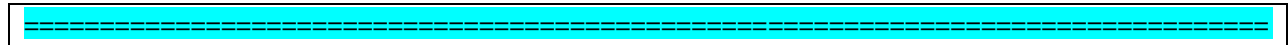


RAO BULLETIN

1 July 2011

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THIS BULLETIN CONTAINS THE FOLLOWING ARTICLES

- == Tricare Young Adult Program [05] ----- (Modest Response)
- == Vet Toxic Exposure ~ Lejeune [22] ----- (Erin Brockovich)
- == Military Records/DD-214 [03] ----- (60-Year Delay)
- == Flag Presentation [07] ----- (HOA Flagpole Policy)
- == Filipino Vet Inequities [20] ----- (Denied FVECF Claims)
- == VA Appeals [09] ----- (Steps to File)
- == Cell-Phone Radiation Scams ----- (FTC warning)
- == Depression [01] ----- (Over 11% of 65+ Vets)
- == Wall That Heals [01] ----- (Soledad, Calif)
- == King Veteran Memorial ----- (Flag Dispute)
- == SecDef ----- (Overview)
- == SecDef [01] ----- (Retrospective: Robert M. Gates)
- == Mobilized Reserve 21 JUN 2011----- (1511 Decrease)
- == WWII Vets [03] ----- (James Downey Jr)
- == PTSD [72] ----- (Free Couples PTSD Retreat)
- == Military Retirement System [03] ----- (Secretaries Concur)
- == Mil Funeral Disorderly Conduct [22] --- (NY Saratoga Cnty)
- == Veteran Charities [18] ----- (USNVA Prosecution)
- == Tricare User Fees [70] ----- (USDR Action Alert)
- == FERS [01] ----- (USPS Suspends Payments)
- == Florida Vet Legislation [02] ----- (4 Bills Signed)
- == VA Fraud Waste & Abuse [35] ----- (Nancy Cook)
- == VA Fraud Waste & Abuse [36] ----- (16-30 Jun 2011)
- == Hypertension [05] ----- (Frequency of Measurement)
- == VAMC West Los Angeles [03] ----- (Master Plan)
- == VAMC West Haven CT ----- (Lawsuit Settlement)
- == Blue Angels ----- (Shows Resume)
- == Arlington National Cemetery [25] ----- (Call Center/Records)
- == Tricare Pharmacy Policy [06] ----- (Walgreens Opts Out)
- == Tricare Overseas Program [10] ----- (Medicare Sign-up)

- == National Museum of the U.S. Army ----- (Site Selected)
- == IRS FBAR [02] ----- (Did You File?)
- == Identity Theft [11] ----- (Deceased Vets)
- == Pentagon Papers ----- (Advise to Whistleblowers)
- == COLA 2012 [02] ----- (May CPI Up 0.05%)
- == Medicare Reimbursement Rates 2012 [01] -- (Budget Priority)
- == Distinguished Service Cross ----- (Latest Recipient)
- == PTSD [71] ----- (The Healing Tonic)
- == VA Service Dogs [03] ----- (Fido Rules)
- == Agent Orange Korea [04] ----- (Camp Carroll)
- == VA Budget 2012 [03] ----- (\$1.4B Increase Request)
- == Stolen Valor [41] ----- (Warren K. Parker)
- == Vet Jobs [30] ----- (Government Hiring Up)
- == Flag Legislation [03] ----- (HJR13 & SJR19)
- == Credit Card Charges [07] ----- (Penalty Rates)
- == VA Blue Water Claims [16] ----- (Debate Continues)
- == VA Blue Water Claims [17] ----- (Updated AO ship's List)
- == VA Sexual Assaults [01] ----- (Opposing Views)
- == VA Sexual Assaults [02] ----- (16-30 Jun 2011)
- == Tricare Retirement Benefits ----- (Options)
- == Social Security Overpayments ----- (IG Report on 2009)
- == Retiree Appreciation Days [08] ----- (Updated List)
- == Vet Deaths ----- (2010 = 1373 per day)
- == Saving Money ----- (Car Insurance Tips)
- == Notes of Interest ----- (15-30 Jun 2011)
- == Medicare Fraud [70] ----- (15-30 Jun 2011)
- == Medicaid Fraud [42] ----- (15-30 Jun 2011)
- == State Veteran's Benefits ----- (Montana)
- == Military History ----- (Shadow Warriors)
- == Military History Anniversaries ----- (Jul 1-15 Summary)
- == Military Trivia 30 ----- (Vietnam Ap Bia)
- == Tax Burden for Colorado Retirees ----- (As of JUN 2011)
- == Veteran Legislation Status 28 JUN 2011----- (Where we stand)
- ==Veteran Hearing/Mark-up Schedule ----- (1-31 Jul 2011)
- == Have You Heard? ----- (Military Humor 1)
- Attachment - Veteran Legislation
- Attachment - Montana State Veteran's Benefits
- Attachment - Shadow Warriors
- Attachment - SecDef Gates Retrospective
- Attachment - AO Exposed Ship List May 2011

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Tricare Young Adult Program Update 05: Despite all of the political turmoil which surrounded health care reform last year, it turns out that according to a survey by a leading online health insurance broker, that less than half of the parents who were surveyed, said they would be willing to provide their college

graduates with coverage on the family's health insurance plan until age 26. The survey indicated that most parents "are ready to let their young adults take responsibility" said the survey authors. Insurance.com which sponsored this survey of 1,000 parents, college students and recent graduates completed this in April. In addition, Aetna and Medical Mutual – two of the largest Mid-Western region's insurers report that while they have added 19-26 year olds to their parents plans, the demand has not been "overwhelming". Even despite the fact that most of the civilian health plans do not charge high rates for adding an extra child or two. The survey also noted that college students and recent graduates may have more original ideas on how to obtain health insurance without spending too much. For instance, Question no. 9 on the survey hints that insurance can be sexy: "If you were already attracted to a date or potential significant other and then found out that he or she had health insurance, would you be more likely to be...?" Ninety-three percent of graduates responded that they would be "more attracted".

So far in the Department of Defense's TRICARE Young Adult insurance coverage program, there also has been modest enrollment to date with good satisfaction. A few points to remember about the plan are the individual to be covered must be:

- A dependent of an eligible uniformed service sponsor.
- Unmarried
- At least age 21 (or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides at least 50 percent of the financial support), but have not yet reached age 26.
- Not eligible to enroll in an employer-sponsored health plan offered by your own employer.
- Not otherwise eligible for any other TRICARE program coverage.
- A holder of a uniformed services identification card. After enrolling in the program, the sponsor will need to visit a uniformed services identification card issuing facility to obtain an ID card for the young adult.

[Source: <http://www.moaablogs.org/healthcare/category/benefits> Kathryn M. Beasley article 23 Jun 2011 ++]

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Vet Toxic Exposure ~ Lejeune Update 22:

Well-known environmental advocate Erin Brockovich is wading into the Camp Lejeune contaminated water issue. Brockovich — who became a household name 11 years ago when Julia Roberts portrayed her in a film about the fight against a California company that polluted a city's water supply — has joined 22 national and state organizations in support of a bill (S.277) would make it easier for veterans and their families affected by contaminated water aboard base to receive medical assistance. Brockovich also recently told reporters at a Wilmington meeting on advocacy issues that Camp Lejeune veterans have asked for her help. "We need to look at what happened at Camp Lejeune, the ground water contamination," she said. "Who's been affected, find them all and make sure that we do everything possible to make their future a little bit brighter."

Pollution at Camp Lejeune is the largest documented Defense Department environmental contamination incident on record. According to the Department of Veterans Affairs, at least 500,000 people may have been exposed in the 30-year period from 1957 to 1987 to a host of toxic chemicals, including known human carcinogens benzene and vinyl chloride, as well as drying cleaning solvents and degreasers. A letter from Environmental Working Group was sent late last week to the Senate Committee on Veterans' Affairs in support of the "Caring for Camp Lejeune Veterans Act of 2011" introduced by North Carolina's two senators, Republican Richard Burr and Democrat Kay Hagan. The bill would provide health care for service members and families who drank, bathed and cooked with water contaminated with toxic and carcinogenic chemicals while stationed or living aboard the base. "The environmental and public interest communities are calling on our leaders in Congress to come to the aid of these brave Americans, who are still waiting for justice and for the answers they deserve," said Heather White, EWG chief of staff and general counsel. Military veterans and families with health problems they believe may be linked to toxic

chemical exposure at Lejeune are not being afforded adequate health benefits, White said, adding that hundreds of veterans have filed claims for disability compensation through the U.S. Department of Veterans Affairs but only a handful of the applications have been approved.

Brockovich also sat on a panel earlier this year that urged a Senate committee to conduct an investigation into a male breast cancer cluster surrounding Camp Lejeune. Her involvement is not the first time the Camp Lejeune water contamination issue has been linked to Hollywood. According to emails obtained by The Daily News, military officials sought to delay releasing information about the bad water at Camp Lejeune in 1998 so as not to coincide with the release of the John Travolta film "A Civil Action," which depicted a legal battle over the pollution of drinking water in Woburn, Mass. Camp Lejeune water contamination is also the focus of the award-winning documentary "Semper Fi: Always Faithful," which has been screened at the Tribeca Film Festival and shown to members of Congress. The documentary details the quest of retired Marine Jerry Ensminger of Richlands who is searching for answers from the government in the wake of his young daughter's death due to leukemia he believes was caused by toxic drinking water aboard Camp Lejeune. Ensminger also signed the EWG letter, which has been posted online at <http://richmedia.onset.freedom.com/jdn/lnh263-lejeuneletter.pdf>. [Source: Dailey News Lindell Kay article 29 Jun 2011 ++]

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Military Records/DD-214 Update 03: Kiel Wisconsin resident Don Schneider spent decades hoping, praying, and fighting to obtain his discharge records from the Department of Defense who would not acknowledge his service in the Korean War. Schneider said to reporters that he remembers it like it was yesterday. "This is Sniper Ridge over here. This is all Chinese back here," he said, referring to his photo album. Drafted out of high school, Schneider entered the war as an Army Ranger in 1952. He spent 14 months in heavy combat. "Got shot at from the time I got there until the day I left." One night during the war, the Chinese ambushed Schneider's squad. Of the 12 soldiers, only Schneider and one other made it out alive. "Mortar round came in and landed right inside the pit, and all that was, pieces of bodies, they're gone." What Schneider didn't realize at the time is that his service records disappeared when the Chinese overran his unit's headquarters.

