberg Government breakfast in April. However, he said, “I still think we have some work to do on the technology side.” “What am I looking for? How does it operate in that environment -- heat, humidity, dust and at sea,” Greenert said in the interview. “It’s got to roll, move around, how much power does it take to sustain it?” “I have to take it out and get it wet, and the Arabian Gulf’s a pretty tough environment,” he said.

Naval Sea Systems Command technicians developed the prototype over seven years at a cost of about \$40 million. The Ponce crew was authorized to deploy the weapon after it passed a series of at-sea tests, including lasing static surface targets, the 5th Fleet spokesman Commander Kevin Stephens said in an e-mail statement. The prototype focuses the light from six solid-state commercial welding lasers on a single spot, according to a July 31 Congressional

Research Service report. It “can effectively counter surface and airborne threats, to include small boats” and drones, Miller said, and firing it costs about a dollar a shot, according to the Navy. The device can emit progressively stronger beams, first to warn an adversary, and then destroy it if necessary, Chief of Naval Research Rear Admiral Matthew Klunder said at a Bloomberg Government session this year. The laser can be adjusted to fire a non-lethal dazzling flash at an incoming vessel so they know it’s there “all the way to lethal,” Klunder said. The laser’s range is classified. [Source: Bloomberg News | Tony Capaccio | Nov 14, 2014 ++]

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## **Trauma Mannequins ► Robotic Medical Training Simulators**

Corpsmen in California will soon have a new mannequin to help them train for tending to the grisliest of combat injuries. Members of 1st Marine Logistics Group, based at Camp Pendleton, California, will be receiving a batch of 10 training dummies that writhe, bleed and ooze innards. The \$53,700 devices are anatomically correct down to each vein, and are designed to be real enough that corpsmen learn how to treat Marines with life-threatening injuries. The convincing details also help prepare them for the stress and fear of that comes with managing life-or-death combat emergencies. “We’ve developed the most realistic point of injury mannequin on the market,” said Robert McCall, the director of Army and National Guard Programs for North American Rescue. McCall is a former medic at 3rd Ranger Battalion, and his company developed the mannequin with Operative Experience, a business that builds surgical training devices. “This is a night and day difference from what I trained on,” he said from his booth at the Modern Day Marine expo in Quantico, Va., on 23 SEP.



**New robotic medical training simulators writhe, bleed and ooze innards**

The trauma mannequins can be customized with a series of different injuries. The dummy on display at Modern Day Marine wore a tattered uniform with a severed left arm and knee, a puncture wound on the chest, exposed bones, a gash in the abdomen with a punctured intestine pouring out, as well as a groin injury. The dummies can pour out five liters of fake blood, and replicate signs of blood loss as they bleed, McCall said. Aside from the blast wounds, the mannequin at the expo had a gunshot wound above the left eye that entered the mouth, breaking teeth and grazing the tongue as it exited the cheek. “There would be blood here and you could hear gurgling,” McCall

said, referencing the wounded mouth. The disfigured humanoid shook its robotic head in fake pain as its chest heaved, and Marines who passed by stuck their fingers into its mouth to examine its airway. The mannequin is based on a 180-pound male patient. There isn't a female version. The battery-powered device can be dropped into a field training exercise so that corpsmen can train in a real-life environment, McCall said.

The trauma dummies can be used to train corpsmen to stop bleeding by applying pressure at appropriate points in the body, he said. They can also show them how to clear airways and other procedures that can keep an injured Marine alive until they can get more intense care. Robotic medical training simulators are not new to the Marine Corps and are a staple Naval Medical Center San Diego's Simulation Center, the National Naval Medical Center in Bethesda, Maryland, and Portsmouth Naval Medical Center in Virginia. Some devices can cost as much as \$240,000. [Source: MarineCorpsTimes | Joshua Stewart | Sept. 23, 2014 ++]

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## **GHOST Boat ► Breakthrough in Naval Design**

A boat that water skis on torpedoes could offer a Learjet-like ride for Navy SEAL teams moving into rough enemy waters. It may also prove to be a more stable platform for next-generation weapons systems like the Navy's direct energy gun (or laser) that target better on stable seas. One day, it could be patrolling the Strait of Hormuz alongside much bigger, more expensive ships. But before that can happen, Juliet Marine Systems, the New Hampshire-based company marketing the system to military, has to make it run faster. The so-called GHOST boat represents a breakthrough in naval design. There's no vessel that looks quite this or performs the same way in the water. The diamond-shaped hull sits atop a pair of struts extending to two torpedo-like engines (the makers call these tubular foils.) Together they pull the boat through the water rather than push it from behind via a rudder, which makes it more difficult to detect via radar, hence the "ghost" moniker.



The principle of physics at play here is called supercavitation, which has been an aspect of some torpedo designs since World War II. Cavitation refers to the creation of air or gas bubbles (cavities) in liquid. The bubbles reduce friction as the torpedo moves through the water. "We have a system that draws air down through the center hull through the struts to the tubular foils, up to just behind the propellers. The air is vented out into the water and forms a gaseous layer of air and water between the hull and the surface," Thomas Richards, Sr. Vice President and Director

Juliet Marine and a retired Navy admiral, told Defense One. “Because of that air we get a significant reduction in the drag friction [the hull against the water’s surface.] Using the same basic fuel consumption in the engines.”

Supercavitation made waves of the rhetorical kind this summer when the Chinese government announced that they were working on a supersonic submarine that could travel 6,100 miles per hour using the phenomenon. A trip from Shanghai to San Francisco would take 100 minutes. The reaction to the announcement among military technology watchers in the West was amusement. TIME magazine’s Jeffrey Kluger blithely observed “Despite what China is saying, the submarine’s ‘someday’ isn’t a soon day.” Supercavitation can move a torpedo at speeds of 200 knots, or 230 miles per hour, the current record held by a Russian supercavitation torpedo called the Shkval. But those speeds aren’t maintainable across distances over a few miles.

Slowness is what’s preventing the GHOST from blasting off. The beautifully designed attack boat of the future can’t go faster than the ones the military has at present. Richards says that the ship today can travel at 30 knots. The company claims that that’s at half its available horse power. They’re hoping to reach 35 in a matter of weeks. The folks he’s talking to in the Pentagon want a boat that can go at least 40 knots per hour, but probably closer to 45 knots for key missions. The company is looking into new engine and propeller designs but it’s all largely uncharted territory. The second drag is the cost. Coming in at \$10 million per unit, according to Richards, the GHOST is more expensive than the Mark V Special Operations Boat (SVO), which is \$3.7 million per unit. It’s also far more expensive than the rigid inflatable boats or RIBs that the Navy uses to send SEAL teams into danger zones. But it does provide a better ride experience due to its unique design. “Look at the 11-meter rib,” Richards said. “Try doing 30 knots in 4-foot seas in that. You have to hold on to dear life.” [Source: Defense One | Patrick Tucker | Oct. 01, 2014 ++]

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## Medal of Honor Citations ► Truemper, Walter E. WWII



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

**TRUEMPER, WALTER E.**

**Rank and organization:** Second Lieutenant, U.S. Army Air Corps. 510th Bomber Squadron, 351st Bomber Group

**Place and date:** Over Europe, 20 February 1944 (Air Mission)

**Entered service at:** Aurora, Ill.

**Born:** October 31, 1918 in Aurora, Illinois.

*Citation*

For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty in action against the enemy in connection with a bombing mission over enemy-occupied Europe on 20 February 1944. The aircraft on which 2d Lt. Truemper was serving as navigator was attacked by a squadron of enemy fighters with the result that the copilot was killed outright, the pilot wounded and rendered unconscious, the radio operator wounded and the plane severely damaged. Nevertheless, 2d Lt. Truemper and other members of the crew managed to right the plane and fly it back to their home station, where they contacted the control tower and reported the situation. 2d Lt. Truemper and the engineer volunteered to attempt to land the plane. Other members of the crew were ordered to jump, leaving 2d Lt. Truemper and the engineer aboard. After observing the distressed aircraft from another plane, 2d Lt. Truemper's commanding officer decided the damaged plane could not be landed by the inexperienced crew and ordered them to abandon it and parachute to safety. Demonstrating unsurpassed courage and heroism, 2d Lt. Truemper and the engineer replied that the pilot was still alive but could not be moved and that they would not desert him. They were then told to attempt a landing. After 2 unsuccessful efforts their plane crashed into an open field in a third attempt to land. 2d Lt. Truemper, the engineer, and the wounded pilot were killed.



Walter Edward Truemper was born on October 31, 1918 in Aurora, Illinois. After high school, he attended Business College and worked as an accounting clerk. He entered military service on June 23, 1942. (Some accounts state he was drafted; others say he enlisted.)

After basic training, he served briefly with the 174th Field Artillery at Camp Bowie, Texas. In September 1942, he was accepted into the Aviation Cadet Program. He took pre-flight training at Ellington Field, Texas; flexible gunnery at Harlingen, Texas; and advanced navigator training at Hondo, Texas. He graduated on August 26, 1943 and was commissioned a 2nd Lieutenant.

He served with the 796th Bomb Squadron at Alexandria, Louisiana until December 1943 when he was assigned as part of a replacement crew to England. Arriving in England, he was assigned to the 510 Bomb Squadron, 351st Bomb Group located at RAF Polebrook.

He flew several combat missions between December 1943 and February 1944. On February 20, 1944 as part of "Big Week," he flew on a mission to Leipzig. The aircraft was attacked by enemy fighters, and the pilot severely wounded and another member killed. The remainder of the crew bailed out except the flight engineer, SSgt Archie Mathias. Truemper and Mathias would not leave the wounded pilot, so attempted a landing. The aircraft crashed and all three were killed. Truemper and Mathias both were awarded the Medal of Honor. Truemper's internment is at Saint Paul's Lutheran Cemetery - Montgomery, Kane County, Illinois

[Source: [http://en.wikipedia.org/wiki/Walter\\_E.\\_Truemper](http://en.wikipedia.org/wiki/Walter_E._Truemper) & [www.history.army.mil/html/moh/wwII-t-z.html](http://www.history.army.mil/html/moh/wwII-t-z.html)  
Nov 2014 ++]

**\* Military History \***



**Aviation Art 77** ► **Coming Home to Kirkby**



## **Coming Home to Kirkby**

**by Richard Taylor**

The Avro Lancaster formed the backbone of RAF Bomber Command and was considered by many as the best bomber aircraft of WWII. 630 Squadron formed at East Kirkby in November 1943 as part of Bomber Command's strategic bombing campaign. Equipped with Lancasters, they often flew together with 57 Squadron from their shared Lincolnshire base to take part in many major bombing raids including those on Berlin and Hitler's alpine home at

Berchtesgaden. Depicted here are Lancasters of 630 and 57 Squadron's making a safe return to RAF East Kirkby after another grueling mission to Germany in 1944. [Source: <http://www.brooksart.com/Kirkby.html> Nov 2014 ++]

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## **Military History** ► **Pearl Harbor | Will Lehner**

Will Lehner entered the Naval Reserves at age 17 in 1938. He was called to active service in 1940 and put on a World War I destroyer, the USS Ward. The ship "had been in mothballs" for years, Lehner said, so the crew worked to put it back in commission. Afterward, Lehner served in the boiler room and then as a third-class cook. The Ward set sail for Pearl Harbor, where it patrolled the entrance. There were four "WWI-old" destroyers that would alternate weeks of service. Saturday, Dec. 6, the Ward went out on patrol. Skipper W.W. Outerbridge had taken command just the day before. "He was just a young lieutenant and never had command before," Lehner said. At 3:30 a.m. on Dec. 7, the crew was woken up and ordered to battle stations. "At first we all thought that this was the new skipper. He's just checking us out to see how we work," Lehner said. After an hour and a half, they went back to bed. But at 6 a.m. they were sent back to general quarters. Lehner's station was aft-ammunition handler. But it was again uneventful - until just after 6:30 a.m. "The lookout spotted a submarine on the surface, going toward the entrance," Lehner said. "The skipper says our job is to stop anything that's trying to get in the harbor."



**USS Ward (DD-139)**

At about 6:45 a.m., the Ward fired on that submarine. The first shot, from the No. 1 gun, missed. The No. 3 gun's shot hit the sub between the conning tower and the hull, Lehner said. He saw it roll over and go down. The Commanding Officer of the Ward on 13 DEC 1941 sent the following Action Report on the event:

From: Commanding Officer.

To: The Commandant, Fourteenth Naval District.

(1) Commander Destroyer Division EIGHTY.

(2) Commander Inshore Patrol.

Subject: Sinking of a Japanese Submarine by U.S.S. Ward.

1. While patrolling Pearl Harbor Entrance on Sunday, December 7, 1941, the U.S.S. Ward attacked an unidentified submarine in the Restricted Area off the Harbor.

The facts are as follows:

1. At 0637 the Officer-of-the-Deck said, "Captain come on the bridge". A conning tower with periscope of submarine was visible. She was apparently headed for Pearl Harbor trailing the U.S.S. Antares. The Antares was standing toward the channel entrance towing a lighter.
2. At 0640 the attack was started. The Ward bore down on the submarine while accelerating from 5 to 25 knots.
3. At 0645 the Ward opened fire with No. 1 and 3 guns and began dropping depth charges. One shot was fired from each gun. The shot from No. 1 gun missed, passing directly over the conning tower. The shot from No. 3 gun fired at a range of 560 yards or less struck the submarine at the waterline which was the junction of the hull and coning tower. Damage was seen by several members of the crew. This was a square positive hit. There was no evidence of ricochet. The submarine was seen to heel over to starboard. The projectile was not seen to explode outside the hull of the submarine. There was no splash of any size that might results from an explosion or ricochet.
4. Immediately after being hit the submarine appeared to slow and sink. She ran into our depth charge barrage and appeared to be directly over an exploding charge. The depth charges were set for 100 feet.
5. The submarine sank in 1200 feet of water and could not be located with supersonic detector. There was a large amount of oil on the surface where the depth charges exploded.
6. The attack was made at 0645 which was before Pearl Harbor was bombed by Japanese planes.
7. A dispatch by voice transmission was sent to Commandant, Fourteenth Naval District at 0645 which stated: "We have attacked, fired upon, and dropped depth charges on a submarine operating in defensive sea areas."
8. The performance of duty by the officers and men during this attack was in accordance with the traditions of this service.

#### **Pertinent Information**

**Appearance of submarine:** Cylindrical tube about 80 feet long with small oval shaped conning tower. It had no deck. It was painted dark green and was covered with moss indicating that it had been at sea for a considerable period.

**Behavior during attack:** In spite of the five minute run from the time of sighting and time of attack, the submarine apparently did not see or detect the Ward. It was making from 8 to 10 knots and was apparently bent on following the Antares into port. Exact distances are not known but at the time of the first shot the range was not more than 100 yards and for the second shot the range was 50 yards or less. The submarine passed very close to our stern.

Lehner said about a half hour after the sub went down they saw a small boat in restricted waters. The Ward approached and called the Coast Guard, which met the boat to escort it away. From over a mile out, Lehner said they saw planes diving down and a lot of smoke over Pearl. They figured it was either ongoing construction or Air Force exercises. "But about that time, two planes and bombers came over towards us, one on each side of the ship, and they dropped bombs on it," Lehner said. "You could see the pilots in them, and we saw the red balls on the plane so we knew. They were Japanese planes, and we said, we're under attack by the Japanese." The bombs missed the Ward, which kept dropping depth charges until the early afternoon, Lehner said.

When they ran out of ammunition, the Ward returned to Pearl to resupply. "That's when we saw all the damage," Lehner said. "There was oil on the water that was burning. There were bodies on the water. The Oklahoma was overturned, bottom-side-up, West Virginia was down and the Arizona was destroyed. That was burning... . It was a terrible mess and of course we didn't stay long, we got our ammunition going and got right back out. ... I hope I never see anything like that again." After the attack, the fear remained. Lehner said they were sure the Japanese "would come in that night and land troops and take over the island." Fortunately, they didn't. Soon after, the Ward was converted into a fast-transport. Anti-aircraft guns replaced older models, and Higgins boats were added. The Ward joined the war efforts throughout the Pacific, picking up and landing troops. Landing forces on Ormoc Bay, Leyte in the Philippines, would be the Ward's final mission. It was Dec. 7, 1944, exactly three years since the Pearl Harbor attack. Kamikazes dove toward the Ward, Lehner said. "The third one got through, slammed into us and started a fire," he said. "The ammunition started to explode ... We were dead in the water."

The admiral gave orders to abandon ship. "But there were about five or six of us that were still aboard ship, trying to save our ship because this had been our home for over three years. ... We didn't want to leave it," Lehner said. The leadership insisted. If the men didn't leave the Ward, they'd go down with it. Lehner was picked up by a boat near the stern of the Ward. "I just walked to the back and stepped on the guardrail and got in the boat — didn't even get my feet wet," he said. From there, he was taken to a minesweeper and back to Leyte. "It so happened that the skipper of that ship that fired the first shot [Dec. 7, 1941] was the skipper that had to fire the shot to sink the Ward, W.W. Outerbridge," Lehner said. The Ward crew gathered and was shipped back state-side. Lehner spent months in an Oakland hospital recovering from battle fatigue. He received a medical discharge in 1945, ending his plan to make a career of the Navy.

He returned to St. Paul, Minn., and enrolled in school. But none of his classmates believed the Ward had sunk a sub at Pearl Harbor just before the attack. There was no record of that. Decades flew by. Lehner got married, raised a family, moved to Wisconsin and eventually retired. Then in 2000, National Geographic and Bob Ballard, the man who found the Titanic, launched a quest to find the sub. Lehner was invited to go along. He spent 14 days with the crew searching for it. Also aboard: Kichiji Dewa, a Japanese WWII veteran, who served on a mother-sub "that brought the mini subs over to Hawaii piggy-back," Lehner said. Lehner baked him a cake for his birthday on the ship. "We're friends, we can be friends now. We both had a job to do. He joined the Navy when he was young. I joined the Navy when I was young, and we did our job, what we had to do," Lehner said. However, Lehner said Ballard's team was searching too far out. The funding was cut before the sub was found.



In 2002, the University of Hawaii and Terry Kerby decided to take two submersible submarines down 1200 feet, certain he'd found the sub. Lehner joined. They located the submarine the Ward sunk more than 60 years earlier. "It was such a relief," Lehner said. The Ward's No. 3 gun is on display outside the Veterans Service Building in St. Paul. [Source: American Legion: Legiontown | October 13, 2014 ++]

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## **D-Day** ► Little Known Facts 2

### **D-Day's Impressive Numbers**

- Convoy of ships crossing the English Channel An invading army had not crossed the unpredictable, dangerous English Channel since 1688 -- and once the massive force set out, there was no turning back. The

5000-vessel armada stretched as far as the eye could see, transporting over 150,000 men and nearly 30,000 vehicles across the channel to the French beaches.

- Six parachute regiments -- over 13,000 men -- were flown from nine British airfields in over 800 planes. More than 300 planes dropped 13,000 bombs over coastal Normandy immediately in advance of the invasion.
- War planners had projected that 5,000 tons of gasoline would be needed daily for the first 20 days after the initial assault. In one planning scenario, 3,489 long tons of soap would be required for the first four months in France.
- By nightfall on June 6, more than 9,000 Allied soldiers were dead or wounded, but more than 100,000 had made it ashore, securing French coastal villages. And within weeks, supplies were being unloaded at UTAH and OMAHA beachheads at the rate of over 20,000 tons per day.
- Captured Germans were sent to American prisoner of war camps at the rate of 30,000 POWs per month from D-Day until Christmas 1944. Thirty-three detention facilities were in Texas alone.

### **Tuning in to D-Day**

In the pre-television era, Americans got their breaking news from their radios. London-based American journalist George Hicks made history with his radio broadcast from the deck of the U.S.S. Ancon at the start of the D-Day invasion. "...You see the ships lying in all directions, just like black shadows on the grey sky," he described to his listeners. "...Now planes are going overhead... Heavy fire now just behind us... bombs bursting on the shore and along in the convoys." His report, including the sounds of heavy bombardment, sirens, low-flying planes, and shouting, brought Americans to the front line, with all its chaos, confusion, excitement, and death.

### **The deadly D-Day rehearsal**

On April 28, 1944, eight ships full of US servicemen and equipment were making their way to the Devon coast in the UK to take part in a rehearsal for the D-Day landings. Unfortunately, a mistake in their paperwork meant the ships were using different radio frequencies, so when a group of German boats picked up on the heavy radio traffic, the slow-moving US landing ships and their lack of communication proved to be easy targets for the German torpedoes. In total some 800 people were killed in the botched operation, a heavier loss than on some of the D-Day beaches. Worried about leaked intelligence and a drop in morale, allied commanders ordered a blackout on all information about the attack and some families never found out how their relatives had died.



### **A woman's charm?**

In Jonathan Mayo's book *D-Day* he tells the story of Terence Otway, whose unit was tasked with attacking the Merville battery on D-Day. Otway wanted to be sure that his men wouldn't leak this highly sensitive information in advance, so to test security he sent thirty of the prettiest members of the Women's Auxiliary Air Force, in civilian clothes, down to the local pubs. The women were told to do all they could try and get the information. None of the men fell into the trap.

### **Code names in the crossword**

During D-Day preparations top-secret code names were used to hide the allies' plans from the enemy. 'Utah', 'Omaha', 'Gold', and 'Sword' were beaches on the Normandy coastline, 'Neptune' was the code name for the landings, 'Overlord' was the ensuing battle for Normandy and a 'Bigot' was the code name for someone who had high level security clearance. Access to this top-level information was kept securely under wraps. However in 1944 authorities became concerned when a number of these apparently secret code names appeared as answers in the Daily Telegraph's crossword puzzle. In the month before the D-Day attacks, no less than five code names, including 'Utah', 'Omaha' and 'Neptune' were spotted in the puzzle answers. Alarm bells rang at MI5, which suspected someone was trying to pass information to the enemy, although a search of the writer's home and office turned up nothing.

### **Deception operations**

Code names and information blackouts were just the start of the secrecy that cloaked the D-Day operation. The Allied forces fabricated 'Operation Fortitude', a deception strategy employed to try and confuse German troops about where and when they would attack. As part of the ruse the Allies leaked faked plans, sent bogus coded messages across the radio and set up diversionary camps.



To add to the illusion, early on D-Day morning "Ruperts" – dummies dressed in paratrooper uniforms complete with boots and helmets – were dropped in Normandy and the Pas-de-Calais. The dummies were equipped with recordings of gunfire, while the real troops supplied additional sound effects to create the illusion of a large scale

airborne attack. This operation, code-named “Titanic,” was designed to distract the German military while the main forces landed further to the west.

[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 ► Expelled Ethnic Germans July 1946



Sudeten Germans make their way to the railway station in Liberec, in former Czechoslovakia, to be transferred to Germany in this July, 1946 photo. After the end of the war, millions of German nationals and ethnic Germans were forcibly expelled from both territory Germany had annexed, and formerly German lands that were transferred to Poland and the Soviet Union. The estimated numbers of Germans involved ranges from 12 to 14 million, with a further estimate of between 500,000 and 2 million dying during the expulsion

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## Spanish American War Images 63 ► Captured Spanish Sailors



**Captured Spanish sailors. Cuban rebels try to kill Spanish sailors swimming ashore, which the American Navy prevented**

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## **Military History Anniversaries** ▶ 01 thru 31 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 01 thru 31 DEC”**.

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## **WWI in Photos 117** ▶ Indian Troops at a Gas Mask Drill



**The Salonica (Macedonian) front, Indian troops at a Gas mask drill. Allied forces joined with Serbs to battle armies of the Central Powers and force a stable front throughout most of the war.**

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## **Faces of WAR (WWII)** ▶ ETO P-47 Pilot 1944



**European Theater of Operations P-47 Pilot 1944**

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## Military Kits ► 1982 Falklands conflict | Royal Marine Commando



### Personal equipment carried by the common British soldier:

1. High leg boots; the marines were the only service personnel to have high leg boots, the army had ankle-high boots
2. Black nuclear biological chemical (NBC) protective over boots
3. Putty– a long strip fabric wrapped around trouser leg and three pairs of socks
4. Arctic pattern mittens with waterproof outers
5. Two pairs of gloves – Northern Ireland standard issue black leather gloves and white cotton contact gloves for handling weapons in arctic conditions
6. Vests, underpants and standard issue G10 wristwatch
7. Personal items including money, cigarettes and lighter
8. Arctic parka with hood
9. Thermal lining jacket
10. Camouflage windproof trousers, green thermal trousers and ‘housewife’, a canvas pouch with spare buttons and needle and thread to repair clothes in the field
11. White lightweight nylon over suit to wear when the weather is snowing
12. Camouflage windproof jacket, green woolen jumper and shirt
13. Royal Marines beret
14. Royal Marine steel helmet with camouflage net
15. British army cold weather cap
16. Water bottle
17. Scarf
18. British army notebook and pens, compass and protractor, which were used for marking maps, for example plotting minefields. Below a clasp knife, can opener and blade
19. 35m film camera, personal effects

20. Torch
21. Wash kit, including soap, razor, comb and toothbrush
22. Jacket and trousers for NBC suit
23. F6 respirator and spare filter
24. Field dressing
25. Decontamination kit
26. Fuller's earth, similar talcum powder, preserves gas mask rubber
27. Detector paper – Nuclear biological detector kit used to detect poisonous chemicals
28. Knife, fork, spoon and can opener
29. Aluminum mess tins
30. Hexamine cooker
31. Arctic 24. hour ration pack, including tin of bacon roll, spam, tinned beans, chicken curry, suet pudding, boiled sweets, tea bags and toilet paper. Mars bars were available to buy on the ship on the way over and were prized possessions
32. Plastic mug
33. Pair of waterproof gators
34. Sandbag – every soldier carried at least one; used to fortify positions by digging dirt to fill the hessian bag
35. Marine issued Bergen rucksack, with a carry mat. Below it an arctic sleeping bag in waterproof case
36. Shovel
37. 66m anti-tank weapon – disposable one shot rocket launcher
38. Suit sight with 4x magnification, which goes on rifle; during the Falklands conflict the night vision scope was widely issued of the first time
39. Individual weapon sight
40. Rifle cleaning kit
41. Long green ammunition band – 762 linked ammunition for the squad general purpose machine guns
42. Six spare magazines
43. Black insulation tape and No 83 smoke grenade
44. 2 x L2A2 fragmentation grenades
45. Clansman 349 radio with an earpiece and throat microphone that picks up on the vibration of the voice
46. Bayonet
47. Cotton bandolier containing 50 rounds
48. (left) loading tool for magazines (r) protector for the foresight
49. L1a1 rifle self-loading rifle; a very light, accurate and powerful rifle that fired 7.62mm rounds
50. Dog tags

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

**\* Health Care \***



## **TRICARE Autism Care Update 13 ► 5 DEC Webinar**

TRICARE and Military OneSource are co-hosting a webinar to educate TRICARE beneficiaries about the recently announced Autism Care Demonstration. The webinar will take place on Friday, December 5, 2014, from Noon – 1:00 p.m. EST. To sign up, go to <https://www2.gotomeeting.com/register/501180946> . Registration is on a first-come, first-served basis and is limited due to system capacity. Participants must avoid sharing personal health information when asking a question. The TRICARE Comprehensive Autism Care Demonstration (Autism Care Demo) replaces the current Applied Behavior Analysis benefits. The existing ABA benefits include a combination of the basic TRICARE benefit with the ECHO Autism Demonstration or the ABA Pilot Program with one simple program.