In June 1953, the Army sent him home with 100 dollars and a train ticket to Chicago. Since he had eight years of active reserve to fulfill, he didn't worry about discharge papers. "And when the eight years were up I thought, well, I should get a discharge, so I'll go down to Milwaukee to the veterans outfit down there. They said, "We don't have any records that you were in service." OK, so that's the way it went. And on and on it went. He said, "My daughter, before she died, worked on it for almost 30 years trying to get it. She wrote to all kinds of Congressmen, you name it, senators, whatever. Thirty years she worked on it and no dice." Schneider even drove to the Veterans Administration Office in St. Louis, showing his pictures and letters he wrote to his wife. "I had written her that I was in a MASH hospital in South Korea and that didn't mean nothing." "They always said, 'Well, why don't you contact somebody you were in service with?' Well, there's only two of us out my squad that came home, the rest were killed, so there was nobody I could talk to."

Finally this spring a friend sent a registered letter to President Obama's office. In early JUN, Don Schneider, now 81 years old, received an honorable discharge, 58 years after last firing his weapon. "I tell you, it didn't really register, I think, three or four days before it really sunk in that I was discharged, that I finally got it, so it was a good feeling." Because his records were lost, Schneider was never paid for his two years of service. "I figured 13 cents an hour at that time, 24 hours a day, Uncle Sam owes me between \$68-70,000 which I'm never going to see. You know that, but that's the way I got it figured." But at this point in his life he says he's going to let that one go. He's just finally happy to have his discharge papers. [Source: ABC Green Bay WI WBAY-2 Jeff Alexander article 23 Jun 2011 ++]

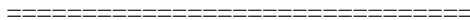


Flag Presentation Update 07: In Ohio a retired Army lieutenant colonel is in a skirmish with his homeowners' association (HOA) over the 14-foot flagpole he installed in his front yard. Other veterans are siding with 77-year-old Fred Quigley, who served in Vietnam. An American Legion post held a flag-raising ceremony 22 JUN at Quigley's home in Macedonia, 15 miles southeast of Cleveland. Neighborhood developer Joseph Migliorini says Quigley is breaking a homeowners' association rule that doesn't allow flagpoles but says flags may be flown from a holder on the front of a home. He contends "it wouldn't look good" if all the residents put flagpoles in their small front yards. He's offering to install flagpoles at the development's entrances. Quigley maintains his flagpole is a matter of free speech.

A similar altercation occurred in Richmond Virginia in DEC 2009 when the Sussex Square HOA threatened to take a 90-year old MOH holder (Col. Van T. Barfoot) to court if he did not remove his flag. Upon learning of the controversy Democratic Senators Warner and Webb agreed that his service entitled him to display the flag in any manner he wanted and championed the vet's cause. Ultimately, the HOA agreed to stop their legal action against Van T. Barfoot. The retired Army Colonel is now free to fly the Flag in his front yard. [Source: Akron Beacon Journal Ed Suba Jr. article 23 Jun 2011 ++]



Fred Quigley's flagpole



Filipino Vet Inequities Update 20: Foreign Secretary Albert del Rosario has asked the US Department of Veterans Affairs (DVA) to reconsider the cases of Filipino World War II (WWII) veterans who were denied benefits under a recently passed US law. The Department of Foreign Affairs (DFA) in Manila said Del Rosario made the appeal during a meeting with Veterans Affairs Secretary Eric Shinseki in Washington, D.C. in JUN. “Secretary Del Rosario urged the DVA to reconsider the cases of certain veterans denied benefits under the Filipino Veterans Equity Compensation Fund (FVECF). [The fund] requires that the name of a veteran, to be eligible for benefits, appear in both the roster of troops prepared by the US Army after the war and the individual folders of veterans containing their discharge papers (AGO Form 23),” the DFA said in a statement. The fund, approved in February 2009, authorized the release of a one-time lump-sum payment to eligible WWII veterans from the Philippines. The payments were to be made through the DVA from a \$198 million (about P8.6 billion) appropriation. Del Rosario also asked Shinseki to continue US government support for the Veterans Memorial Medical Center in Quezon City. For his part, Shinseki committed to look at a fair procedure with regard to the required documentation of WWII veterans. He also conveyed to Del Rosario the DVA’s continuing support for the Philippine hospital, the latest in the form of a two-year program that would upgrade the medical center’s technical and diagnostic capabilities. “We have a special obligation, a special responsibility to the young men and women who fought during the war,” Shinseki was quoted as saying by the DFA. [Source: Philippine Daily Inquirer Jerome Aning article 27 Jun 2011 ++]

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Depression Update 01: According to the VA’s National Registry for Depression, 11% of Veterans aged 65 years and older have a diagnosis of major depressive disorder, a rate more than twice that found in the general population of adults aged 65 and older. The actual rate of depression among older Veterans may be even higher, since not all Veterans with depression receive a diagnosis from their health care provider. Recognizing and diagnosing depression in late life can be challenging, according to Dr. Rebecca Crabb, a postdoctoral fellow in clinical psychology at the VA Geriatric Research Education and Clinical Center (GRECC) in Palo Alto. “Physical, mental and cognitive health are all closely linked in late life,” she notes. “Older adults don’t necessarily experience sadness when they are depressed. Instead, an older person may report problems with their memory or unexplained pain or fatigue. Other signs are anxiety, hopelessness, helplessness, and irritability.” One of the most serious consequences of depression is suicide. Although younger Veterans (age 18-44) with depression are at the greatest risk of suicide, Veterans 65 and older are also at high risk compared to middle-aged (45-64) Veterans. Other serious consequences include increased risk for medical problems, cognitive decline and dementia, and mortality. Depression and dementia in older adults can look similar.

Depression in late life may be brought on by losses or serious challenges such as the death of a spouse, family member, or pet, medical problems, disability, or even retirement. A Veteran who has worked all his or her life may have trouble coping with the lack of “something to do” every day, may experience financial strain, or become isolated from others. Various medical conditions such as diabetes and stroke can have effects on blood flow to the brain, and can make older Veterans particularly vulnerable to developing depression. There also appears to be a genetic component: an older person who has been depressed in the past, or who has a family member who has been depressed, is more likely to develop depression. Recent research shows that nearly 40% of Veterans age 60 and over in treatment for depression have a diagnosis of post-traumatic stress disorder. “We are only beginning to understand how previous traumatic experiences, in the military or otherwise, affect mental health in later life, but it is clear that it is important to ask older Veterans about trauma,” Dr. Crabb notes.

Dementia, another severe health problem that can occur in late life, appears to influence depression and vice versa. Dr. Crabb points out that depression can be a psychological reaction to dementia. “Older Veterans get frustrated with their memory problems. It can also be hard to adjust to having to stop doing valued activities, like

driving.” There are also physiological connections between depression and dementia. Parkinson’s Disease or the after effects of a stroke, for example, can affect brain tissue and blood flow to the brain in ways that may cause both depression and dementia. According to Dr. Crabb, “In their early stages, depression and dementia in older adults can look similar. Many older Veterans with depression complain of memory difficulties. This is why it’s so important to get a thorough assessment from your health care provider if you are experiencing changes in either your mood or your memory.”

Says Dr. Crabb, “We have to look at what works for treatment of late-life depression. Generally, the same antidepressant medications that are effective in younger adults are effective in older adults. They may be less effective for older Veterans who also have cognitive impairment. “The same applies to psychotherapy, which is also effective for older adults. We use present and past focused exercises to help older Veterans with depression regain a sense of hope, purpose, and meaning. Veterans are supported in solving problems and getting re-engaged in meaningful activities, whether that means volunteering, physical exercise, or spending time with loved ones. We use life review exercises to encourage Veterans to reminisce about life experiences and discuss how they have overcome past challenges. This helps them to “mobilize” some of their life-long strengths.” Often, adaptations are necessary to effectively treat late life depression in the context of dementia or cognitive impairment.

As Dr. Crabb explains, “Caregivers should be involved whenever possible. It helps to increase the Veteran’s involvement in pleasant activities that utilize their strengths and to give them manageable responsibilities, for example, tending to specific tasks in the home or garden.” Although late-life depression is a common and treatable problem, Dr. Crabb said many older Veterans are reluctant to seek care. One study showed that up to two-thirds of older Veterans discontinue antidepressant medications. There is the stigma of seeking help for a mental health problem and the belief that they should be able to handle the problem on their own. “Older Veterans are used to solving their own problems and can find it hard to accept help. It’s important for them to feel that their health care provider respects their life experience.” Dr. Crabb points out that the VA has been working hard to help make depression treatment more accessible and acceptable for older Veterans. For example, Primary Care Behavioral Health teams allow Veterans to receive assessment and short-term treatment for depression without having to leave the primary care setting. “Getting a check up on your mood is just another part of staying healthy. Many times, older Veterans prefer to get treatment for depression in primary care rather than a mental health clinic and the VA has listened to that.”

Late life depression can have devastating consequences and is an important and common health problem for older Veterans. Veterans or family members who recognize any of the symptoms in this story should see their VA health provider. They can also call the Veterans Crisis Line 1-800-273-8255 for confidential help. The Veterans Crisis Line is staffed by caring VA responders, many who are Veterans themselves. Each responder understands the unique Veteran experience and is trained to handle any crisis. Veterans who are having thoughts of suicide should press 1 to be transferred to the Veterans Suicide Prevention Hotline. Further information on late life depression is available at <http://www.nimh.nih.gov/health/publications/depression/index.shtml> and <http://nihseniorhealth.gov/depression/toc.html>. [Source: Veterans Today article 24 Jun 2011]

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Wall That Heals Update 01: On 22 JUN Soledad’s South County Correctional Training Facility (CTF) was the first prison in the nation to welcome the Wall that Heals - a national monument traveling across the country. Inmates got a rare opportunity to see this replica of the Vietnam Veteran Memorial Wall at the Prison. Credit for the event was given to the efforts of two of their fellow inmates. Tucked away between cell wings in a small room at the CTF sits the only office of its kind in the nation. Two inmates have been working for six years to ensure incarcerated veterans receive disability benefits they may not even know they deserve. Ed Munis and

Michael "Doc" Piper have collected more than \$5 million on behalf of imprisoned veterans, with the lion's share dedicated to the veterans' dependents. Munis said they use the Freedom of Information Act liberally to research and file claims on behalf of vets who are in prisons across 17 states. Munis is serving a life term and Piper was sentenced to 74 years, according to CTF officials. Both fought in Vietnam. With support from prison staff, the two inmates were able to set up the office and chip away at the inequity. According to the Department of Labor, there are roughly 200,000 incarcerated veterans in the United States. In a country where they battle homelessness and post 9/11 vets typically face a higher unemployment rate, incarcerated veterans can be especially overlooked.