The speaker for this event is Dr. John Davison. Dr. Davison the Chief of the Condition-Based Specialty Care (CBSC) Section in the Clinical Support Division of the Defense Health Agency (DHA). The mission of CBSC is to ensure that the 9.5 million TRICARE members receive quality behavioral health care and that Military Health System (MHS) behavioral health programs accurately implement statutory and policy objectives. Dr. Davison is also the Chair of the DHA's Mental Health Strategic Planning Workgroup, and he leads implementation of interagency mental health initiatives as the DoD Co-Chair of the DoD/VA Psychological Health and Traumatic Brain Injury Workgroup. This webinar will provide an overview of TRICARE's 2014 Autism Care Demonstration. You may submit your questions to our presenter before the webinar by sending an email to [MOSWebinars@militaryonesource.com](mailto:MOSWebinars@militaryonesource.com). [Source: TRICARE Communications Nov 24, 2014 ++]

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## **Medicaid Eligible Vets Update 02 ► Website Changes**

On 14 NOV, the Centers for Medicare & Medicaid Services (CMS) announced several changes to the Medicaid.gov website <http://medicaid.gov> in time for the next Marketplace open-enrollment period and expanding Medicaid coverage across the country: Medicaid.gov home page. For those interested in learning how to apply for Medicaid coverage, go to <http://medicaid.gov/apply-for-coverage/apply-for-coverage.html>. [Source: VVA Web Weekly Nov 20, 2014 ++]

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## **Medicare Reimbursement Rates 2014 Update 09 ► 22% Cut Looming**

A new estimate from the Congressional Budget Office (CBO) offers hope that Congress can finally tackle a long-standing Medicare/TRICARE physician reimbursement issue that continually threatens patient access to health care. Medicare uses a formula known as the Sustainable Growth Rate (SGR) to annually adjust reimbursement rates to health care providers. However, the flawed formula routinely calls for reductions in physician reimbursement rates while the cost of providing health care continues to rise. Because TRICARE rates are tied to Medicare reimbursements, this issue affects military beneficiaries of all ages. Over the years Congress repeatedly blocked the scheduled cuts with short-term fixes for a few months to a year at a time. Each time Congress passes a short-term fix and kicks the can for another year, the scheduled cuts grow in size

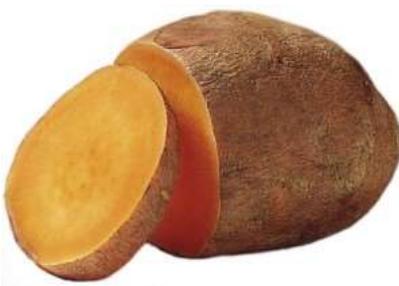
.If Congress doesn't act, Medicare and TRICARE reimbursement rates will be cut by 22 percent in April 2015. Such a drastic cut would devastate access to care. The silver lining is that CBO lowered its 10-year cost estimate of

freezing Medicare and TRICARE payments to physicians to \$119 billion. Repealing and replacing the existing flawed reimbursement formula permanently would cost \$144 billion. These numbers seem daunting, but represent a significant reduction in previous estimates to the cost of reform. Previous estimates ranged anywhere from \$250 to \$300 billion over ten years.

Finding the funding offset to pay for a long term fix – either through revenue increases or spending cuts – has proven unsuccessful. Because Congress has historically waited until the last minute to provide short-term patches, the threatened cuts create uncertainty for thousands of physicians around the country. This uncertainty has led some providers to refuse Medicare and TRICARE patients. MOAA has consistently advocated for a permanent fix to the SGR formula. CBO’s lower scoring provides a possible opportunity for a long-term legislative solution to establish a sustainable and workable payment system. Act now and send your legislators the MOAA-suggested message at <http://capwiz.com/moaa/issues/alert/?alertid=62956216> asking them to work towards a bipartisan, long-term Medicare/TRICARE fix. [Source: MOAA Leg Up Nov. 21, 2014 ++]

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## Sweet Potato ► Health Benefits



Have you ever wondered how sweet potatoes compare to white potatoes, from a nutritional standpoint? Do you have diabetes and believe you shouldn’t eat sweet potatoes? If so, here is some “sweet” news for you. Not only can those with diabetes eat sweet potatoes, but research has shown that this fall favorite may actually be helpful to regulate blood sugar. Sweet potatoes offer a wealth of nutritional and health benefits that exceeds that of their white potato counterparts. These are just a few of the nutrition attributes of sweet potatoes:

- Good source of fiber.
- Keeps bowels regular, which helps prevent colorectal cancer.
- Helps lower cholesterol.
- Decreases rate of absorption; helpful in controlling blood sugar.
- Keeps you full between meals; which can be helpful in managing weight.
- Blood sugar lowering effect.
- May help to regulate blood sugar levels in people with type 2 diabetes and decrease insulin resistance.
- A complex carbohydrate.
- A source of steady energy that minimizes sugar and insulin highs and lows.
- Provides beta-carotene (a phytonutrient that gives it its’ orange color).
- Has anti-inflammatory properties potentially decreasing the risk of chronic disease; essential for eye health.
- Good source of vitamins C and B6 (pyridoxine).
- Important for your immune system, nervous system, and metabolism.
- Vitamin C increases iron absorption, promotes wound healing, and helps fight infection.
- Provides the minerals potassium, calcium, magnesium, and manganese.

- Manganese helps maintain normal blood sugar control and optimal thyroid function.
- Low calorie (lower than white potatoes).
- 103 calories for one medium size potato (about the size of baseball or computer mouse). A medium white potato provides 145 calories.
- Naturally fat and cholesterol free/Heart Healthy.

**How to eat them:**

- Steamed or baked to maximize bioavailability [rate of absorption] of nutrients.
- If buying canned choose the no sugar or syrup added versions.
- Add a very small amount of fat (butter, margarine, oil) to maximize the absorption of beta-carotene/vitamin A.

For additional help contact your local VA PACT (Patient Aligned Care Team) dietitian nutritionist, or MOVE (weight management program for veterans). You can also review or obtain educational weight management handouts at [http://www.nutrition.va.gov/Nutrition\\_Handouts.asp](http://www.nutrition.va.gov/Nutrition_Handouts.asp). [Source: Vantage Point | Laure Moluskie | Nov. 17, 2014 ++]

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**Concussions Update 01 ► Oxygen Therapy Study**

New research finds that oxygen therapy, administered in the same type of pressurized chamber used to treat scuba divers for decompression sickness, works no better than compressed air for treating troops with lingering symptoms of concussion. Hyperbaric oxygen, or HBO, therapy has been praised by some in the medical community as well as head injury patients as a drug-free treatment for post-traumatic stress disorder, traumatic brain injury and post-concussive symptoms. But several military studies, including the latest published 17 NOV in JAMA Internal Medicine, say otherwise.

In research involving 72 service members with chronic post-concussive symptoms, physicians found that patients who received a series of 40 oxygen therapy treatments in a pressurized hyperbaric chamber did see significant improvements in their symptoms — but so did those who were treated with slightly pressurized regular air in a chamber. The only patients who didn't see any improvements were those who had no treatments. The research indicates that improvements in patients following HBO therapy may be related to a placebo effect and not to the oxygen itself, according to the military and civilian researchers who conducted the study at military hospitals in Colorado, North Carolina, California and Georgia. The scientists postulated that the improvements in both groups could be related to the intensity of the treatments themselves, which involve "a ritual experience consisting of two hours of daily social interactions with a dedicated team of nurses and hyperbaric technicians as well as other participants."

The research is the latest in a series of studies by the Defense Department aimed at determining whether oxygen therapy heals a concussed or injured brain. At least two previous military studies have found that in combat veterans with chronic post-concussion syndrome, HBO works no better than a placebo. But advocates and patients say the therapy works, and point to the treatment success and research of Dr. Paul Harch, a hyperbaric medicine doctor and leading researcher of HBO for head injuries and wound healing, and others who have found HBO improves physical condition and cognitive acuity. A study published in 2012 in the Journal of Neurotrauma by Harch found that treatment with oxygen significantly improved function and quality of life for veterans with TBI, PTSD, post-concussion syndrome and depression nearly three years after their injuries.

Retired Army Reserve Brig. Gen. Patt Maney, an Okaloosa County, Florida, judge who was injured in an explosion in Iraq in 2005, attributes his ability to continue working to HBO treatments. "My wife literally led me around everywhere I went. I couldn't remember how to go places, what I was supposed to do when I go there, I couldn't carry

on conversations," Maney said during a symposium on HBO in Arlington, Virginia, in 2011. Nearly a fifth of combat veterans in Iraq and Afghanistan have received one or more blast-related concussions, according to the Veterans Affairs Department. About 80 percent of the nearly 300,000 brain injuries suffered by troops in the past 13 years have been classified as mild traumatic brain injury or concussion. Effects of concussion, including sleep problems, headaches, nausea, balance problems, vision and cognitive issues, can linger for months and, scientists now think, even years. With so few options for treating persistent post-concussive symptoms, PTSD and other brain-injured related conditions, researchers are exploring pharmacological treatments and alternative therapies such as acupuncture, oxygen therapy, mindfulness meditation and other solutions for eliminating brain injury symptoms.

Earlier this year, the House Appropriations Committee acknowledged the discrepancies between the positive research, the anecdotal success stories and the Defense Department's findings as well as the department's reluctance to prescribe oxygen therapy. Committee members included in the fiscal 2015 defense appropriations bill a provision that requires the Government Accountability Office to provide a report to Congress on DoD HBO research as well as private sector studies to determine whether the trials were "appropriately administered" and examine the similarities and differences in the research. That bill remains in Congress with some version of it expected to pass by the end of the year.

In the JAMA Internal Medicine article, Army Col. Scott Miller, director of the U.S. Army Medical Materiel Development Activity's HBO research team and others concluded that the evidence does not support additional clinical trials on HBO to treat post-concussive syndrome. In commentary also published in JAMA Internal Medicine on Monday, Dr. Charles Hoge, with the Center for Psychiatry and Neuroscience at the Walter Reed Army Institute of Research in Silver Spring, Maryland, and Dr. Wayne Jonas, president of the Sameuli Institute in Alexandria, Virginia, said since the new research is consistent with two other clinical trial results, it is difficult to argue for further research. While they described the conclusion as "disappointing for service members and veterans experiencing war-related symptoms," they urged colleagues to embark on more research on the biological causes of PTSD, concussion and other war-related injuries. They also proposed exploring why the service members responded well to both the sham and oxygen treatments. "What is clear [from the research] is that this was a healing environment. Factors such as enhanced expectancy, conditioning, the authoritative context of care and social reinforcement likely contributed, as well, perhaps as the prolonged break from the stresses of work," they wrote. "Hyperbaric oxygen treatment does not work but the ritual of the intervention does." [Source: MilitaryTimes | Paricia Kime | Nov. 17, 2014 ++]

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## **Medicare Coverage Rates ► 2015**

Medicare officials announced that monthly premiums for Medicare Part B (outpatient care) will remain the same for beneficiaries in 2015. The basic Medicare Part B premium is \$104.90 per month. Beneficiaries with 2013 adjusted gross income (plus tax-exempt interest income) over \$85,000 – or \$170,000 if married and filing jointly – will continue to pay higher means-tested premiums. The means-tested rates also will remain flat in 2015. Means-tested rates range from \$146.90 to \$335.70 per person per month, depending on income. The Part B annual deductible will also stay at \$147. This marks the second year in a row Medicare rates have not increased.