Even though it took some time and determination, correctional facility officials helped make the visit happen. "This is a national monument, it makes everyone proud to get it here. And the demeanor and the actions that you saw s in the inmates, it's like they're not even in prison right now," said Correctional Facility Public Information Officer Darren Chamberlain. It was an emotional moment for inmates, who served time in the military. Pictures, letters and quotes are displayed on The Wall That Heals. Some even recognized the faces shown on the memorial wall. "It's long overdue recognition, not because we are in a prison setting, but more because these guys were veterans first," said Ed Munis. Munis and Piper said the \$5 million in compensation is only the beginning. They hope to expand and help more imprisoned vets, and are already donating their services to inmates for parole and prison board hearings. The Wall that Heals was on display at CTF grounds for three days. It's the first time the exhibit ever came to Monterey County, so prison officials made it available to the public for viewing in the prison's visitors parking lot during its stay. Information on the Wall as well as it's traveling schedule can be found at <http://www.vvmf.org/twth> . Following is the schedule for the remainder of this calendar year:

<u>Date</u>	<u>City, State</u>	<u>Location</u>
JUL 3 - 6	York, PA	York Fairgrounds
JUL 14 - 17	Chicago, IL	Wrigley Field
AUG 8 - 14	Sturgis, S.D.	Broken Spoke Campground
AUG 18 - 21	Billings, MT	Rimrock Auto Arena at Metra Park
AUG 25 - 28	Richmond, IN	Veterans Memorial Park
SEP 1 - 6	Evansville, IN	Westside Branch Library
SEP 8 - 11	Greenwood, S.C.	Lander University
SEP 13 - 19	Kinston, N.C.	Emma Webb Park
SEP 21 - OCT 2	Sanford, NC	TBD
OCT 6 - 9	Scranton, PA	Everhart Museum of National History
OCT 13 - 17	Wyndmoor, PA	La Salle College High School
OCT 20 -24	Newnan, GA	Coweta County Veterans Center
NOV 3 - 6	Refugio, TX	The Fairgrounds
NOV 11 - 13	The Colony, TX	5151 N. Colony Blvd
NOV 17 - 20	Lafayette, LA	TBD

[Source: Central Coast News Matt de Nesnera article 22 Jun 2011 ++]

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King Veteran Memorial: In North Carolina the City of King embarked upon the construction of a veterans memorial in 2003. The memorial is located in Central Park between the amphitheater and the newly constructed north parking lot off Kirby Road. The memorial is a five sided structure with a reflecting pool and fountains surrounded by a tile pavers walkway with the veterans names listed. The final cost for the memorial was \$290,000 and it was completed 10 NOV 04. The memorial has a number of flags flying from it. Until recently, one

of those flags was a Christian flag -- a white flag with a Latin cross inside a blue canton. A dispute over flags at the memorial began a year ago when a veteran of the Afghanistan war complained to the city about a Christian flag at the memorial. He said it violated the First Amendment and the doctrine of separation of church and state. In their letters to the City Council, Americans United for the Separation of Church and State and the American Civil Liberties Union urged the council to remove the Christian flag. Flying the Christian flag violates the First Amendment right to freedom from government imposition of religion, the groups said.

In AUG 2010 the city council voted unanimously to keep the Christian flag anyway. A second vote was taken in September and they followed the advice of the city attorney to remove the flag. He had informed them that the Christian flag was unconstitutional and that they would have to pay a lot of money to defend themselves against a lawsuit that they would inevitably lose. After the council voted to remove the flag in September 2010, thousands of people rallied on the behalf of the flag and criticized the city for taking it down. Subsequently, the council approved a policy to address the concerns of two factions in the city — those who wanted a Christian flag flown at the memorial, and those who did not. Under the policy, the city holds a lottery each year to select 52 veterans to be honored, one for each week of the year. The lottery winners could pick any flag they want to fly at the memorial as long as the U.S. Department of Veterans Affairs has approved the flag's symbols. Federal veterans affairs officials have sanctioned the symbols of the Buddhist, Muslim, Jewish and atheist flags, among many others.

Steven Hewett, who won rights to the weeks of June 27, Sept. 5, Nov. 11 and Nov. 28 to honor himself and three brothers who also are veterans, said in his original application that he intended to fly the Christian flag at the monument, which has been the focus of controversy over whether religious symbols should mark the memorial. Then he said he planned to fly a Muslim flag the week of Sept. 5, which would include Sunday, Sept, 11, the 10th anniversary of the World Trade Center, Pentagon and Pennsylvania terrorist attacks that killed nearly 3,000. He then said in a statement 23 JUN that he will fly no flag during the four weeks. Hewett later backed off and said he would fly a Buddhist flag on Monday, then would fly a Jewish flag, an atheist flag and a Muslim flag in later weeks. "By doing so, I honor the service of all veterans," Hewett said. "Speaking with other individuals and veterans who are (of) the same opinion as I, we believe no religious symbols should fly over the Veteran's Memorial." In a statement, Hewett said: "It was my intent to honor veterans with symbols from three of the four major religions and one of non-belief; however, in doing so, I would not be honoring veterans of all faiths and traditions. I have brought attention to the fact that veterans are comprised of many religions, faiths and beliefs."

Many King residents have opposed Hewett's plans. Hewett's decision to fly no flags at the memorial still violates the city's policy, which states that residents requesting a flag to honor a family member who is a veteran must pick a flag that represents the veteran's faith tradition. The city Council is considering asking for a court injunction to prevent the city from allowing Hewett to fly no flag. [Source: Winston-Salem Journal John hinton article 24 Jun 2011 ++]

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SecDef: The Army, Navy, and Marine Corps were established in 1775, in concurrence with the American Revolution. The War Department, headed by the Secretary of War, was established in 1789, and was the precursor to what is now the Department of Defense. This was followed by the founding of a separate Department of the Navy in 1798. The decision to unify the two Executive Departments of War & Navy, based on the experiences of World War II, led to the creation of the National Military Establishment led by a Secretary of Defense, as provided in the National Security Act of 1947. The War Department was renamed to Department of the Army, the title of Secretary was changed to Secretary of the Army, and a separate Department of the Air Force under the Secretary of the Air Force was created. In 1949, an amendment to the National Security Act of 1947 further consolidated the national defense structure in order to reduce interservice rivalry by making the Secretaries of Army, Navy and Air Force

inferior and subordinate to the Secretary of Defense. In addition, the National Military Establishment was then renamed to Department of Defense.

The Secretary of Defense (SecDef) is the head and chief executive officer of the Department of Defense of the United States of America. This position corresponds to what is generically known as a Defence Minister. Under the direction of the President, the Secretary of Defense has per federal law (10 U.S.C. § 113) authority, direction and control over the Department of Defense, and is further designated by statute as the principal assistant to the President in all matters relating to the Department of Defense. The Secretary of Defense is in the chain of command for all Department of Defense forces; i.e. Army, Navy, Air Force & Marine Corps; for both operational and administrative purposes. Only the Secretary of Defense (and the President) can authorize the transfer of forces from one Combatant Command to another. The Chairman of the Joint Chiefs of Staff is the principal military adviser to the Secretary of Defense, and to the President, but the Chairman is not in the chain of command. The Secretary of Defense is appointed by the President with the advice and consent of the Senate, and is a member of the Cabinet and the National Security Council. An individual may not be appointed as Secretary of Defense within seven years after relief from active duty as a commissioned officer of a regular component of an armed force. Secretary of Defense is a Level I position of the Executive Schedule and thus earns a salary of \$199,700 per year. The longest-serving Secretary of Defense is the late Robert McNamara, who served for a total of 2,595 days. The shortest-serving Secretary of Defense was William Perry Clements, Jr. who served for a total of 39 days. [Source: http://en.wikipedia.org/wiki/United_States_Secretary_of_Defense Jun 2011 ++]

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SecDef Update 01: Defense Secretary Robert M. retired 30 June 2011. His was an unusual tour of duty having served under two presidents and in which its entirety him accountable for a two front war. In a 'Retrospective' the Armed Forces Press Service published a four part article of his tour of duty that summarizes issues he has confronted, obstacles he has overcome, conclusions he had reached, and unfinished business he has left to his successor Leon Panetta. This is available in this Bulletin's attachment titled, "**SecDef Gates Retrospective**". [Source: AFPS Jim Garamone article 24Jun 2011 ++]

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Mobilized Reserve 21 JUN 2011: The Department of Defense announced the current number of reservists on active duty as of 21 JUN 2011. The net collective result is 1,511 fewer reservists mobilized than last reported in the 7 JUN 2011 RAO Bulletin. At any given time, services may activate some units and individuals while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 73,231; Navy Reserve 5,147; Air National Guard and Air Force Reserve, 10,232; Marine Corps Reserve, 6,199; and the Coast Guard Reserve, 785. This brings the total National Guard and Reserve personnel who have been activated to 96,105 including both units and individual augmentees. A cumulative roster of all National Guard and Reserve personnel who are currently activated may be found at <http://www.defense.gov/news/d20110621ngr.pdf> . [Source: DoD News Release No. 547-11 dtd 24 Jun 2011 ++]

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WWII Vets Update 03: James Downey Jr., who survived the infamous Bataan Death March in 1942 and became an inspiration to his family, died 20 JUN. He was 96 years old. Downey served with the Army's 26th Cavalry Philippine Scouts, a decorated unit that still rode horses into battle in the early days of World War II. Half-

Filipino by birth, his mother was of Philippine and Spanish heritage and his father was from Augusta County, a cavalry officer who fought in the Spanish-American War. In 1942, Downey was a young soldier in the prime of life, six years removed from a tryout on the 1936 U.S. Olympic swim team, when Japanese soldiers captured him on 9 APR. He was put in line with thousands of other prisoners and ordered to start walking. The rule was simple, he recalled. If you stop, you die. The forced march to a Japanese POW camp covered 60 miles and lasted five days. For a time, Downey carried his little brother, Robert, who survived the march but ultimately died of sickness. Downey recounted his experiences last year in an interview with the Daily Press. After more than 60 years, his memories were still chilling. "A lot of my friends died along the way," he said. "And sometimes a Japanese tank would go over – Oh God – you'd see them along the road. It was terrible." By some estimates, 11,000 men died. But his determination in surviving one of the darkest chapters in American military history was not lost on his family. His son, Gary Downey, said the themes of never giving up and always helping a brother were impressed upon the children at an early age. "The journey that happened to him on Bataan, it still continues for him," Gary said last year. James Downey retired from the Army in 1963 as a master sergeant. He served a stint at Fort Eustis in Newport News, where he met his wif, Frances. She died in 2006. She and James were married 57 years and had four children. He was a former resident of Yorktown. At <http://video.search.yahoo.com/search/video?p=james+downey+jr> you can view him recounting his Bataan experience in a video. [Source: TREA Washington Update 24 Jun 2011 ++]



James Downey Jr

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PTSD Update 72: The National Veterans Wellness and Healing Center (NVW&HC) in Angel Fire, N.M., will offer free, weeklong retreats this summer for veterans with post-traumatic stress disorder and their spouses. The retreats, which started on a pilot basis in 2010, are sponsored by the wellness center and the State of New Mexico Department of Veterans Affairs, but are open to veterans nationwide. Lodging, meals and therapy are provided at no cost in a truly awesome setting, nestled in the Sangre de Cristos Mountains. The retreat includes individual and couples counseling as well as non-traditional therapies including acupuncture, yoga and massage therapy. To qualify, veterans must be diagnosed with PTSD, must be in or have been in counseling, and must have been referred by a VA vets center. For more info you can contact Hoot Gibson, vice president of the wellness center, at (575) 377-1082. At <http://www.veteranswellnessandhealing.org> you can download an application from the center's website which also lists retreat dates through 23 SEP 2011. [Source: NAUS Weekly Update 24 Jun 2011 ++]

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Military Retirement System Update 03: Once again, the military retirement system is coming under the scrutiny of budgeters and deficit reduction task forces. This time the assault comes from various fronts – from outgoing Secretary of Defense Robert Gates and incoming Secretary Leon Panetta to Vice President Joe Biden.