Individual Income	Joint Income	2015 (Individual) Premiums	Gov't Subsidy
Under \$85K	Under \$170K	\$104.90	75%
\$85+K - \$107K	\$170+K - \$214K	\$146.90	65%
\$107+K - \$160K	\$214+K - \$320K	\$209.80	50%
\$160+K - \$214K	\$320+K - \$428K	\$272.70	35%
Above \$214K	Above \$428K	\$335.70	20%

Another announcement noted the Medicare Part A deductible – which people pay when admitted to a hospital – will increase \$44 in 2015 to \$1,260. That deductible covers up to 60 days of Medicare-covered inpatient hospital care. Beneficiaries will pay \$315 per day for days 61 through 90 in 2015 (up from \$304 in 2014) and \$630 per day for hospital stays beyond 90 days (up from \$608 in 2014). The daily coinsurance rate for days 21 through 100 in a skilled-nursing facility will rise from \$152 to \$157.50. [Source: MOAA Leg Up Nov. 14, 2014 ++]

**\* Finances \***



**Car Rental Insurance** ► **Best Credit Cards to Use**

You are standing at the desk of the car rental company and the agent asks, “Do you want the collision damage waivers?” Uh ... . The moment of confusion. For a lot of us, this is a moment of confusion. Of course you don’t want it. It’s one more expense. In fact, the price of these damage “waivers” can nearly double the cost of your vehicle rental. (Supplemental insurance coverage offered by rental car companies is called a waiver because, when you pay for it, the company agrees to waive its right to collect for damages from you.) But should you purchase the rental car waivers anyway, just to be safe? You probably don’t need it. The chances are good that you’re already covered — very likely by your credit card, and probably by your personal auto insurance, too.

**Shopping for a credit card?** The MTN Solutions Center at <http://www.moneytalksnews.com/credit-cards> can help. What you may not know, however, is that some credit cards’ rental car coverage is better than others. Card Hub’s 2014 Credit Card Auto Rental Insurance study gets down and dirty to find the best rental car coverage. Among its findings:

- Most credit cards automatically offer supplemental collision protection when you rent a car. But, to enjoy protection from your credit card’s insurance, you need to use your card to pay for the entire car rental.

- Supplemental” means your own auto insurance will be tapped first, if it provides rental car insurance. After your auto insurance coverage is exhausted, the credit card insurance kicks in. How much of the unpaid remainder it covers depends on the credit card policy’s specifics. (Don’t assume your auto insurance includes rental car coverage. Call or read the policy to find out.)

**Finding a winner.** If you have a Visa, Discover or American Express card, you have rental car protection. If you have a MasterCard, it depends on which financial institution issued your card. Some issuers offer rental car protection — and some don’t. “Rental collision protection is primarily driven by the card network and not the card issuer,” Card Hub says. It’s easy to figure out who your issuer is. If you have a Mutual of Omaha Platinum Rewards MasterCard, for example, Mutual of Omaha is the issuer. (The largest issuer of credit cards is Chase, Card Hub says.) MasterCard is the card network. The four major credit card networks are household names: Discover, American Express, MasterCard and Visa. Nearly half of all credit cards are Visas, Card Hub says. Card Hub stacked the big four networks up against each other, judging their rental car coverage in a variety of areas, including:

- The proportion of a network’s cards offering rental car coverage.
- The types of vehicles excluded from coverage. None of the networks, for example, covers trucks, vehicles with open beds, off-road vehicles or antique, expensive or exotic cars.
- Other types of exclusions — for example, a limit on the number of days coverage applies or on the types of road surfaces you can drive on or countries in which you can drive.
- Thoroughness of the coverage.
- Ease of filing claims.
- Ease of finding information about the policy and understanding it.

**Who’s No. 1?** Here’s how the card networks rank, according to Card Hub’s survey. To see the scoring, go to the Card Hub study and scroll down (<http://www.cardhub.com/edu/rental-car-insurance-credit-card-study>). Card Hub says it contacted the card networks when it had questions: American Express, Discover and MasterCard responded to questions and confirmed the accuracy of the data. Visa declined to clarify issues regarding its policies despite multiple attempts to contact the company.

1. American Express — a score of 90 percent. It was tops or tied for tops in several categories, giving it the overall winning score. However, Card Hub pointed out:
2. American Express is the only network not to provide coverage for renting certain popular SUVs – including the Suburban and Tahoe from Chevrolet, GMC Yukon, Ford Expedition, Lincoln Navigator, Toyota Land Cruiser, Lexus LX450, Range Rover, and full-sized Ford Bronco.
3. Discover — 88 percent.
4. MasterCard — 79 percent. Here’s proof that it pays to read the fine print on your credit card contract: MasterCard covers accidents on dirt and gravel roads only if those roads are “regularly maintained,” Card Hub says.
5. Visa — 74 percent. Among Visa’s failings: It is the only network that doesn’t cover accidents on dirt and gravel roads.

**You’re not alone.** If you’re one of the many consumers who buy rental car coverage just to be safe, your confusion is understandable. Progressive surveyed consumers and found that roughly 20 percent said they always buy waivers when renting a car. A similar-sized group “sometimes” buys the coverage. Their reasons ranged from confusion to sales pressure.

**What rental car waivers cover?** Here are four types of coverage offered when you rent a car and their estimated costs:

- Loss-damage waiver (\$9 to \$19 per day). Pays if your rental is damaged or stolen. If your auto insurance includes comprehensive and collision coverage, you’re probably covered already, but check first.

- Supplemental liability (\$7 to \$14 per day). Liability covers damage you cause to someone else or their property.
- Personal effects coverage (\$1 to \$4 per day). Compensates if your possessions are damaged in a rental car.
- Personal accident insurance (\$1 to \$5 per day). Covers treatment for injuries while driving a rental car. You may already have this coverage with your health insurance or from the medical coverage portion of your auto insurance.

**Learn what you have.** Now that you know what rental car companies are trying to sell you, find out what coverage you already have before you're standing at the rental counter again. It's not as difficult as it sounds. Here's what to do:

- Call your insurance agent (or read your auto policy) and ask what your auto policy covers for car rentals. Also ask if there are any situations where your personal auto insurance will not kick in. Find out, too, if your policy has limitations on long-term rentals of a week or longer.
- Call your credit card company (or read the contract you received with your card or find it online at the card issuer's site). Find out what your card covers and what limits there are, if any, on rental car coverage.

[Source: MoneyTalksNews | Marilyn Lewis | July 30, 2014 ++]

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## **Ohio Vet Bonus Update 04 ► December 31 Cutoff**

An end-of-year deadline is looming for some Ohio veterans to claim a State bonus. The December 31 cutoff applies specifically to those who served on active duty in Iraq between 2003 and 2011. The amount of the bonus can be up to \$1,500, depending on factors including the location of service. Family members of military members who were killed in action are eligible for a \$5,000 payment in addition to the bonus earned by the soldier. Visit the Ohio Veterans Bonus Program website; [https://veteransbonus.ohio.gov/odvs\\_web](https://veteransbonus.ohio.gov/odvs_web) or more information, call the toll-free number, 877-644-6838 (select Option 2); or visit a county veterans service office in Ohio. [Source: NAUS Weekly Update Nov. 20, 2014 ++]

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## **DFAS 1099-R Update 05 ► Obtain Online Via myPay.**

The IRS 1099-R Forms for the 2014 tax year will become available online in mid-December when retirees and annuitants will be able to access their forms on myPay. Retirees and annuitants who have not created a myPay account, or rely on hard-copy versions of the 1099-R, may not receive their forms until mid-January. For more information regarding a 1099-R for a deceased retiree or annuitant, contact the Defense Finance and Accounting Service (DFAS) using one of the methods described on the DFAS website [www.dfas.mil/dfas/retiredmilitary/about/aboutus/customer-service.html](http://www.dfas.mil/dfas/retiredmilitary/about/aboutus/customer-service.html) or call 800-321-1080. [Source: NAUS Weekly Update Nov. 20, 2014 ++]

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## **Insurance Myths ► Things People Believe About Insurance**

Any confusion over what to buy or how to use a product can end up being costly, but when it comes to insurance, misunderstandings can end up costing thousands of dollars. We set out to find the worst sources of confusion, based on 10 common insurance myths. Insure.com asked 2,000 adults whether 10 statements were true or false. All the

statements were false. We also looked at who believes each myth more, women or men. In all cases except one, men were more likely to be duped by an insurance myth. The top myth: More than half of people surveyed (52 percent) don't know how to buy insurance for a house. Coming in second was the long-held belief that red cars cost more to insure (46 percent believe this to be the case). This was the only case where women believed the myth more than men. Here's how the insurance myths rank, along with the correct information:

**Myth 1: I should buy insurance coverage for my house based on its real estate market value**

- 52 percent think it's true (among those who said it's true, 45 percent were women, and 55 percent were men).
- Tip: Buy coverage based on the costs to reconstruct the home. Imagine your home being leveled by fire or a tornado, this is a worst-case scenario that you want to insure for. In many areas of the country, rebuilding costs are quite different from real estate market value. In areas with a weak housing market, it might cost more to rebuild your house than what you could sell it for. And don't include the value of the land in your coverage amount. An insurance agent can help calculate rebuilding costs.

**Myth 2: Red cars cost more to insure because they get pulled over for speeding more**

- 46 percent think its true (52 percent women, 48 percent men).
- Tip: Car color doesn't affect insurance rates, and insurance companies don't use it in their calculation of rates.

**Myth 3: If I cause a crash with extensive damage to others, my auto insurance company can cancel me immediately**

- 44 percent think it's true (50 percent women, 50 percent men).
- Tip: Most states have laws that prohibit insurers from canceling you midterm because of a claim. If the insurer doesn't want your business, it generally has to wait until your policy period is up, and then it can send you a notice of nonrenewal. However, you can be canceled at any time for not paying your premiums.

**Myth 4: Small cars are the cheapest to insure**

- 40 percent think it's true (42 percent women, 58 percent men).
- Tip: Small and midsize SUVs and minivans are the cheapest to insure. In the 2014 model year, the Jeep Wrangler Sport is the least expensive vehicle to insure, according to Insure.com's study of rates. Small cars do not have the cheapest rates because they are often chosen by younger, inexperienced drivers who submit more claims. Also, injury claims are higher from small cars, which lack the weight and protection offered by larger vehicles.

**Myth 5: The Affordable Care Act (also called Obamacare) allows health insurance companies to base rates on medical conditions such as high blood pressure, heart disease and cancer**

- 36 percent think it's true (42 percent women, 58 percent men).
- Tip: The Affordable Care Act prohibits health insurance companies from basing rates on pre-existing conditions. Nor can health insurers charge different amounts for men and women.

**Myth 6: Comprehensive auto insurance covers everything and anything**

- 32 percent think it's true (41 percent women, 59 percent men).
- Tip: If we could go back in time, we would never name it "comprehensive coverage." Even "non-accident specific-problem coverage" would be less confusing to car insurance buyers. Comprehensive coverage pays for certain problems such as car theft, storm damage, animal collisions and vandalism.

**Myth 7: Thieves prefer to steal new cars**

- 29 percent think it's true (42 percent women, 58 percent men).
- Tip: Older cars are more valued among thieves because the market for their parts is bigger. If you want to cover car theft, buy comprehensive coverage.

**Myth 8: If my friend borrows my car and crashes it, their insurance will pay for damage**

- 25 percent think it's true (48 percent women, 52 percent men).

- Tip: Handing your car keys to a friend or relative is like handing them your insurance future. If they cause damage, the claim goes on your auto insurance policy and can affect your rates for years to come. And they probably won't offer to chip in.

**Myth 9: The Affordable Care Act (also called Obamacare) requires me to take the health insurance plan offered by my employer**

- 19 percent think it's true (41 percent women, 59 percent men).
- Tip: The Affordable Care Act requires almost all Americans to buy a health plan but doesn't say where you must get it. If you don't have access to health insurance through work or a spouse's employer, the open enrollment period for 2015 individual health insurance started Nov. 15.

**Myth 10: Out-of-state speeding tickets can't follow you home**

- 13 percent think it's true (34 percent women, 66 percent men).
- Tip: Those tickets can follow you and can affect your car insurance rates. This myth had the biggest disparity between men and women among the survey questions, with far more men believing they could get away with speeding in another state.

[Source: MoneyTalksNews | Amy Danise | Nov. 17, 2014 ++]

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## **Santa Claus Letter Scam ► How It Works**

The holiday season is here, and so are the scams. Watch out for fraudulent website offering "Letters from Santa." Some of these sites promise a custom letter from the man at the North Pole but don't deliver.

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

- You get an email selling a "Handwritten letter from Santa to Your Child." It encourages you to make your child's holiday by purchasing "Santa's special package" for \$19.99.
- You click on the link, and it takes you to a website. The site promises the special package contains an "official" nice-list certification and customized letter from Santa. There's even a free shipping special that ends (not coincidentally) in just few hours. You decide to purchase and enter your credit card information.
- Don't do it! In the best case, you are simply out the \$19.99. In the worst case scenario, you just shared your credit card information with scammers, who can now use it for identity theft.
- In another version of this scam, the site promises a free letter from Santa. It doesn't request any credit card information, but it does require plenty of personal information, such as your full name, address and phone number. These sites can then turn around and sell your personal information to spammers.

How to Spot a Scam Website: Follow these tips for spotting an online scam

- Ignore calls for immediate action.
- Many scams try to get you to act before you think by creating a sense of urgency (including the scam above). Don't fall for it.
- Hover over links in emails to check their source. Scammers will make links look like something else. Place your mouse over hyper-linked text and the true destination will appear.
- Make sure the website has (real) contact information. If something goes wrong with your order, you need to be able to contact the business. When in doubt confirm that the address and phone number are real.
- Do your research. Check out the business on BBB.org and do a quick web search.
- Make sure you pay through a secure connection. When entering credit card information online, be sure that the URL starts with "HTTPS" and has a lock icon in the browser bar.