Earlier this year Gates stated, "Everything is on the table" for budget cuts. Panetta used the same line during his recent nomination hearing before the Senate Armed Services Committee, urging more significant, program-specific changes rather than an across-the-board, salami-slice budget cutting approach. Tasked by President Obama with finding over \$400 billion dollars in savings over the next 10-12 years , Gates has become a bit more specific on where some of the savings may be achieved – specifically the military retirement system. Gates has criticized the "one-size-fits-all" 20-year retirement structure and has directed the Defense Science Board to establish a working group to develop alternative options. In his final hearing before the Senate Appropriations Committee last week, he noted, "70-80% of the force does not stay until retirement but leave with nothing," endorsing an early vesting system.

Even more ominous, multiple media reports have indicated military retirement cutbacks could be in play in ongoing deficit-reduction talks between administration and congressional leaders, headed by Vice President Joe Biden. Most current proposals are based on recommendations of the 2009 10th Quadrennial Review of Military Compensation (QRMC), which included:

- Converting to a civilianized 401(k)-style system under which full retired pay wouldn't be paid until age 57-60
- Authorizing the services to make variable annual retirement contributions depending on changing retention and skill requirements
- Vesting retirement benefits after 10 years of service

The last major revision to the military retirement system was in 1986 when Congress passed the so-called REDUX system as part of an earlier budget-cutting drill. REDUX entailed far smaller cuts than the QRMC envisions. Under that plan, post-1986 entrants were to receive 40% of high-three-year average basic pay (vs. 50%) at 20 years of service. In contrast to the advocacy of current Defense leaders, then-Secretary Caspar Weinberger warned Congress that REDUX cuts would cause serious future readiness problems by undermining retention. He was proven right. A little over a decade later, Congress had to repeal REDUX when the Joint Chiefs of Staff complained it was hurting career retention. And that was in peacetime. Think what you will about the 20-year retirement system, the Military Officers Association of America believes it's the primary reason retention hasn't imploded over the last 10 years of unprecedented strains on career servicemembers and their families. The problem with proposals to cut overall military retirement costs while also implementing an expensive new 10-year vesting plan is that there's only one place for that money to come from – the pockets of those who stay for a full career.

If you tried to build a plan to slash career retention, it's hard to conceive a better way than taking lots of money from people who serve a career in order to pay more to people who separate early. Imagine the impact if the QRMC proposals were in effect in today's wartime environment. A 10-year soldier facing a fourth or fifth combat deployment would have a choice between (a) taking the vested military retirement and leaving to pursue a civilian career or (b) having to serve decades longer (with who knows how many more deployments) before being eligible for military retired pay at age 57-60. What do you think would happen to retention then? Especially knowing the services let very few people serve that long – but force nearly all out of uniform between their early 40s and early 50s. Advocates for these initiatives seek to sugar-coat them by saying they wouldn't affect anyone now serving, but would only apply to new entrants. That also was true of the REDUX system, and we know how that turned out. The only thing grandfathering the current force does is let retirement-cutting leaders evade responsibility for their ill-advised actions – by deferring the inevitable retention disaster for a decade and dumping it on their successors. MOAA believes it's essential to avoid repeating past mistakes that traded temporary budget relief for major national security risks. [Source: MOAA Leg Up 24 Jun 2011 ++]

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Military Funeral Disorderly Conduct Update 22: The New York Saratoga County Board of Supervisors on 21 JUN unanimously approved legislation that makes it illegal to protest within 500 feet of a military funeral or funeral-related event, like wakes, burials or other memorial services. The law covers the duration of the funeral or funeral-related event, as well as the preceding two hours and following two hours. Any person who knowingly violates the law can face misdemeanor charges punishable by a fine of up to \$1,000 and/or up to one year of imprisonment. The board said these demonstrations “prevent family members from mourning their loved ones in peace, and cause such family members to frequently suffer emotional distress.” It might not prevent protesters from showing up, but it will provide grieving families with a buffer zone if they do. The county law does not cover demonstrations held at cemeteries under the control of the National Cemetery Administration, like Gerald B.H. Solomon- Saratoga National Cemetery, because national cemeteries are governed by federal law. Prior to the law’s approval a member of the Kansas-based Westboro Baptist Church told The Saratogian the law wouldn’t prevent church members from coming to Saratoga to picket funerals. Though it has been picketing various events every day for 20 years, Westboro has become infamous for its controversial sign-laden demonstrations at military funerals. [Source. The Saratogian Michael Cignoli article 21 Jun 2011 ++]



Veteran Charities Update 18: In the first successful prosecution in an expanding investigation of the U.S. Navy Veterans Association, a Tampa woman pleaded guilty 22 JUN to a series of charges linking her to a multistate scam that fleeced millions from donors who thought they were contributing to veteran causes. Clad in handcuffs and the blue prison garb she has worn since October, an emotional Blanca Contreras appeared in an Ohio courtroom to plead guilty to engaging in a pattern of corrupt activity, complicity in aggravated theft of more than \$500,000, money laundering and tampering with records. She will be sentenced 3 AUG and faces from three to 25 years in prison. The 39-year-old mother of five fought back tears as Judge Kathleen Ann Sutula explained that her guilty plea meant she could be deported to Mexico. She is here on a work visa. Her son, Arturo, who is a soldier with the U.S. Army, attended the hearing dressed in fatigues.

A series of articles published by the St. Petersburg Times beginning in March 2010 exposed the charity as an elaborate fraud, prompting investigations by attorneys general in nine states, including Ohio. The IRS also began an investigation that led its agents and officials with the U.S. Department of Veterans Affairs and the Florida Department of Agriculture and Consumer Services to seize documents last summer at Contreras' Clair-Mel home. The nonprofit had reported raising more than \$100 million since 2002 and having 66,000 members, a national headquarters and offices in 41 states. But the Times' investigation found that none of the people listed on the group's website as state officers or members of its board of directors existed. The newspaper found that the charity steered hundreds of thousands of dollars in campaign contributions to conservative politicians across the nation, as well as some prominent elected officials in the Tampa Bay area. The mastermind behind the operation is still nowhere to be found. The man known as "Bobby Thompson" has eluded investigators since he vanished more than a year ago. It was Thompson who founded the nonprofit in 2002 from a \$600-a-month, roach-infested duplex in Ybor City. His large campaign contributions got him noticed by conservative politicians and entree to a White House photo op with President George W. Bush, U.S. Sen. John McCain and then-House Minority Leader John Boehner in 2008.

From. 17, 2007 until July 28, 2010, when regulators had begun their investigations, Contreras cashed checks at Tampa banks totaling \$472,373 — strictly from donations from Ohio residents to the Navy Veterans Association. Thompson cashed a total of \$900,000 from the same source during the same period, and a third unnamed person cashed \$201,000 during that span. This person may be indicted soon. Photos of Contreras, and her daughter Nancy were displayed on the association's website. They weren't named, only identified as volunteers. They started signing as officers of the nonprofit shortly after Thompson abandoned his Ybor City duplex in 2009 without leaving a

forwarding address. In NOV 09, Contreras signed papers registering the Navy group in Washington state, listing herself as acting secretary. A month later, Contreras signed as acting secretary of a Connecticut chapter. A later motion said that chapter was going out of business, scraping up only \$31,000 in revenue and listing its only assets as two laptops and a typewriter. Declining membership was blamed, according to a document Contreras signed in DEC 09. And yet that same chapter boasted revenue of nearly \$200,000 in each of the three prior years.

In March 2010, the St. Petersburg Times published "Under the Radar," stories that questioned the legitimacy of the U.S. Navy Veterans Association and examined more than \$180,000 in political contributions from the nonprofit's mysterious founder, Bobby Thompson. The group claims 41 state chapters, 66,939 members and annual income in excess of \$22 million. But its officers, members and auditors were nowhere to be found. Its charitable gifts are mostly undisclosed and unverifiable. Several state regulators opened investigations. The New Mexico attorney general determined the charity's officers were "fictional" and ordered the group to cease operations there. Hawaii told the group to stop fundraising. Officials in Virginia, Missouri, Oregon and New Hampshire are investigating the charity. Minnesota regulators levied a \$21,000 fine against Thompson, saying he broke a state law when he used a fake ID to contribute \$13,000 to GOP candidates and committees in that state from 2008 to 2010. Florida opened two investigations, by the attorney general and by the consumer services division. U.S. Sen. Jim Webb asked the Department of Veterans Affairs last year why the charity was on the VA's list of recommended veterans service organizations. The VA removed the charity from its website and promised more screening safeguards. Webb also asked the IRS to look into the charity. That investigation is ongoing. [Source: St. Petersburg Times Michael Van Sickler article 23 Jun 2011 ++]



Blanca Contreras

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Tricare User Fees Update 70: The House Armed Services Committee intends to include a provision in the fiscal year 2012 National Defense Authorization Act for Fiscal Year 2012 (H.R.1540) that would increase TRICARE Prime fees 13 percent, more than double the rate of health care inflation, and tie future fee increases to an annual inflation index. However, after hearing the Secretary of Defense and the Chairman of the Joint Chiefs repeatedly claim that the rising cost of TRICARE was “crippling” our nation’s national security, the Uniformed Services Disabled Retirees (USDR) organization learned that the HASC intends to transfer \$330 million of “under-executed” TRICARE funds to fund 22 programs, specifically requested by members of Congress for medical research through the Defense Department. Now, if these congressionally directed medical research programs fell within the Pentagon’s traditional research of battlefield medicine and/or related military research, perhaps their use might have merit. However, that is FALSE!. Many of the projects have absolutely no connection

to the military and duplicate research areas already covered under general health projects funded through the National Institutes of Health.