- Watch for poor grammar and spelling. Scam emails and websites often are riddled with typos. This is often a giveaway that you aren't dealing with a real business.

Read more about holiday scams on BBB's Consumer News and Opinion blog located at <http://www.bbb.org/blog/2014/11/dont-let-holiday-scams-get-the-best-of-you/>. To find out more about other scams, check out BBB Scam Stopper website <http://www.bbb.org/council/bbb-scam-stopper>.

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## **Computer Fix Scam Update 01 ► Bogus Technical Support Offer**

Since 2012, tens of thousands of Americans have been bilked of \$120 million by two telemarketing firms that tricked people into thinking their computers had a problem and then sold them phony software and tech support, the Federal Trade Commission said. Some customers were charged as much as \$500, the FTC said. The agency worked with the state of Florida to persuade a federal judge this week to temporarily shut down and freeze the assets of the companies.

According to The Washington Post, offering bogus technical support is a popular way for scammers to prey on computer users, especially older people. The Post wrote: In a standard scam, criminals will call and claim to have found a virus on a person's computer and "prove" it to the call recipients by instructing them to navigate to harmless but little-used menus that they claim are evidence of a virus. From there, scammers then [persuade] users to pay them to remove the "virus." The two massive telemarketing operations charged \$29 to \$49 to "fix" the problem, the Post said. Jessica Rich, director of the FTC's bureau of consumer protection, said in a statement: These operations prey on consumers' lack of technical knowledge with deceptive pitches and high-pressure tactics to sell useless software and services to the tune of millions of dollars. There's no excuse for it, and we are pleased the court has taken steps to temporarily shut down these scams while our lawsuit proceeds. [Source: MoneyTalksNews | Krystal Steinmetz | Nov. 20, 2014 ++]

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## **Debit Card Customer Support Scam ► How It works**

Every day is Halloween for scammers. Con artists have masqueraded as FBI agents, school employees and even church pastors. Now, scammers' latest guise is that of customer support staff for pre-paid debit cards like GreenDot Money Cards, Wal-Mart MoneyCard, Western Union MoneyWise, etc.

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

- You want help with a prepaid debit card you recently purchased. You either need a refund for money you loaded on the card or help reclaiming funds you lost to scammers. You search online for customer support and find a website that claims it can help.
- You call the number, and the representative who answers says he/she can help get your money back. All you have to do is provide your prepaid card number and checking or credit account information, and he can process your refund.

Of course, by providing this information, you just gave a scammer access to the prepaid card and your checking or credit card account. The "support rep" will put you on hold to "investigate your case." That's all the time he or she needs to drain the money off your card. As always, watch out for variations. Some brazen scammers will instruct the victim to load additional money to the card. The representative claims that "re-loading is the only way to process the refund." In these cases, victims lost both the initial value of the card and the extra cash.

### **How to Protect Yourself from Pre-Paid Debit Card Scams:**

- Treat your pre-paid debit card funds like cash. Once gone, you won't be able to get it back.
- Don't give your card number to someone you don't know. This will allow them to access the funds on your card.
- To use your MoneyPak with PayPal or eBay or other online merchants, transfer the money to your PayPal account before you pay the merchant. Don't email your MoneyPak number directly to any merchant.
- Don't pay before you get an item. Unless it's an approved partner, don't use a pre-paid card for any offer that requires you to pay before you get the item.

Learn more about this scam on the FBI's Internet Crime Complaint Center report Alert Number I-100714-PSA at <http://www.ic3.gov/media/2014/141007.aspx>. 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 31, 2014 ++]

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## Health Care Insurance Scams ► Obamacare Open Season

The Federal Trade Commission is warning Americans who are shopping for new health insurance plans to watch out for potential scams. The second annual open enrollment for Obamacare began 15 NOV. According to the FTC, it's also open season for identity thieves. Regardless of whether you're shopping for a plan on a government exchange or you're covered by private insurance purchased elsewhere or have Medicare, scammers are targeting you. According to the FTC, one of the best ways to protect yourself is to recognize a potential scam:

- **Medicare.** If an "official Medicare agent" shows up at your front door, the FTC says it's a scam. There are no Medicare sales reps. If you get a call that says you're required to have a prescription plan or you'll lose your Medicare coverage, that's another scam. Also, don't give out your personal information, including your Medicare number, over the phone, the FTC warns.
- **Affordable Care Act marketplace.** "If you are shopping in the [federal] Health Insurance Marketplace, only shop at HealthCare.gov. People who try to sign you up elsewhere may be scammers," the FTC said. Also know that the government will not call to sell you insurance.
- **If you buy insurance elsewhere.** The FTC urges consumers to make sure they're signing up for actual insurance, not a medical discount plan. They are not the same. If you're unsure if it's insurance, call your state insurance commissioner's office.

If you think you've been a victim of a health care scam, report it to the Federal Trade Commission (FTC) by clicking <https://www.ftccomplaintassistant.gov/#crnt&panel1-1>. If it's a Medicare-related scam, report it to <http://www.medicare.gov/claims-and-appeals/file-a-complaint/complaint.html>. If you'd like more information on health care scams go to <http://www.consumer.ftc.gov/articles/0394-suspect-health-care-scam>. [Source: MoneyTalksNews | Krystal Steinmetz | Nov. 18, 2014 ++]

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## Tax Burden for New Hampshire 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 New Hampshire

### **Sales Taxes**

**State Sales Tax:** None. However, there are some specific sales taxes: 9% tax on restaurants, prepared food, hotel rooms and car rentals; 55 cents per megawatt hour on electricity, 7% on telecommunication services, plus additional taxes on real estate transfers and alcohol.

**Gasoline Tax:** 38.0 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 44.0 cents/gallon (Includes all taxes)

**Cigarette Tax:** \$1.78 cents/pack of 20

### **Personal Income Taxes**

New Hampshire depends more upon real property taxes for revenue than most states since there are no general income, sales or use taxes. The state also receives substantial revenue from taxes on motor fuels, tobacco products, alcoholic beverages sold through the state liquor stores, and pari-mutuel betting. The state income tax is limited to a 5% tax on dividends and interest income of more than \$2,400 (\$4,800 for joint filers). A \$1,200 exemption is available for residents who are 65 years of age or older. For an overview of New Hampshire taxes refer to.

[http://www.tax-rates.org/New\\_Hampshire/income-tax](http://www.tax-rates.org/New_Hampshire/income-tax)

**Retirement Income:** Not taxed.

**Retired Military Pay:** Not taxed.

**Military Disability Retired Pay:** Disability Portion – Length of Service Pay: Member on September 24, 1975 – No tax; Not Member on September 24, 1975 – Taxed, unless combat incurred. Retired Pay – Based solely on disability. Member on September 24, 1975 – No tax. Not Member on September 24, 1975 – Taxed, unless all pay based on disability, and disability resulted from armed conflict, extra-hazardous service, simulate war, or an instrumentality of war.

**VA Disability Dependency and Indemnity Compensation:** Not subject to federal or state taxes

**Military SBP/SSBP/RCSBP/RSFPP:** Generally subject to state taxes for those states with income tax. Check with state department of revenue office.

### **Property Taxes**

- Local property taxes, based upon assessed valuation, are assessed, levied and collected by municipalities.
- A state education property tax rate of \$2.350 per \$1,000 of total equalized valuation is assessed on all New Hampshire property owners.
- An elderly exemption for property taxes can be age, net income limits, including Social Security income, and net asset limits.
- Property taxes can be deferred but accrue interest at the rate of 5% per annum. The deferred property tax may not exceed more than 85% of the equity value of the residence. The deferral is available (if granted) by the assessing officials, to any resident property owner who is at least 65 years old. For single homeowners 65 and older who earn less than \$5,000 and married couples who earn less than \$6,000, \$5,000 of their property's assessed value is exempt from taxes. In addition, the homeowner's other assets besides the home must be worth less than \$35,000.
- There is a Low & Moderate Income Homeowner's Property Tax Relief program in New Hampshire. You must own a homestead subject to the state education property tax; reside in such homestead as of April 1 of the year for which the claim for relief is made; have a total household income of (1) \$20,000 or less if a single person or (2) \$40,000 or less if married or head of a New Hampshire household.
- For more information. Call 603-271-2687 for details on property taxes

### **Inheritance and Estate Taxes**

New Hampshire's Legacy & Succession Tax was repealed in 2002 and is effective for deaths occurring on or after January 1, 2003. As a result there is no inheritance or estate tax.

For further information, visit the New Hampshire Department of Revenue Administration site <http://www.revenue.nh.gov/index.htm> or call 603-271-2318. [Source: <http://www.retirementliving.com/taxes-kansas-new-mexico#NEWHAMPSHIRE> Nov 2014 ++]

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

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	6.97%	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%	4.58%	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	04/01/87	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%	5.99%	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%)	-	2.45%	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	6.97%	16.03%	20.16%	23.23%	26.20%	1.89%	(1.68%)	32.45%	38.35%	22.13%
<b>YTD</b>	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%	(0.35%)	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%	(0.15%)	0.85%	(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%)
<b>Last 12 mo</b>	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 as of Nov. 28, 2014**

	Close	YTD
G Fund	\$14.5899	+2.12%
F Fund	\$16.7673	+6.52%
C Fund	\$27.2321	+14.06%
S Fund	\$35.9401	+6.74%
I Fund	\$25.2606	-1.19%
L 2050	\$15.1007	+7.38%
L 2040	\$26.5802	+7.03%
L 2030	\$24.9738	+6.46%
L 2020	\$23.0145	+5.59%
L Income	\$17.4579	+3.81%

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

**\* General Interest \***



**Notes of Interest ▶ 16 thru 30 Nov 2014**

- **USPS.** The U.S. Postal Service lost \$5.5 billion in fiscal 2014, though in an operational bright spot it turned a profit of \$1.4 billion in controllable costs.
- **SECNAV.** The Navy secretary has spent more than a full year of his five-year tenure on overseas travel, racking up more than 930,000 miles on trips that cost taxpayers more than \$4.7 million.
- **COLA.** The October Consumer Price Index declined 0.4 percent from the new FY 2014 COLA baseline. The Consumer Price Index for November 2014 is scheduled to be released on December 17, 2014.
- **Homeless Vets.** The number of homeless veterans declined by 33 percent. As many as 1.8 million veterans still find themselves strapped when it comes to paying rent and utility bills. More than 30 percent of their income is used to cover those expenses, according to the latest report. And in 2012, 138,000 veterans stayed in a homeless shelter for one night.
- **Congress.** Rep. Tammy Duckworth, who won a second term in the U.S. House two weeks ago, gave birth Tuesday to a daughter: Abigail O'kalani Bowsbey
- **Cellphones.** If predictions are correct, first-graders soon will be learning to text at the same time they're being taught how to read. By 2020, it's expected that 90 percent of the world's population older than 6 will have a mobile phone.

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**RP~China Dispute Update 06 ▶ Maritime Dispute Continues**

Defying a U.S. call to halt the project, China defended its land reclamation in the disputed Spratly Islands in the South China Sea on 24 NOV, saying the work is for public service use, although a London-based security group says the

new island could host a military airfield to intimidate neighbors. Foreign Ministry spokeswoman Hua Chunying said the construction on some reefs in the archipelago was to enable Chinese citizens working there to "better perform international obligations in terms of search, rescue and other public services."



**Chinese fishing vessels are seen in 2012 anchored at Fiery Cross Reef (Kagitingan) on the disputed Spratly islands.**

In a recent report, IHS Jane's said satellite images taken in August and November showed that Chinese dredgers had created a land mass almost the entire length of Fiery Cross Reef, which was previously under water. The security group said it is China's largest construction project in the island chain. IHS Jane's said the new island — at least 3,000 meters (9,840 feet) long — could be China's first military airstrip in the Spratly Islands and might be aimed at helping Beijing impose its sovereignty claims over neighboring countries that also claim the territory. "This facility appears purpose-built to coerce other claimants into relinquishing their claims and possessions, or at least provide China with a much stronger negotiating position if talks over the dispute were ever held," the report said.

Tensions have been rising as Beijing has grown more assertive about its claim over the resource-rich South China Sea, which is also crisscrossed by shipping routes. Its deployment of an oil rig near the Parcel Islands triggered a bitter standoff with Vietnam, where a wave of anti-China riots broke out in May, killing at least one Chinese worker. In August, U.S. Secretary of State John Kerry proposed that all countries with competing claims halt any provocative actions, such as land reclamation, but China rejected the suggestion and said the tensions were being overblown. On Monday, State Department spokesman Jeff Rathke urged China and other states in the region to be transparent about their activities in disputed areas of the South China Sea. He stopped short of criticizing China for its new construction but said such action could "complicate or escalate the situation." "It's the United States' point of view that avoiding certain actions during the negotiating process would create a conducive and positive environment," Rathke told reporters Monday.