How these “under-executed” funds are used does not negate the fact that DoD told us TRICARE was breaking its back. The actual fact is that TRICARE never spent the money it was allocated. Despite the fact that TRICARE is spending less than appropriated, certain leaders in Congress have agreed with the Department of Defense to increase TRICARE Prime fees 13 percent next year. The payment of these increased fees will cost military retirees between the age of 38 and 64 approximately \$200 million over the next five years or about \$45 million a year. USDR is requesting that the military community urge their legislators to work to defeat the proposed increase and hold the line on TRICARE Prime fees and on uniformed services earned benefits. Those who have served a career in the uniformed services should not be first in line for budget reduction. Their benefits have been earned and earned the hard way, defending freedom often in harm's way and in great distances from home. There are many lower priority programs that should be first in line for cuts or elimination. Military retirees and their families should not be the first in line for reductions. Nobody discounts the financial situation the nation faces but waste not earned benefits should be cut. Certainly the defense budget is not sacred but neither is the remainder of the federal budget.

Our country asked a great deal from our former service members who were tasked to secure the blessings of freedom and protect our nation's interests. These courageous men and women kept their end of the bargain and now it is time to keep ours. Everyone can do their part by clicking on <http://capwiz.com/usdr/home>, select “Issues and Legislation”, click “Legislative Alerts and Updates” and then “HASC Leaders Could Allow Higher TRICARE Fees”. This will open a preformatted editable message that can be sent to your legislator via an automatic email system to request he/she right thing when H.R.1540 comes to the floor for House consideration. [Source: USDR Action alert 23 Jun 2011 ++]

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FERS Update 01: The U.S Postal Service this week will suspend payments to its Federal Employees Retirement System account, officials said 22 JUN. In the face of financial insolvency, the Postal Service on 24 JUN halted employer contributions to the FERS defined benefit plan, which the agency estimates will free up \$800 million in cash this fiscal year. USPS lost \$2.6 billion in the first half of fiscal 2011 and expects to be down \$8 billion by the end of the year. According to the Office of Personnel Management, postal employees will continue to receive service credit toward their annuities while payments are suspended, and neither current nor future retirees will be negatively affected. Workers still will be able to contribute to FERS, USPS officials said. "We will continue to transmit to OPM employees' contributions to FERS and also will continue to transmit employer automatic and matching contributions and employee contributions to the Thrift Savings Plan," USPS Chief Human Resources Officer and Executive Vice President Anthony Vegliante said in a statement.

According to USPS spokesman David Partenheimer, the suspension does not have a definite end date. The agency had to take action to keep the mail moving, but it is not a permanent solution, he said. USPS already has overpaid its FERS account by nearly \$7 billion and estimates it has a \$75 billion surplus in its Civil Service Retirement System fund. Officials continue to request legislative changes to bring the agency back to financial health, such as the flexibility to cut Saturday delivery, adjust the size of the workforce and end an obligation to prefund retiree health benefits at \$5.5 billion annually. Lawmakers noted the suspension will not fix the Postal Service's financial concerns. Sen. Tom Carper, D-Del., called the move "one painful step of many" that may keep USPS afloat in the short term, but he cautioned more must be done to help the agency improve its finances. "The U.S. Postal Service, our nation's second-largest employer, is now past the brink of insolvency," said Rep. Darrell Issa (R-CA). "This would not be tolerated in a private company. Incredibly, the unprecedented action to suspend

these payments will only offer USPS an additional \$800 million through the end of the year in liquidity, not even 10 percent of their projected deficit of \$8.3 billion." [Source: GovExec.com Emily Long article 23 Jun 2011 ++]

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Florida Vet Legislation Update 02: Gov. Rick Scott has signed a number of veteran-related bills following the end of the 2011 Florida legislative session. Among the bills signed were:

- A Florida Veterans Hall of Fame will be established in the state Capitol.
- Gold Star parents will be honored with free lifetime entrance to Florida's 160 State Parks.
- Special recreational areas will be established in state forests for service-disabled veterans.
- A person's status as a veteran may be displayed on a Florida driver license or ID card for a small fee and proof of veteran status with a DD Form 214 military discharge document

[Source: e-Florida News article Jun 2011 ++]

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Hypertension Update 05: Accurate blood pressure assessment requires multiple measures regardless of whether it is measured at home, in a clinic, or in a research setting, according to findings from a study of more than 400 veterans. In a secondary analysis of a randomized trial, within-patient variability in blood pressure readings decreased and certainty about the true reading was enhanced as the number of measurements increased, according to Benjamin Powers, MD, of the Durham VA Medical Center in North Carolina, and colleagues. "In hypertension, simple changes in the setting and number of blood pressure measurements used for decision making could greatly enhance the personalization of care," they wrote in the 21 JUN issue of *Annals of Internal Medicine*. "If providers are supposed to rely more on averaged measurements, new ways of capturing and presenting these data at the point of care are needed," Powers and his colleagues added. "Calculated averages from home monitors, blood pressure control charts that visually display the signal-noise relationship, or personalized algorithms that account for each patient's own variability may improve the interpretation of blood pressure and facilitate more informed and individual decisions."

Clinicians often cite uncertainty about a patient's true blood pressure based on clinic measurements as a common reason for not changing therapy, according to the researchers. To look at the certainty with which a patient's blood pressure can be determined using various methods, Powers and his colleagues performed a secondary analysis of the Hypertension Intervention Nurse Telemedicine Study (HINTS), which was conducted in primary care clinics affiliated with the Durham VA Medical Center. The current analysis included 444 veterans with hypertension. Their mean age was 64, most were men (92%), and three-quarters had hypertension for at least 10 years. Blood pressure was measured repeatedly throughout the 18-months study in three ways -- standardized study blood pressure readings at six-month intervals, clinic readings during outpatient visits, and home readings using a monitor that transmitted measurements electronically. The findings show that hypertension quality metrics based on a single clinic measurements -- as practiced within the Healthcare Effectiveness Data and Information Set of the National Committee for Quality Assurance -- may misclassify a large proportion of patients in terms of blood pressure control.

The study "highlights the benefits of recording and averaging high-quality blood pressure measurements across several visits," according to Lawrence Appel, MD, MPH, of Johns Hopkins University, and colleagues. Although the cost of getting repeated measurements across clinic visits is a concern, they wrote in an accompanying editorial, home blood pressure readings improve precision to a similar extent. "Hence, a benefit of home blood pressure measurement is frequent... readings that can be averaged and can potentially obviate the need for repeated clinic visits," they wrote. Appel and his colleagues advocated "a regulatory approach in which professional organizations

include blood pressure measurement as a performance metric" and pointed out that health-information technologies could be used to automatically calculate average blood pressure from previous visits. "It is time to get serious about blood pressure measurement," they wrote. Powers and his colleagues noted some limitations of the study, including the use of patients who were mostly male, had a long-standing history of hypertension, and had a history of poor blood pressure control. The study was supported by a grant from the U.S. Department of Veterans Affairs Health Services. [Source: MedPage Today Todd Neale article 21 Jun 2011 ++]

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VAMC West Los Angeles Update 03: The Department of Veterans Affairs (VA) Greater Los Angeles Healthcare System (GLA) posted the Master Plan for the West Los Angeles (WLA) campus, which includes plans to expand the homeless program by renovating buildings on the historic campus. "Secretary Shinseki is committed to ending Veteran homelessness in Los Angeles and throughout the country by 2015. Though much work remains, VA has made significant progress to reduce homelessness over the past two years under his leadership," said GLA Director Donna M. Beiter, RN, MSN. "This Master Plan builds on VA's progress to end Veteran homelessness and ensures that land use at West Los Angeles will continue to put the needs of Veterans first - now and into the future. The West Los Angeles campus is a sacred and peaceful place for Veterans to heal, and VA is committed to ensuring Veterans and their families receive the care and benefits they have earned."

The WLA Master Plan, introduced for public comment in January 2011, outlines potential modernization projects that provide direct benefit for Veterans through VA programs and services on the WLA campus. The plan calls for an expansion of GLA's homeless program through the renovation of Buildings 205, 208, and 209. This renovation will create additional opportunities for long-term therapeutic and supportive homeless programs at the WLA campus focusing on the most chronically homeless disabled Veterans. Other projects under consideration as funds become available include:

- Constructing a new inpatient tower (clinical expansion), centralizing
- Research activities and locating them adjacent to the clinical area,
- Expanding the Los Angeles national cemetery onto the WLA campus and
- Collocating the VA regional office onto WLA grounds, offering veterans comprehensive services in one location.

Under the Master Plan, as each existing land use agreement expires, renewal will be determined based upon the priorities and guiding principles established in the Master Plan. This plan ensures that all future proposed land use will be evaluated based on three critical priorities: direct benefit to Veterans, fulfillment of VA's mission, and compatibility with the community. The Master Plan is available for public viewing at <http://www.losangeles.va.gov>. To view the Final Notice go to <http://www.federalregister.gov/learn/public-inspection-desk> The Master Plan is published in the Federal Register at http://www.ofr.gov/OFRUpload/OFRData/2011-15739_PI.pdf. For questions or concerns contact the VA GLA Public Affairs Office at (310) 268-3340. [Source: VA News Release 22 Jun 2011 ++]

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Lawsuit Settlement

VAMC West Haven CT: The U.S. Department of Veterans Affairs agreed 27 JUN to pay \$925,000 to a man whose eyeball exploded during a routine outpatient cataract operation at the West Haven Veterans Affairs hospital. The settlement, on behalf of 60-year-old Jose Goncalves, of Hartford, was reached as the case was being prepared for trial. "Jose suffered excruciating pain after that botched surgery and continued to have severe pain for months afterward," said Christopher Bernard, Goncalves' lawyer. "The damage to the eye is obvious because his iris

is missing and his eyelid droops. If anything should ever happen to the undamaged left eye, he could face total blindness." The lawsuit, filed in U.S. District Court in Bridgeport in 2009 against the VA, argued that Goncalves' injuries were a result of carelessness and negligence by the doctors at the Veterans' Administration facility and that he "has been permanently deprived of his ability to carry on and enjoy life's activities." The U.S. attorney's office, which represented the VA, declined to comment. The resident, Dr. Yue Michelle Wang, also declined to comment. She wasn't sued because doctors who work for the federal government have immunity, Bernard said.

According to the lawsuit, Goncalves was blinded in his right eye when a third-year resident at the VA hospital incorrectly administered an anesthetic during the 1 NOV 07, procedure. Bernard said Dr. Yue Michelle Wang, the resident during a routine outpatient cataract operation, incorrectly placed a needle with a local anesthetic "directly into Jose's eye instead of behind the eye as was proper. Then, failing to recognize her error, she proceeded to inject so much anesthetic, so quickly, that Jose's eye literally exploded." He endured four more surgeries in an attempt to save the damaged eye and to maximize his eyesight, but he has no functional vision in that eye, his attorney said. He is able to see a rough outline of his hand when held about 6 inches in front of his face. Goncalves, who had worked as a roofer prior to the injury, now suffers from a significant lack of depth perception, making him completely unable to resume his previous occupation, Bernard said. [Source: Connecticut Post Daniel Tepfer article 27 JUN 2011 ++]

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Blue Angels: The Navy Flight Demonstration Squadron, the Blue Angels, recently resumed all previously scheduled performances for the 2011 season. The Blue Angels had interrupted its show schedule for two weeks for rigorous training and air show demonstration practice. Below in the remainder of their 2011 show schedule. For more information, including show information, visit the Blue Angels website <http://www.blueangels.navy.mil>:

- JUL 2-3 Battle Creek Battle Creek, MI
- JUL 9 Pensacola Beach Air Show - Pensacola Beach, FL
- JUL 23-24 Thunder Over Michigan - Ypsilanti, MI
- JUL 30-31 Great Falls - Great Falls, MT
- AUG 6-7 SeaFair 2011 - Seattle, WA
- AUG 13-14 Fargo Air Show 2011 - Fargo, ND
- AUG 27-28 Great State of Maine Air Show - Brunswick, ME
- SEP 3-4 NAS Patuxent River Air Expo 11 - Patuxent River, MD
- SEP 17-18 Millington - Millington, TN
- SEP 24-25 NAS Oceana Air Show - Oceana, VA
- OCT 1-2 MCAS Miramar Air Show - Miramar, CA
- OCT 8-9 Fleet Week - San Francisco - San Francisco, CA
- OCT 15-16 Central Valley Lemoore Air Show - Lemoore, CA
- OCT 22-23 Amigo Airshow - El Paso, TX
- OCT 29-30 Randolph AFB Air Show - San Antonio, TX
- NOV 5-6 NAS Jacksonville Air Show - Jacksonville, FL
- NOV 12 Blue Angels Homecoming Air Show - Pensacola, FL

[Source: Military.com article 20 Jun 2011 ++]

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Arlington National Cemetery Update 25: The Executive Director (ED) of the Army National Cemeteries Program has established a call center in order to immediately address family member concerns regarding

burial discrepancies at Arlington National Cemetery. Families with questions or concerns regarding their loved ones buried at Arlington National Cemetery should call (703) 607-8199. The call center will be open Monday through Friday from 8 a.m. To 5 p.m. (ET). In addition, a toll-free phone number has been established to ease the burden for people who may be calling long distance to make funeral arrangements at Arlington National Cemetery. The new toll-free number is 1 (877) 907-8585. For more information on funeral arrangements and eligibility, visit the Arlington, National Cemetery website <http://www.arlingtoncemetery.mil>.

In a related issue Army criminal investigators are investigating the discovery of 69 boxes of burial records from Arlington National Cemetery found in a commercial storage facility. The criminal investigation was revealed at a Capitol Hill hearing on 23 JUN. Kathryn Condon, an Arlington official, has told a congressional panel that cemetery officials called Army investigators to report the records had been discovered earlier this month. She says personally identifying details were in the records, but there's not a security risk because the individuals are deceased. Last year, an Army inspector general report found widespread problems in how Arlington was managed, including at least 200 discrepancies between burial maps and grave sites. Condon was brought in after other Arlington leaders were pushed out. [Source: Military.com & AP articles 20 & 23 Jun 2011 ++]

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Tricare Pharmacy Policy Update 06: Walgreens on 21 JUN said that contract renewal negotiations with pharmacy benefit manager Express Scripts, Inc. have been unsuccessful, and as a result the company is planning not to be part of Express Scripts' pharmacy provider network as of Jan. 1, 2012. Beginning next year, Express Scripts' network would no longer include Walgreens 7,700 pharmacies nationwide, including Walgreens more than 250 Duane Reade pharmacies in the New York City area. "While we have sought to negotiate a contract renewal agreement over the past several months, those talks have been unsuccessful," said Walgreens President and CEO Greg Wasson. "Under the terms proposed by Express Scripts, it would not make good business sense for the strategic direction of our company to continue our relationship with them. Walgreens is committed to providing quality, convenient and cost-effective pharmacy services to our patients, but we cannot continue to deliver these services under the terms and rates Express Scripts offered. As the largest retail provider in their pharmacy network, we were surprised by Express Scripts' ultimate stance during our talks, which made it clear to us that they no longer had an interest in continuing a meaningful relationship." Walgreens said it had reluctantly reached this conclusion for the following reasons:

- Express Scripts insisted on being able to unilaterally define contract terms, including what does and does not constitute a brand and generic drug, which would have denied Walgreens the predictability necessary to reliably plan its business operations going forward.
- Express Scripts rejected Walgreens request to be informed in advance if Express Scripts intends to add or transfer a prescription drug plan to a different Express Scripts pharmacy network, and to provide patients with equal access to Walgreens retail pharmacies. Walgreens cannot reliably plan business operations without clear terms, transparency and predictability governing the provider network relationship.
- Express Scripts proposed to cut reimbursement rates to unacceptable levels below the industry average cost to provide each prescription. Walgreens proposed to lower rates on behalf of the Department of Defense (DoD) Tricare program, a pharmacy benefit plan managed by Express Scripts. Under Walgreens proposal, the reimbursement cost for the DoD would have been lower than under Walgreens commercial rates. In addition, Walgreens offered to contract separately with Express Scripts for Tricare beneficiaries, in order to continue providing services for all active and retired military personnel. For all other plans managed by Express Scripts, Walgreens offered to hold rates for a new contract at the level that will be in effect with Express Scripts at year end, which will be lower than current rates.

In their intermediary role as a pharmacy benefit manager, Express Scripts processes approximately 90 million prescriptions that are expected to be filled by Walgreens in fiscal 2011, representing approximately \$5.3 billion in annual sales. "We believe the long-term ramifications of accepting Express Scripts' proposal with below market rates and minimal predictability for the services we provide would have been much worse than any short-term impact to our earnings," said Walgreens Executive Vice President and Chief Financial Officer Wade Miquelon. "All parties involved in providing health care must work together to bring down costs. In a world where cost effectiveness and access to health care is so important, any time an intermediary continues to disproportionately grow its profit per prescription at the expense of the provider delivering the service, the relationship is out of balance."

Moving forward, Walgreens noted that Medicare Part D patients who use its pharmacies will continue to have the option during the open enrollment period near the end of the year to choose a Part D plan that includes Walgreens. In addition, some Express Scripts clients may have the ability to include Walgreens as part of their benefit offering. As a result, Walgreens said it will look for opportunities to have discussions with Express Scripts clients, consistent with their contractual agreements, to ensure their beneficiaries can continue to use the convenience of Walgreens nationwide locations. Walgreens operates the largest retail pharmacy network in the country serving more than 40 million customers each week, with 7,715 pharmacies within three miles of nearly two-thirds of all Americans. [Source: Walgreens press release 21 Jun 2011 ++]

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Tricare Overseas Program Update 10: Whether you become eligible for Medicare at age 65 or at any age because of disability, end-stage renal disease (ESRD), amyotrophic lateral sclerosis or mesothelioma, you should know what you need to do to keep TRICARE. When you become entitled to premium-free Medicare Part A, with only a few exceptions noted below you must have and pay for Medicare Part B to remain eligible for TRICARE. TRICARE beneficiaries who are entitled to Medicare Part A and who have Part B, regardless of age and place of residence, are eligible for TRICARE for Life (TFL). TFL is TRICARE's Medicare-wraparound coverage, which means TRICARE pays second to Medicare for all services covered by both Medicare and TRICARE. TRICARE pays first for care covered by TRICARE but not by Medicare. Medicare does not pay for services received outside of the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), so TRICARE is the primary payer when you get care overseas. When TRICARE is the primary payer, you are responsible for the TRICARE Standard annual deductible and cost-shares. If you have other health insurance (OHI), TRICARE pays second after the OHI. You must submit a TRICARE DoD/CHAMPUS Medical Claim—Patient's Request for Medical Payment form (DD Form 2642) to the overseas claims processor, along with a copy of your provider's itemized bill and your OHI's explanation of benefits.

Individuals who reside overseas may sign up for Medicare at the Federal Benefits Office located at U.S. Embassies. In U.S. territories, go to your local Social Security Administration office. Enroll no later than two months before you turn 65, or if you develop ESRD or a disability. Once you receive your Medicare card, verify that your record in the Defense Enrollment Eligibility Reporting System (DEERS) has been updated to reflect your Medicare entitlement. Even though the Centers for Medicare and Medicaid Services sends Medicare entitlement updates to DEERS each week, you should check to make sure that your information is accurately reflected in DEERS. Exceptions to the requirement to have Medicare Part B to keep TRICARE are as follows:

- **Active duty service members (ADSMs) and active duty family members (ADFMs):** If you are an ADSM or ADFM entitled to premium-free Medicare Part A, you do not need Medicare Part B to keep your TRICARE benefits. ADFMs entitled to Medicare based on disability or age may enroll in Medicare Part B during the special enrollment period (the special enrollment period does not apply to beneficiaries with ESRD)—which is any time your sponsor is on active duty or within the first eight months following your

sponsor's retirement date—or loss of TRICARE, whichever occurs first. The surcharge for late enrollment does not apply when you enroll in Part B during a special enrollment period. However, if you wait to enroll after your sponsor has retired, you will have a break in TRICARE coverage until Part B takes effect. If you enroll in Part B outside the special enrollment period, you will pay an additional 10 percent for each 12-month period that you were eligible to enroll but did not. The Department of Defense (DoD) strongly encourages you to enroll in Medicare Part B prior to your sponsor's retirement date to avoid a break in TRICARE coverage and late-enrollment surcharges.