Over the weekend, U.S. military spokesman Lt. Col. Jeffrey Pool urged China to cease the land reclamation project and engage in diplomatic talks. Hua told a regular news briefing on 2 NOV that no country has "a right to make irresponsible remarks" about the reclamation. She said China has "indisputable sovereignty" over the Spratly Islands, which are also claimed by Taiwan, Malaysia, the Philippines, Vietnam and Brunei. Hua said China has insisted that maritime disputes be resolved peacefully and through negotiations. [Source: AP | Lara Jakes | Nov. 24, 2014 ++]

## Home Security ► Tips to Harden Your Home

The FBI says Americans lost \$4.5 billion to burglaries last year, and residential properties made up 74 percent of the total reported. The good news: It takes a lot less than you may think to install sophisticated security equipment yourself, and you'll save plenty over the cost of a professional alarm company. Even better, there are tons of easy, no-tech ways to improve your home's security for free or next to nothing.

**1. Appearances count.** Most burglars work the daytime shift, just like most of us do. They decide whether to hit your home based on appearances: Is it easy to crack or not worth the trouble? The most effective improvements are the ones that persuade a burglar to move on to the next guy's home.

- **Enlist local police.** Local police departments typically will send a trained officer to your home to do a walk through with you, pointing out your vulnerabilities and suggesting simple fixes. Check your police department's website for crime statistics and tips. For example, here is the Los Angeles Police Department's detailed list of home-security tips for residents. Remember to alert police when you'll be out of town.
- **Chat up the neighbors.** Join the local Neighborhood Watch program or start one. Chatting with neighbors updates you on local crime problems and enlists allies who'll watch your home while you're away. Neighbors are terrific watchdogs. My retired neighbor up the hill who likes peering out his window through a giant telescope spotted and chased a pre-dawn intruder from my garden once.
- **Use your locks.** Even if your neighborhood feels safe, make locking up a habit. Burglars often test a home by knocking on a door and, if no one answers, opening it. Keep every exterior door and window locked, including the door between the garage and house.
- **Fake it.** Getting a dog is a great security move. But if you can't, pretend to have one. Buy a couple of "Beware of Dog" signs at a hardware store and put them up. When a stranger is at the door, make a show of putting the "dog" in the other room before you open the door.
- **Install dummy security cameras** (about \$5).
- **Paste a local security company's sticker** on your front window.
- **Keep the place looking lived in.** Rotate lights on timers when you're gone. Sign up for USPS' Hold Mail service, reschedule expected deliveries and get friends to drop by randomly to water plants or just walk around.
- **Trim shrubs.** Bushy trees and shrubs provide cover for bad deeds. Keep the foliage well-trimmed.
- **Use your head.** Don't open the door, and don't let kids open the door, to uninvited strangers. Stay home when workers are in or around your home. Don't put keys in obvious places like fake rocks and under pots and doormats. Train children (especially teens) to keep key locations, alarm codes and other family security information private from their friends.

### 2. Cheap Fixes

- **Light the night.** Install bright, motion-triggered security lights outside the front and back of your home. Battery-powered lights start around \$10 each. Hard-wired products start around \$50.
- **Replace the door ... or don't.** The best entry doors are solid wood (\$100 and up) or 16-gauge minimum steel (\$120 and up), says the Los Angeles Police Department. Use non-removable hinge pins and avoid doors with glass windows unless the glass is burglar-resistant. Consumer Reports' test of entry doors found, however, that a strong door frame may count more than the door: "All [doors] eventually failed because the doorjamb split near the lock's strike plate, though we also found that beefed-up locks and strike plates can greatly increase a door's kick-in resistance."
- **Install a high-quality deadbolt – or two.** Whatever you do, don't rely on a simple knob lock (built into the door handle) alone. Install a deadbolt above a knob lock. Consumer Reports tested deadbolt locks: "Many of

the dead-bolt locks we tested don't provide the level of protection you might expect." CR recommends the Medeco Maxum 11WC60L lock in brushed nickel (brass tarnishes), found online for less than \$200. This Old House's video demonstrates how to install a keyed deadbolt. Additional advice:

- Use a solid core or metal door for all entrance points.
  - Use a quality, heavy-duty deadbolt lock with a 1-inch throw bolt.
  - Use a quality, heavy-duty knob-in-lock set with a dead-latch mechanism
  - Use a heavy-duty, four-screw strike plate with 3-inch screws to penetrate into a wooden door frame.
  - Use a wide-angle 160-degree peephole mounted no higher than 58 inches.
- **Replace the strike plate.** Consumer Reports also found that a strong strike plate makes a big difference: All locks come with a strike plate that attaches to the door frame. But as we've reported in the past, far too many of those are flimsy. Except for the Assa M80 [lock], \$95, the kick-in resistance of most locks improved dramatically when we replaced the strike plates with a Mag High Security Box Strike, \$10.

**3. Spend a bit more ...DIY installation home security systems.** There's a wide range of home security products. Here's the lowdown on the wired type: "Basic home security systems, or burglar alarms, are typically wired to a central control panel in the home that will activate when windows or doors are opened while the system is armed," says The Chicago Tribune. Most DIY systems, however, use wireless technology. They're easier to install and can save you a bundle over a wired setup, says The DIY Network, reviewing pros and cons of both. These products begin under \$100. Professional alarm companies may charge little to install a system, but they'll make up for it with monitoring fees. Some, but not all, wireless systems let you hire a professional service for monitoring, so you can comparison shop for price. Or monitor your wireless system yourself, through your computer or smartphone. Says Fox News, in a review of products: Log in online, and you can get live video feeds from all over your home, text alerts when anything moves, and even adjust the thermostat that you forgot to program before you left.

**4. Video surveillance and more.** Many DIY systems include a video monitoring option. Or you can purchase cams separately. Think nannycams, but at the front door. Cameras are typically engaged by a motion sensor and allow you to monitor the video feed with an Android or iOS app on a high-speed mobile device. Something new, currently trying to raise money on Kickstarter and reviewed here by CNN, substitutes a listening device for cameras. It's called Point, and it "combines microphones with environmental sensors to detect anything out of the ordinary in your home while you are away."

[Source: MoneyTalksNews | Marilyn Lewis | Nov. 24, 2014 ++]

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## **Tattoo Removal Update 04 ► Popularity, Stigma & Cost**

In a world where so much is the same, tattooing is a way to say, "I'm not just a cog in the machine." There are other reasons for tats, of course. Among them: personal style, a gang affiliation, commemorating a special moment, honoring someone you love, hiding a scar, and that sheepish old pretext: "I was drunk." A big part of a tattoo's appeal is that it's permanent, a real commitment. That's the downside, too. When you are ready to move on, the tattoo's still there. Tattooing is a booming industry. Nearly 8,000 U.S. businesses took in a combined \$3.4 billion in 2014, although growth is tapering off, according to MarketWatch. Harris Interactive pollsters estimate 21 percent of adult Americans have at least one tattoo, up from 16 percent in 2003. Their popularity, Harris says, varies by age group:

- Ages 18-24 — 22 percent have a tattoo.
- Ages 25-29 — 30 percent.
- Ages 30-39 — 38 percent.
- Ages 40-49 — 27 percent.

- Ages 50-64 — 11 percent.
- Ages 65 and older — 5 percent.



This may be the tattoo's moment of glory, but research shows a stigma remains, particularly at the workplace, *The Economist* says. The U.S. Army, for instance, recently tightened its policies. Now new recruits' tattoos may not be visible below knees or elbows or above necklines, the *Army Times* says. Soldiers tattooed before the policy change are grandfathered in. Tattoos are more popular among people who did not finish high school and less popular among the more highly educated, Dr. Anne E. Laumann, researcher, professor of dermatology and chief of general dermatology at Northwestern University's Feinberg School of Medicine, told the American Academy of Dermatologists. The stigma helps explain another booming business: tattoo removal, an industry that, according to MarketWatch, has grown 440 percent and taken in about \$75.5 million in the last decade.

You must be highly motivated to remove a tattoo: It hurts worse than getting one, says the *Los Angeles Daily News*, writing about inmates at a Los Angeles County correctional facility who have tattoos erased. The *Daily News* said: *A laser produces a short pulse of intense light that passes through the top layers of skin and is absorbed by the tattoo pigment, causing the ink to fade over time. "If you could imagine a razor that's been heated up, placed at the end of a rubber band and then kind of shot at you, that seems to be the consensus of what it feels like," [sheriff's department officer Cynthia] Murphy said.* Pulsed lasers offer the most effective removal method. A variety of types are used, Dr. Allan Izikson, a dermatologist and researcher, told the American Academy of Dermatologists. He added: *"Results of the treatment will depend on a number of factors, including whether the tattoo was done by an amateur or professional (the latter is more difficult to remove), whether it is a new or an old tattoo, and the color and chemical composition of the ink. While the laser treatments can lighten tattoos significantly, some pigment is likely to remain."*

Some ink colors (blues and greens) are harder to remove. Light skin is easier to treat than dark skin, and tattoos are hardest to remove from hands and feet, Dr. Jim McMahan, a plastic surgeon in Columbus, Ohio, told *Angie's List*. Despite their drawbacks, lasers remain the best option. The U.S. Food and Drug Administration endorses them as safe and effective when used by a dermatologist who specializes in the procedure. (Tattooing safety falls under FDA jurisdiction because the inks are considered cosmetics. The FDA also regulates the lasers used in removals.) Be realistic about the results you'll get, advises the FDA. "Complete removal, with no scarring, is sometimes not possible." A wide variety of other services and products claim to remove tattoos. Some are simply ineffective; others can be dangerous. States also regulate tattooing and tattoo-removal practitioners. Only California, Georgia, New Jersey, Ohio and Florida require a medical degree for tattoo removal, says *Angie's List*.

Depending where you live, laser removal may be offered by dermatologists, plastic surgeons, aestheticians, cosmetologists and trained laser technicians. The safest bet is using a licensed, board-certified dermatologist. Serious infections are among potential problems. *Angie's List's* screening tips, which can be found at <http://www.angieslist.com/articles/4-tips-find-best-tattoo-removal-specialist.htm>, include finding someone who: Specializes in tattoo removal; Has state-of-the-art equipment; and is expertly trained. Call your state government to ask which agency oversees tattoo-removal businesses. Ask whether a business is licensed and if it has a record of complaints. Also, do an Internet search on the business name and the practitioner's name. Report problems and bad reactions to the FDA's MedWatch by calling 800-332-1088 or going online at <http://www.fda.gov/Safety/MedWatch/default.htm> or contact an FDA consumer complaint coordinator at

<http://www.fda.gov/Safety/ReportaProblem/ConsumerComplaintCoordinators/default.htm>. Removing a tat can cost considerably more than getting one (and it's unlikely your health insurance will cover it).

A few examples:

- The AAD article says erasing a small tattoo may cost a few hundred dollars. It could cost \$1,000 or \$2,000 to treat a larger one, especially if different types of lasers and many sessions are required.
- Dr. Elizabeth McBurney, dermatologist and clinical professor of dermatology at Tulane Medical Center in New Orleans, charges \$300 to \$600 per laser session, depending on the size and body location of the tattoo.
- McMahan's rate starts at \$30 and runs to \$1,200 for an entire arm, Angie's List says.

Other approaches

- On the horizon. Another American Academy of Dermatology article describes other, possibly more effective lasers under investigation. (<https://www.aad.org/stories-and-news/news-releases/lasers-lighting-the-way-for-enhanced-treatment-of-melasma-and-tattoo-removal>)
- Chemicals. The AAD, in "Caring for Tattooed Skin," (<https://www.aad.org/skin-conditions/skin-health-tips/caring-for-tattooed-skin>) warns against acid treatments. Avoid kits offering chemical "peels" (online for as little as \$12) and treatments using injectable chemical lotions, creams and liquids. These chemicals can cause long-term skin damage, experts tell Angie's List.
- Dermabrasion and surgery. Two more approaches include dermabrasion, which sands away a layer of skin, and surgery to remove the tattoo and sew up the incision. Both can leave ugly scars and hurt even worse than lasers, McBurney told Angie's List.

Just maybe, if you can hang on, you'll be able to will your tattoo to posterity, skin and all. The Amsterdam tattoo shop Walls and Skin is home to a foundation that aims "to preserve tattooed skin after death" for exhibition and loaning to relatives of the deceased. Complex magazine says the service starts around \$375. The Guardian writes: "More than 50 people have already signed up with the (shop's) Foundation for the Art and Science of Tattooing, so that after their deaths, pathologists can remove the skin carrying their tattoo, pack it in formaldehyde and send it to a laboratory where the water and fat will be removed and replaced with silicone." [Source: MoneyTalksNews | Marilyn Lewis | Nov. 24, 2014 ++]

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## **Federal Employee Legislation ► Benefits | Death & Pension**

Rep. Stephen F. Lynch (D-MA) introduced H.R.5721, the Overseas Security Personnel Fairness Act, to allow the families of overseas federal contractors killed in the line of duty access to full death benefits if the deceased employee is unmarried with no children or other dependents. Problems experienced by the family of former Navy SEAL and CIA security contractor Glen Doherty, who was killed during the September 2012 terrorist attack on the U.S. Consulate in Benghazi, Libya, prompted the legislation, Lynch said. Also killed in that attack were U.S. Ambassador J. Christopher Stevens, former Navy SEAL and CIA contractor Tyrone Woods, and U.S. State Department officer Sean Smith.

Lynch noted that the Defense Base Act of 1941 requires overseas federal contractors to obtain insurance to make certain that injured workers are entitled to workers' compensation for employment-related injuries and their survivors are entitled to death benefits in the event of a job-related tragedy. But the law doesn't extend death benefits, aside from \$3,000 in funeral expenses, to the family or designated beneficiary of a federal contractor killed in the line of duty overseas if they are unmarried with no dependents. While Doherty was unmarried with no children, he activated his mandatory Defense Base Act insurance policy before deploying for a scheduled 54-day mission to Libya, believing that his policy would pay benefits in the event of his death, Lynch said.

H.R.5721 would amend the Defense Base Act to ensure that full death benefits are extended to contractors' families or designated beneficiaries. The bill also would provide retroactive death benefits to the designated beneficiaries or families of federal contractors who have been killed in the line of duty since September 11, 2001. "It is flatly wrong that the Defense Base Act requires federal workers to take out an insurance policy before they are deployed overseas and accepts the payment of insurance premiums from those workers, but does not provide death benefits to their families or estate solely based on marital and child status," Lynch said. While Lynch is trying to expand death benefits for contractors, one of his colleagues wants to take away pension benefits for some feds—specifically misbehaving Veterans Affairs Department executives. House Veterans' Affairs Committee Chairman Jeff Miller (R-FL) plans to introduce legislation that would give the VA secretary the authority to reduce the retirement benefits of certain senior executives "to reflect the years of service during which they participated in actions that made them subject to removal."

The legislation, still in draft form, would prevent senior executives about to be fired from retiring with full benefits. The secretary would be allowed to take away the government contribution portion of the pension for the time period in which the employee was engaged in behavior warranting removal. The rest would be returned to the employee in a lump sum. [Source: GovExec.com | Pay & Benefits | Nov. 19, 2014 ++]

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## **Agent Orange Lawsuits Update 16 ► South Korean Vietnam Vets**

A total of 16,579 South Korean veterans and their families filed two separate lawsuits in 1999 against Dow Chemical Co. and Monsanto, seeking more than 5 trillion won (\$4.9 billion) in damages, but a district court ruled against the plaintiffs. In 2006, the Seoul High Court, in a landmark ruling, overturned the decision and ordered the two firms to pay compensation ranging from 6 million won to 46 million won to the veterans for physical handicaps they sustained from the defoliant. It marked the first time for a South Korean court to rule against the U.S. defoliant manufacturers responsible for using Agent Orange in Vietnam in the 1960s and 1970s in order to deny the People's Army of Vietnam refuge in the jungle terrain.

The Supreme Court, however, in 2013 reversed the lower court ruling and sent the case back for review, excluding a favorable ruling on 39 soldiers who have suffered from chemical acne. Upholding the lower court's decision for compensation, the Supreme Court recognized the link between their exposure to the defoliant and the disease for the first time in the world.

A Seoul appellate court, in a retrial, ruled 14 NOV against South Korean Vietnam War veterans demanding compensation for their exposure to defoliant. Ruling in favor of two U.S. producers of toxic chemicals, the Seoul High Court did not recognize epidemiological correlations between the defoliant and diseases such as lymphoma suffered by the more than 5,000 plaintiffs. "Agent Orange producers did not thoroughly verify harmful effects of dioxin on human beings," the court said in its ruling. The court, however, said it cannot be concluded that the exposure to the defoliant directly caused such diseases. "The causes of these diseases are very complicated," the court said.

More than 4.7 million Vietnamese are said to continue to suffer from a range of illnesses, including birth defects, cardiovascular disease, cancer and nervous disorders because of the chemical defoliant dropped during the war. South Korea fought alongside the U.S against communist North Vietnam in the war. South Korea dispatched about 320,000 soldiers to Vietnam to become the largest foreign contingent of U.S. allies fighting in the war, with 5,000 killed in action and nearly 11,000 others wounded, according to official government data. South Korean activists estimate the number of Korean victims of the chemicals at around 150,000. [Source: The Korea Herald | Yonhap | Nov. 18, 2014 ++]

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## Celebrities Who Served In the Military ► Eleven



[1]



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1. **Ice-T** - While most know him now as Detective Odafin "Fin" Tutuola on "Law and Order: SVU," it wasn't the only time Ice-T was fighting bad guys. Before his rap days, Tracy Marrow (Ice-T is his stage name) joined the Army's 25th Infantry Division. He served for four years before returning home, where he eventually started a successful music and acting career.

2. **Harvey Keitel** - He's played plenty of bad guys on the big screen, but who knew the devil/dad from "Little Nicky" was a good U.S. Marine? Harvey Keitel joined the Marine Corps back when he was just 17, and he served in Lebanon during Operation Blue Bat in 1958. These days, he plays it safer: He's co-president, along with Ellen Burstyn and Al Pacino, of The Actors

3. **Mel Brooks** - "It's good to be the king," and for Americans during World War II, it was good we had this "king" on our side. Mel Brooks served as a corporal in the Army during World War II, where he was assigned to the Battle of the Bulge. Following the war, he went on to earn an Emmy, Grammy, Oscar and Tony -- becoming an "EGOT-er" -- and write and direct "The Producers," about producers trying to make the musical flop "Springtime for Hitler."



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4. **Gene Hackman** - Before he was "Behind Enemy Lines" on the big screen, Gene Hackman spent time in the Marines as a field radio operator and as a disc jockey for the Armed Forces Network. He went from the service to showbiz, earning Oscars for "The French Connection" and "Unforgiven." He's turned his talents to writing, with a burgeoning career as a novelist.

5. **Chuck Norris** - Chuck Norris was in the United States Air Force. Fact: While stationed in Korea, he trained in Tang Soo Do and later created his own form of martial arts called Chun Kuk Do. Fact: When the boogeyman goes to

sleep every night, he checks his closet for Chuck Norris. Oh, also, he's an actor who starred in the "Missing in Action" series of movies as well as "Walker, Texas Ranger."

6. **Dennis Franz** - Dennis Franz wasn't always wearing his NYPD blues. Drafted after college into the Army, he served for 11 months in Vietnam. We are guessing people liked him in uniform because Franz went on to play at least a dozen police officers before getting the role of Detective Andy Sipowicz on "NYPD Blue," for which he earned four Emmy Awards. He has chosen to mostly avoid the spotlight in recent years, but has said he would return to acting if the right script came along.



[7]



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7. **Montel Williams** - Motivational speaker and former talk show host Montel Williams enlisted in the Marines after high school, but later found his gift for public speaking while serving as a lieutenant in the Navy. He served for 22 years, leaving with the rank of lieutenant, after which he went on to win a Daytime Emmy Award and two Genesis Awards for "The Montel Williams Show." Diagnosed in 1999 with multiple sclerosis, he launched The Montel Williams MS Foundation.

8. **J.R. Martinez** - J.R. Martinez is probably the one star on the list most well-known for his military service. When he was a corporal in the Army, a roadside-bomb blast in Iraq burned more than 40 percent of his body. Even with his injuries, he was positive about his recovery and used his optimism to help other victims. He starred as an Army veteran on "All My Children" and later let his feet do the talking when he rumbaed his way to the win on season 13 of "Dancing With the Stars." His latest adventure is playing a firefighter on the ABC action series "SAF3."

9. **Bill Cosby** - The famous TV dad played a doctor on "The Cosby Show," but Bill Cosby also worked in medicine before his days of comedy, assigned to work with those injured in the Korean War while in the Navy. He served for four years as a hospital corpsman before going to college at Temple University and eventually pursuing a career in comedy. He and his wife Camille are loaning their collection of African-American art to the Smithsonian.



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10. **Tom Selleck** - Everyone's favorite mustachio played a private investigator in Hawaii and Vietnam veteran on TV, but in real life Tom Selleck was a soldier in the California Army National Guard. He was called to duty in 1965 during

the Watts Riots. With a wide-ranging television career to his credit, these days, he plays a police commissioner on the CBS series "Blue Bloods."

11. **Rob Riggle** - Rob Riggle's joke as a correspondent on "The Daily Show" that he could "kill any other member of the show" based on his military experience isn't too far from the truth. He was a lieutenant colonel in the Marine Corps and served in Kosovo and Afghanistan before moving into full-time comedy, where his characters have ranged from a man-child with a pituitary problem in "The Goods" to a man who laughed when a kid used a Taser "in the face" in "The Hangover."

[Source: Bankrate.com | Jessica Patel | Nov. 18, 2014 ++]

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## **The Chesty Puller** ▶ **New Holster System**

When Rob Leahy designed a holster system built specifically "for men doing manly things," it only seemed appropriate to name it after the legendary Marine Lt. Gen. Lewis Burwell "Chesty" Puller. Leahy, who served as a private first class in the Army, owns Simply Rugged Holsters in Prescott, Arizona. He designed "The Chesty Puller," a conversion system that allows a wearer to holster a weapon on their chest or under their arm, with bear country in mind. Imagine using a few weeks of leave and heading to the Alaskan backwoods for the fly fishing trip of your dreams. As you reel in your first salmon, you realize someone — or something — is eyeing your prize. A 1,200 pound Kodiak brown bear tears from the bushes with murder in its eyes. That's the type of experience that prompted Leahy to create a holster system that would allow him to reach his pistol faster. "I came up with the idea of a chest harness for my belt holster while reaching inside my neoprene waders for my .44 [-caliber pistol] as a brown bear came across the Russian River in Alaska," he said. "I had an instant image of this bear rolling me around with one of my arms stuck inside my waders. I knew there had to be a better way."



**Nick Stone models the Chesty Puller System, which allows the wearer to holster a weapon on the chest or under the arm**

Fortunately for Leahy, the bear stopped short and turned around. But the incident led to a new product idea. Instead of creating a dedicated chest holster, Leahy said he opted to make a strap system that adapted his existing pancake holster design. That would allow his customers to have one holster for multiple uses, he said. By naming the holster system after Puller, the legendary five-time Navy Cross recipient who fought his way into the history books across the Caribbean and later the Pacific during World War II, Leahy said he was also paying tribute to another man. His grandfather served in the Marine Corps alongside Puller. Leahy said his granddad, George Rehberg, never spoke much about his years in uniform, but he served in Haiti, Nicaragua and Hawaii in the 1930s. He left active duty before Dec. 7, 1941, and the U.S. entrance into World War II, but he signed up for the Reserve. One of the few things he ever mentioned about his time in the Corps was Chesty Puller and how much he admired the man, Leahy said. "I wanted to remember and honor General Puller in some way, to help other people understand who he was," he said. "I like the discipline and warrior spirit instilled in the Marines."

The Puller holster system, which can be purchased online at <http://www.simplyrugged.com> for \$66, is available for left- or right-handed carry. Leahy also sells a Ka-Bar-like knife called the Leatherneck. "Today, after two centuries of personal sacrifice on and off the battlefield, our Leathernecks enjoy the love, respect, and admiration of every true American and it is to them we dedicate this series of battle ready knives," the knife description states. [Source: MarineCorpsTimes | James K. Sanborn | Nov. 15, 2014 ++]

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## Household Aids: Mr. Clean Magic Erasers ► Uses

Following are dozens of creative uses for Mr. Clean Magic Erasers. In general, these magic erasers can “remove” or “clean” virtually anything! (For the record, that Magic Erasers warning that’s floating around stating they’re dangerous is a hoax.) These foam-like pads are extremely lightweight and resemble pieces of styrofoam. They are made of a porous melamine material that gets into hard-to-clean surfaces and tiny grooves... like magic! All it takes is a dab of water to moisten the eraser. No other cleaning chemicals needed (...and no elbow grease). The only downside to these eraser blocks is that they don’t last long. But that’s a testament to their cleaning power — their tiny pores get filled with all the gunk that’s hiding in small spaces. To get more life out of your Magic Erasers, try this:

- Mr Clean Magic Erasers -- cut in fourths -- two clean ones and two used ones.
- Cut each Magic Eraser into 4 equal-sized pieces (across the shortest width of the eraser, rather than lengthwise). This way, you get 4 times the amount of cleaning out of one Eraser!
- Lightly mist it with water (by misting or using the kitchen sink sprayer), rather than saturating it with water — which causes it to shrivel up more.
- Scrub lightly with the Magic Eraser, then wipe the area with a wet towel to prevent smearing the dirt/grime and remove any residue.
- When it starts to get yucky (after cleaning a few different items), simply spray rinse it again to revive it a bit. Then squeeze the excess water out, and continue using it until it starts to shred.



### What Mr. Clean Magic Erasers Can Do:

- Remove dried paint from door hinges.