- **TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) enrollees:** If you are enrolled in TRS or TRR and are eligible for premium-free Medicare Part A, you do not need Medicare Part B to keep your current TRS or TRR benefits. However, DoD strongly recommends that you enroll in Medicare Part B when you are first eligible to avoid a break in TRICARE coverage and Medicare Part B late-enrollment surcharges. If you later disenroll from one of these programs, you will have a break in TRICARE coverage until you have Medicare Part B.

[Source: The 2011 Publication for Tricare Standard Overseas Beneficiaries May 2011 ++]

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National Museum of the U.S. Army: The Army announced 17 JUN that the North Post of Fort Belvoir, Va., will be the site of the National Museum of the U.S. Army (NMUSA), scheduled to open in June 2013. Secretary of the Army John M. McHugh approved the decision this week, which also marked the Army's 236th birthday. "In presenting the Army's storied 236-year history, this long-overdue facility will offer the American people a unique opportunity to connect with our soldiers and better understand and appreciate their many and glorious stories," McHugh said. "Now that a site for the Army's museum has been determined, the development of the museum's master plan can be finalized," said Judson Bennett, executive director of the NMUSA project office at Fort Belvoir. Building of the museum will be funded privately through the Army Historical Foundation, a non-profit organization dedicated to preserving the Army's heritage. Initial construction will include a multi-story, main museum building with exhibit halls, theater, Veterans' Hall, food service and retail areas, administrative areas, an experiential learning center and a lobby with visitor reception area. The Army is currently the only service without a centralized museum. The Navy Museum is located at the Navy Yard in Washington D.C.; the Marine Corps Museum is located at the Marine Base Quantico in Prince William County, Va.; and the Air Force Museum is located at Wright-Patterson Air Force Base, Ohio. For more information, contact Army Public Affairs at 703-697-5344. [Source: U.S. Department of Defense Daily Digest Bulletin 18 Jun 2011 ++]

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IRS FBAR Update 02: Did you file your FBAR form with the IRS. Failure to file could cost you up to \$10,000 in penalties. FBAR is short for the Report of Foreign Bank & Financial Accounts. If you are an American, or an American green-card holder, who has had \$10,000 on deposit in a foreign bank at any time during the past year, you were required to file a FBAR (e.g., TD F 90-22.1) with the US treasury. Filers cannot request an extension of the FBAR due date. The FBAR is due by June 30 of the year following the year that the account holder meets the \$10,000 threshold. The granting, by IRS, of an extension to file Federal income tax returns does not extend the due date for filing an FBAR. Completed forms should be sent to U.S. Department of the Treasury P.O. Box 32621, Detroit, MI 48232-0621. Ninety days after the date of filing, the filer can request verification that the FBAR was received. An FBAR filing verification request may be made by calling 800-800-2877 and selecting option 2. Up to five documents may be verified over the phone. There is no fee for this verification. FBAR filers can amend a previously filed FBAR by:

- Checking the Amended box in the upper right-hand corner of the first page of the form;
- Making the needed additions or corrections;

- Stapling it to a copy of the original FBAR; and
- Attaching a statement explaining the additions or corrections.

You may think this law does not apply to you because the funds in your personal accounts may not have been \$10,000 in 2010. But think again. You are required to file if you are a signatory on an account(s) where the amount(s) equals \$10,000, whether or not the funds belonged to you. For example, if your personal funds combined with funds in your church, club, or company bank accounts where you are a signatory equal \$10,000, you are required to file the FBAR. Additionally, "Foreign account" is not limited to standard checking and savings accounts. You must also take into account your mutual funds, trusts, and brokerage accounts. Also, your business accounts may need to be included. A "foreign country" includes all geographical areas outside the United States, the commonwealth of Puerto Rico, the commonwealth of the Northern Mariana Islands, and the territories and possessions of the United States (including Guam, American Samoa, and the United States Virgin Islands). If you don't know where to start to comply with FBAR, contact an international tax expert. For more information, see IRS: FAQs Regarding Report of Foreign Bank and Financial Accounts at <http://www.irs.gov/businesses/small/article/0,,id=210244,00.html#FR3>

Help in completing Form TD F 90-22.1 (PDF) is available at (800) 800-2877, option 2. The form is available online at <http://www.irs.gov/pub/irs-pdf/f90221.pdf> , www.fincen.gov/forms/files/f9022-1_fbar.pdf, or by telephone at (800) 829-3676. Questions regarding the FBAR can be sent to FBARquestions@irs.gov. Account holders who do not comply with the FBAR reporting requirements may be subject to the following civil penalties, criminal penalties, or both

- Negligence: Up to \$500
- Non-Willful Violation: Up to \$10,000 for each violation.
- Pattern of Negligent Activity: In addition to \$10,000 penalty, \$50,000.
- Willful-Failure to File FBAR or Retain Records of Account: Up to the greater of \$100,000 or 50% of the financial account amount at the time of violation.
- Knowingly Filing False FBAR: Up to the greater of \$100,000 or 50% of the amount in the financial account at the time of violation.

[Source: The Tax Barron Report Summer 2011 ++]

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Identity Theft Update 11: Servicemembers killed in action are frequent and easy targets of identity theft, officials with the Internal Revenue Service told Military.com, adding a potential financial nightmare to the lives of the grief-stricken families of the fallen. A recent report by the Government Accountability Office found that tax-related identity theft has increased nearly five-fold since 2008. And thanks to a free, searchable online database of social security numbers and death information, deceased persons are easy targets, said John Sileo, an identity theft expert who deals regularly with the military. "It's basically a list of people whose identities you can steal," Sileo said. The Social Security Administration is required under the Freedom of Information Act to release the social security numbers of deceased persons. The data base, known as the Social Security Death Index, is available for purchase through the Commerce Department. The listing was originally intended to be used by businesses to ensure that employees were not using stolen IDs, Sileo said. But it is also available to thieves via a free search engine on websites specializing in genealogical information.

The identities of KIA servicemembers may be even easier targets than most deceased Americans because their deaths and surrounding information, such as mother's maiden name, are often featured in media reports, Sileo said. And unless the thief seeks to use the information to access health care or other military benefits, families likely won't notice the servicemember's identity was stolen until tax time, if ever, he said. "There's no one there to notice

it when it happens,” Sileo said. “Because there aren’t measures in place to stop the theft of the identity, why not take somebody who is never going to protest?” Although the IRS is not the cause of the identity theft, they are often the first to detect it and end up inheriting the problem. And while an agency official said they have caught over \$929 million in fraudulent refunds before payout, the problem continues to grow. The IRS, which runs a hotline for identity theft victims, also has a separate partnership with DoD, providing military members free tax filing help through on base tax centers. They do not, however, have a specific office or phone number dedicated to helping families of the fallen sort through identity theft. “We do want to work with the victims of this and help with this as much as we possibly can,” said Julianne Fisher Breitbeil, an IRS spokesperson. “We’re very well aware that this is an incredibly stressful time for them.” [Source: Military.com Amy Bushatz article 12 Jun 2011 ++]

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Pentagon Papers: Forty years after the explosive leak of the Pentagon Papers, a secret government study chronicling deception and misadventure in U.S. conduct of the Vietnam War, the report was released in its entirety 13 JUN. The 7,000-page report was the WikiLeaks disclosure of its time, a sensational breach of government confidentiality that shook Richard Nixon's presidency and prompted a Supreme Court fight that advanced press freedom. Prepared near the end of Lyndon Johnson's term by Defense Department and private foreign policy analysts, the report was leaked primarily by one of them, Daniel Ellsberg, in a brash act of defiance that stands as one of the most dramatic episodes of whistleblowing in U.S. history. The National Archives and presidential libraries released the report in full, long after most of its secrets had spilled. The release was timed 40 years to the day after The New York Times published the first in its series of stories about the findings, on June 13, 1971. The papers showed that the Johnson, Kennedy and prior administrations had been escalating the conflict in Vietnam while misleading Congress, the public and allies.

As scholars pore over the 47-volume report, Ellsberg says the chance of them finding great new revelations is dim. Most of it has come out in congressional forums and by other means, and Ellsberg plucked out the best when he painstakingly photocopied pages that he spirited from a safe night after night, and returned in the mornings. He told The Associated Press the value in the release was in having the entire study finally brought together and put online, giving today's generations ready access to it. At the time, Nixon was delighted that people were reading about bumbling and lies by his predecessor, which he thought would take some anti-war heat off him. But if he loved the substance of the leak, he hated the leaker. He called the leak an act of treachery and vowed that the people behind it "have to be put to the torch." He feared that Ellsberg represented a left-wing cabal that would undermine his own administration with damaging disclosures if the government did not crush him and make him an example for all others with loose lips. It was his belief in such a conspiracy, and his willingness to combat it by illegal means, that put him on the path to the Watergate scandal that destroyed his presidency.

Nixon's attempt to avenge the Pentagon Papers leak failed. First, the Supreme Court backed the Times, The Washington Post and others in the press and allowed them to continue publishing stories on the study in a landmark case for the First Amendment. Then, the government's espionage and conspiracy prosecution of Ellsberg and his colleague Anthony J. Russo Jr. fell apart, a mistrial declared because of government misconduct. The judge threw out the case after agents of the White House broke into the office of Ellsberg's psychiatrist to steal records in hopes of discrediting him, and after it surfaced that Ellsberg's phone had been tapped illegally. That September 1971 break-in was tied to the Plumbers, a shady White House operation formed after the Pentagon Papers disclosures to stop leaks, smear Nixon's opponents and serve his political ends. The next year, the Plumbers were implicated in the break-in at the Democratic Party headquarters in the Watergate building. Ellsberg remains convinced the report -- a thick, often turgid read -- would have had much less impact if Nixon had not temporarily suppressed publication with a lower court order and had not prolonged the headlines even more by going after him so hard. "Very few are

going to read the whole thing," he said in an interview, meaning both then and now. "That's why it was good to have the great drama of the injunction."