- Remove tarnish from silver.
- Remove mold & mildew from anything plastic.
- Clean & polish gold jewelry.
- Remove soap scum in the tub and shower.
- Remove marks on walls.
- Clean splatters inside the microwave.
- Remove marks on vinyl siding.
- Clean mirrors in the bathroom (keeps shower mirrors from fogging).
- Remove adhesive residue after removing stickers.
- Remove waterline mark around the pool.
- Remove hair dye from countertops & floors.
- Clean light-colored suede.
- Remove black scuff marks from baseboards (where the vacuum cleaner hits).
- Clean the outdoor side of window sills stained from leaves, dust and dirt.
- Clean plastic coolers inside and out (...even dirty grimy ones used by men with greasy hands!).
- Remove rust spots & stains on countertop.
- Remove cooked-on stains in pots and pans.
- Remove soot off the walls near the fireplace.
- Clean within the grooves of lawn ornaments.
- Clean sticky/dusty range hood over the stove.
- Remove nail polish spills or stains.
- Clean air bake cookie sheets & bake ware (the kind with all those tiny grooves).
- Clean oven shelves & the grates on the grill.
- Remove wet nose marks from pets on the windows (even car windows).
- Remove toothpaste splashes from bathroom mirrors.
- Remove melted plastic on the side of the toaster oven.
- Remove grimy green algae from cement (bird baths, steps, ponds, etc).
- Clean stained elbows from dirty work.
- Remove green mildew from siding and gutters.
- Remove paint spills & oversprays.
- Remove toilet bowl rings (cut a piece off & let it set in your toilet overnight; don't flush it; doesn't always work).
- Remove built-up algae, water deposits, etc from ceramic flower pots.
- Clean dish drainers that are gunked with lime and build-up.
- Remove bird poop from concrete bird bath.
- Remove coffee & tea stains that remain inside a mug, carafe, thermos even after washing.
- Clean the plastic agitator inside your washing machine.
- Clean window screens (even when they are still in the window).
- Remove built-up baked on grease inside the deep fryer.
- Clean inside the crock pot.
- Remove melted plastic on a glass top stove.
- Clean swimming pool steps.
- Remove baked on brown spots on cookware
- .clean antiques & collectibles.
- Polish collectible coins (update: coin experts recommend that you do not clean coins.).
- Clean & shine things up before you sell them in a yard sale.

- Clean boat & outdoor furniture upholstery.
- Clean vinyl striping on motorhomes, vans, and boats.
- Clean car tires, including white walls.
- Clean pebbled surfaces like the outside of plastic coolers.
- Remove pet & child vomit from carpet or clothing.
- Remove scuff marks on motorcycle & ATV helmets.
- Remove grass stains from shoes after mowing the lawn.
- Remove scuff marks from hangers/shoes in the walk-in closet.
- Clean oven door.
- Remove pollen from patio furniture, cars, etc..
- Remove soap scum and gunk from around the bathroom faucets.
- Remove hairspray build-up on countertops and vanities.
- Remove soap scum inside porcelain & utility sinks
- Clean stained caulking along the kitchen sink & countertop.
- Clean your bicycle, even the tires & rims.
- Clean tile & grout.
- Remove mildew from tents, vinyl canopies, awnings, fiberglass items.
- Remove paint overspray that has dried.
- Remove shoe marks from the kick plate of house doors & car doors.
- Clean inside your car (along the handles, window ledge, arm rests, dashboard).
- Remove scuff marks and dirt from linoleum floors.
- Remove stains on leather seats, purses, chairs, etc..
- Remove food stains inside plastic food containers.
- Remove brake dust from tire rims.
- Remove dirt and grime on a vinyl convertible top.
- Remove nail polish from walls, carpets, wooden objects, plastic.
- Remove soil or scuff marks from ceramic tile flooring.
- Clean non-skid surfaces with tiny grooves (bathtub floors, refrigerator handles, pool steps, cooler lids).
- Clean & shine bathroom faucets & fixtures.
- Remove magic marker, permanent marker, and ballpoint ink from virtually any surface.
- Clean doll faces.
- Clean textured handles on major appliances (dishwasher, refrigerator, stove).
- Remove fingerprints and dirt on light-colored kitchen cupboards.
- Clean inside of the refrigerator.
- Remove crayon marks from walls.
- Remove dirt from plastic trash cans.
- Remove dark paint on light-colored carpet.
- Clean Soap Scum and Oils from Hot Tub.
- Clean A Car's Vinyl Interior (Gets Into The Tiny Crinkles In The Vinyl Armrest, Etc.).
- Clean White Porch Railings, Columns & Pillars.
- Remove Bugs From Car Windshield, Grille, And Bumper.
- Remove Paint Scratches On Your Car From Minor Fender Benders.
- Remove Rust and Corrosion that's Built-Up on the Outside Of Pipes (Kitchen/Bathroom).
- Clean & Shine Hubcaps.
- Remove Built-Up Grime On The Car Steering Wheel.
- Remove Finger Prints & Build-Up On The Keyboard And Mouse.

- Remove Oxidized Paint From An Old Car.
- Remove Built-Up Gunk From Vinyl Seats.
- Remove Tar from Your Car's Paint.
- Remove Set-In Stains Inside Glass And Plastic Pitchers.
- Remove Scuff Marks From The Back Of Car Seats (From Kids' Shoes).
- Clean Kids' Plastic Toys.
- Remove Dirt And Grime From Athletic Shoes And Shoes With Leather Uppers.
- Remove Stains On The Underside Of The Toilet Seat And Around The Toilet Seat Hinges.
- Remove Fingerprint & Handprints From Light-Colored Doors & Walls.
- Remove Scuff Marks From Your Patio Furniture.

[Source: MoneyTalksNews | Lynnette Walczak| Sept 2014 ++]

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## Photos That Say it All ► Xmas at the Wall



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WWII Ads ▶ Chrysler

*Horsepower Wins Wars*

Chrysler marine engines—sturdy, powerful, reliable—are making good where victory and men's lives are the stakes.

**CHRYSLER DIE ENGINE**  
RAPID movement of men, munitions, weapons and supplies is essential to victory in a mechanized war. This is a struggle of horsepower and manpower.

One of the biggest items in the Chrysler Division's great war production program is horsepower—engines, engines and more engines. Chrysler Marine engines in a large variety of war-time uses are enhancing the reputation that they made in civilian service. They are driving commando barges, landing barges, personnel boats, patrol boats, picket boats and many other types of small boats essential to the prosecution of the victorious campaigns of the United Nations. They are guarding our home shores; they are

helping to get our fighting men to the far-flung fronts, from the Aleutians to the South Pacific, from the Amazon to the Arctic.

**CHRYSLER MARINE TRACTOR**  
Regardless of the type of work demanded of them, Chrysler marine engines are proving their worth—the natural result of Chrysler's unequalled engineering genius in design and high precision in manufacture. They are taking all kinds of punishment on the seven seas. Their Superfinished bearing surfaces insure long life, smooth performance and the fuel economy that is such an important factor when operating in foreign waters, far from the sources of supply. In a war in which transportation efficiency is

a larger and more important factor than ever before in history, they are making good even beyond the Government's exacting requirements.

Not only with the marine type but with industrial, automobile and tank engines as well, the Chrysler Division is bringing its tremendous productive capacity to bear on the victory effort.

**CHRYSLER DIE ENGINE**

**CHRYSLER MARINE TRACTOR**

**CHRYSLER DIE ENGINE**

**CHRYSLER DIE ENGINE**

[ BUY U. S. WAR BONDS AND STAMPS ]

**CHRYSLER**  
DIVISION OF CHRYSLER CORPORATION

WAR PRODUCTS OF CHRYSLER DIVISION: Industrial Engines - Marine Engines - Marine Tractors  
Heavy Power - Motor Tugs - Anti-Aircraft Control Parts - Tank Engine Assemblies  
Tank Parts - Airplane Wing Panels - Air Raid Engines - Gas Boats  
The Fighting Equipment - Searchlight Reflectors

THE NATIONWIDE CHRYSLER DEALER ORGANIZATION OFFERS OWNERS SERVICE FACILITIES TO MEET THEIR WAR-TIME TRANSPORTATION NEEDS

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Have You Heard? ▶ Shampoo

Warning! DO NOT wash your hair in the shower

I don't know WHY I didn't figure this out sooner!

I use shampoo in the shower!

When I wash my hair, the shampoo runs down my whole body, and printed very clearly on the shampoo label is this warning,

"FOR EXTRA BODY AND VOLUME."

No wonder I have been gaining weight! Well!

I got rid of that shampoo and I am going to start showering with Dawn Dishwashing Soap. It's label reads

**"DISSOLVES FAT THAT IS OTHERWISE DIFFICULT TO REMOVE."**

Problem solved! If I don't answer the phone, I'll be in the shower!

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## **Normandy Then & Now** ▶ Rue Saint-Pierre



**July 1944: Canadian troops patrol along the destroyed Rue Saint-Pierre after German forces were dislodged from Caen. Today shoppers walk along the rebuilt Rue Saint-Pierre which was destroyed following the D-Day landings**

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**They Grew Up to Be?** ► Tina Mjorino (Waterworld 1995)



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**Words You Don't Hear anymore**

- 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.
- Why can't you remember to roll up your britches legs? Getting them caught in the bicycle chain so many times is tearing them up.
- You have torn the knees out of that pair of pants so many times there is nothing left to put a patch on.

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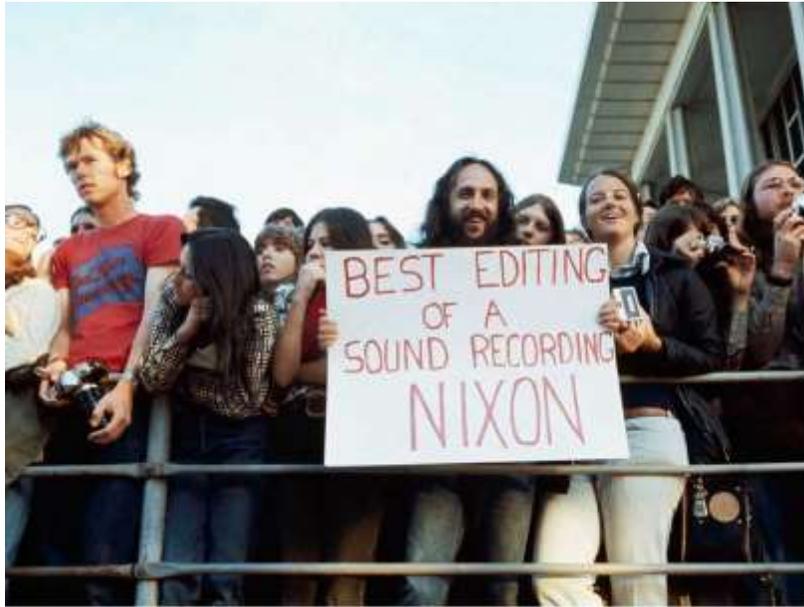
**Interesting Ideas** ► Stripped Screw Removal



**Remove a Stripped Screw with a Rubber Band**

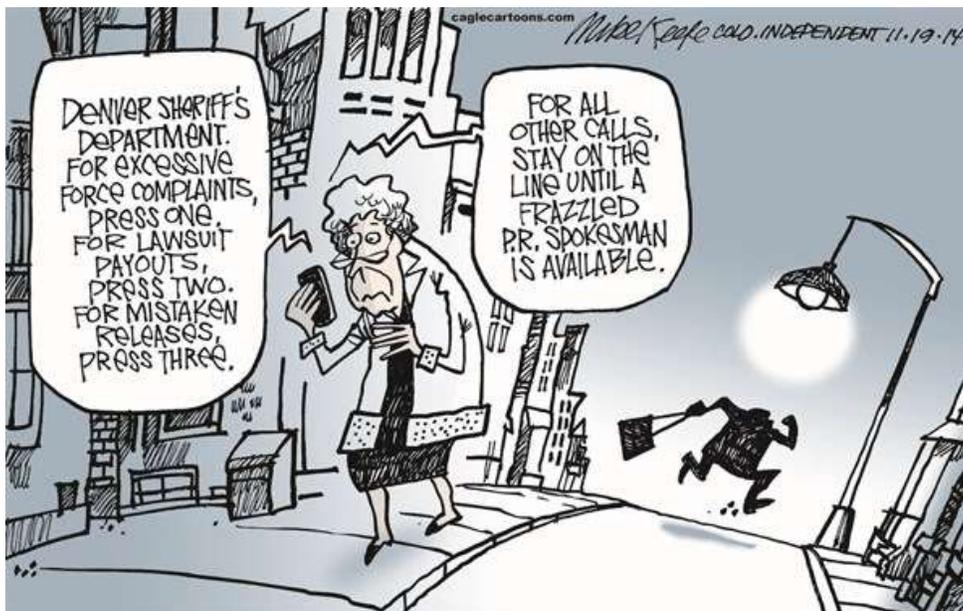
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**Moments in US History** ▶ **Academy Awards April 1974**



**A spectator holds up a sign at the Academy Awards, April 1974**

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25.11.14 World powers and Iran agreed Monday to extend negotiations over Iran's nuclear program for up to an additional seven months

- Okay! You have got 7 months more to finish it .



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Lt. James “EMO” Tichacek, USN (Ret)

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RAO Baguio, PSC 517 Box RCB, FPO AP 96517-1000

Tel: (951) 238-1246 in U.S. or Cell: 0915-361-3503 in the Philippines.

Email: [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net)

Bulletin Web Access: <http://www.nhc-ul.com/rao.html>, <http://www.veteransresources.org>, or <http://frabr245.org>

Office: Red Lion, 92 Glen Luna, cnr Leonard Rd & Brent Rd., Baguio City, 2400 Philippines

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