The declassified report includes 2,384 pages missing from what was regarded as the most complete version of the Pentagon Papers, published in 1971 by Democratic Sen. Mike Gravel of Alaska. But some of the material absent from that version appeared -- with redactions -- in a report of the House Armed Services Committee, also in 1971. In addition, at the time, Ellsberg did not disclose a section on peace negotiations with Hanoi, in fear of complicating the talks, but that part was declassified separately years later. Ellsberg served with the Marines in Vietnam and came back disillusioned. A protégé of Nixon adviser Henry Kissinger, who called the young man his most brilliant student, Ellsberg served the administration as an analyst, tied to the Rand Corporation. The report was by a team of analysts, some in favor of the war, some against it, some ambivalent, but joined in a no-holds-barred appraisal of U.S. policy and the fraught history of the region. To this day, Ellsberg regrets staying mum for as long as he did. "I was part, on a middle level, of what is best described as a conspiracy by the government to get us into war," he said. Johnson publicly vowed that he sought no wider war, Ellsberg recalled, a message that played out in the 1964 presidential campaign as LBJ portrayed himself as the peacemaker against the hawkish Republican Barry Goldwater. Meantime, his administration manipulated South Vietnam into asking for U.S. combat troops and responded to phantom provocations from North Vietnam with stepped-up force. "It couldn't have been a more dramatic fraud," Ellsberg said. "Everything the president said was false during the campaign." His message to whistleblowers now: Speak up sooner. "Don't do what I did. Don't wait until the bombs start falling." [Source: Associated Press article 13 Jun 2011 ++]

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COLA 2012 Update 02: Inflation climbed 0.5% in May, marking the ninth consecutive month the Consumer Price Index has risen. With four months left in the fiscal year, cumulative inflation stands at 3.4%. If that trend continues, retirees will be in line for a fairly substantial 2012 COLA. [Source: MOAA Leg Up 17 Jun 2011 ++]

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Medicare Reimbursement Rates 2012 Update 01: The Medicare/TRICARE Fix has taken a back seat to more prominent negotiations on raising the debt limit, but Medicare and military TRICARE beneficiaries haven't forgotten that, unless the law is changed, those programs' payments to doctors will be cut 30% as of 1 JAN 2012. The big problem, just as it has been for the last 10 years, is the price tag for making the fix. In JUN, the Congressional Budget Office released cost estimates for various options to address the problem. CBO says a one-year fix will cost \$22 billion. A permanent fix would cost almost \$280 billion over ten years. One problem is that Congress isn't paying much attention to the so-called "doc fix" at the moment, because of the overriding focus finding a way to raise the debt ceiling and avoid a national default. Part of that process is developing a package of major budget cuts large enough to convince a majority of legislators to vote for the debt ceiling hike. And this likely won't be the last round of budget cuts for the year. Congress will face another crisis around 1 OCT as deficit hawks exact an additional budget-cutting price for approving appropriations bills for the new fiscal year. Any "easy" savings options will be long gone by the time Congress finally gets around to addressing the Medicare/TRICARE payment problem (which, if history is any guide, won't be until November or December). And that means military and Medicare beneficiaries - once again - will be holding their breath at the end of the year, hoping Congress won't allow a cut that would cause lots of doctors to drop them as patients. [Source: MOAA Leg Up 17 Jun 2011 ++]

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Distinguished Service Cross: An 87-year-old World War II veteran from Kauai has been honored with the Distinguished Service Cross (DSC). Former Army Technical Sgt. Shinyei "Rocky" Matayoshi of Koloa received the award at the Pentagon's Hall of Heroes 14 JUN. U.S. Rep. Colleen Hanabusa congratulated Matayoshi for his exemplary heroism at Mount Belvedere, Italy, where he served with Company G, 442nd Regimental Combat Team. Despite coming under fire from at least five enemy machine gun nests, Matayoshi's platoon advanced up the mountain's slopes to seize forest areas under enemy control on April 7, 1945. The assault killed or wounded at least 15 soldiers, securing the strategic terrain. His Distinguished Service Cross is the 29th awarded to the 100th Battalion and 442nd Regimental Combat Team.

The DSC is the second highest military decoration that can be awarded to a member of the United States Army, for extreme gallantry and risk of life in actual combat with an armed enemy force. Actions that merit the DSC must be of such a high degree to be above those required for all other U.S. combat decorations but not meeting the criteria for the Medal of Honor. The DSC is equivalent to the Navy Cross (Navy, Marine Corps, and Coast Guard) and the Air Force Cross (Air Force). It was first awarded during World War I. In addition, a number of awards were made for actions before World War I. In many cases, these were to soldiers who had received a Certificate of Merit for gallantry which, at the time, was the only other honor for gallantry the Army could award, or recommend a Medal of Honor. Others were belated recognition of actions in the Philippines, on the Mexican Border and during the Boxer Rebellion. This decoration is distinct from the Distinguished Service Medal (DSM), which is awarded to persons in recognition of exceptionally meritorious service to the government of the United States in a duty of great responsibility. 10 U.S.C. § 3991 provides for a 10% increase in retired pay for enlisted personnel who have retired with more than 20 years of service if they have been awarded the DSC.

The Distinguished Service Cross was established by President Woodrow Wilson on January 2, 1918. Subsequently:

- During World War I, 6,309 awards of the Distinguished Service Cross were made to 6,185 recipients
- During World War II, just over 5,000 awards were made
- In the Korean War, there were just over 800 awards, of which over 300 were posthumous
- There were just over 1,000 awards in the Vietnam War, almost 400 of which were posthumous
- Operation Enduring Freedom and fifteen in Operation Iraqi Freedom seven as of May 2009

For a complete list of recipients refer to <http://homeofheroes.com/distinguishedservicecross/index.html>. [Source: AP article and Wikipedia 15 Jun 2011]



DSC

PTSD Update 71: The minute one of her regulars comes through the canteen door at VFW Post 1503 in Dale City Virginia, Dori Keys starts to pour. Captain Morgan and Diet Coke for Rich. Old Crow on the rocks for Sam. Bruce likes Miller Lite. The men she serves have one thing in common: They are American combat veterans. After seven years of listening from behind the bar, she knows a lot more about some of them than what they drink. Men like Bruce Yeager, 62, who came in one day complaining about a sore on his foot that wouldn't heal. A former Army medic in Vietnam, he knew what was wrong. But it took Keys to persuade him to see a doctor. She even drove him. When they amputated his gangrenous leg a few weeks later — the result of diabetes linked to his exposure to Agent Orange — he couldn't very well stay alone in his own home, so she brought him to hers. "I listened to Dori because she is a real good person," Yeager says, nursing the beer she just poured him. That's about all he can put into words before his eyes mist up.

When it comes to dispensing healthcare, war veterans are a hard group to reach. They came up in a military system that rewards toughness and discourages complaints, particularly concerning psychological problems. Combat veterans are at well-established risk for post-traumatic stress disorder and depression; the suicide rate among them runs higher than in the civilian world. Great advances in treatment have been made since the troops came home from Vietnam. Then, PTSD wasn't even a formal diagnosis. Finding the ones who need help is the hard part. That's where women like Keys come in: a 53-year-old mother of three who rides a Harley, likes to sit and embroider on her days off, and spends more time with the men who fought in places like Berlin and Baghdad than even some of their families do. Those who still have families anyway. "In social work, you try to meet the client where they are. If that happens to be a bar, then that's where the first line of help needs to be," says Keith Anderson, an assistant professor of social work at Ohio State University. Anderson is the lead author of "The Healing Tonic," a pilot study that explored the family-like relationships between bartenders and veterans at VFW canteens across the state. [<http://www.jmvh.org/upload/pdf/7e10c38bd7372f41de8d1338880e32e8e97d60c2.pdf>]. The study's results suggest that with some simple training, the women behind the bar — and most of them happen to be women — could be an untapped resource in identifying veterans in crisis and steering them toward professional help.

At lunchtime on a recent warm day, the parking lot of Post 1503 is full of pickups. The air inside is cool and smoky, four flat screens flicker in the dark and the special is spaghetti with meat sauce. Keys is tending bar and every stool is taken up by creatures of habits so set, she can recite with eyes closed who is there and the order in which they are seated. This flag-studded brick building in the northern Virginia suburbs is tucked between the Army's Ft. Belvoir and the Marine Corps base at Quantico. It looks more like a post office than what it is: the biggest VFW post in the country and a study in the damage of war over time. The requirement for membership is simple but steep: honorable service in a combat zone. "Not sitting in Buford, South Carolina," barks bar manager John Meehan, who was in Korea with the Army. Veterans of every major battle since World War II are members here, separated by decades and bound by war. They lost 85-year-old Vinnie Salzillo last month; he was at Iwo Jima. About two dozen of the younger ones aren't old enough to buy a beer, but they have two tours each in Afghanistan and Iraq behind them.

Some guys like Rich Silva, 47, here this afternoon in his battle fatigues, are still on active duty. He fought in Panama, the 1991 Persian Gulf War, Bosnia, and twice each in Afghanistan and Iraq. A few weeks ago, a thunderstorm sent him diving under his bed for cover. Later at the bar, he told Keys. "When my wife divorced me, I had nobody to go to. Dori spent 10 or 12 hours talking to me. She was working a double shift that day," he says over a Captain Morgan as Keys, at the well and out of earshot, wipes down the copper railings. "Then she made sure I got a ride home." They talk; she listens — sister, confessor, wisecracker, friend, stationed behind the long, varnished bar sometimes 13 hours at a time, with the bad knees to prove it. She was busing tables at 15 and pouring drinks at 22. But no civilian saloon was ever like this. The men who come here aren't looking to get drunk, or see who they can

take home. They come for the fellowship of service, where they can talk or not talk, and no war story is too stale or horrific to tell.

Still, it is by no means a glum place. The conversation is lively. If someone gets out of line, one "Watch it" from Keys generally suffices. When it doesn't, as in the case of the guy who threatened her with a .357 Magnum, she has him kicked out. "This place has made me tough and it's made me a better person. I have more patience with everything now, I realize what life is," she says, managing to carry on a conversation with one eye on her patrons, an occupational talent. Most of 1503's members are men who served in Vietnam. They're in their 60s and 70s now, a generation of warriors who came home to a country that was more angry than grateful. A lot of them turned to one another, and still do. The door opens and in walks former Marine Sam Pitts, 75, right on schedule. Keys pours an Old Crow on the rocks. He went to Vietnam twice. He works 4 a.m. to noon as the post's maintenance man and likes to stick around after. Here, if he feels like it, he can bring up "the details" of war only his comrades understand. The stuff civilians didn't care to hear about back then any more than they do now. The stuff he still won't tell Lula, his wife of half a century who helped him through five years of nightmares and all the rest. "Few people really want to say 'I killed so many and so many,' but out of necessity, that's what war brings on. There was one occasion, well," he stops to consider his civilian audience. "We ain't gonna talk about that." [Source: Los Angeles Times Faye Fiore article 16 Jun 2011 ++]



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VA Service Dogs Update 03: VA published a 26-page proposed rule 16 JUN that broadens and clarifies current regulations related to providing service dogs to eligible veterans. At this time, department regulations recognize only guide dogs and not service dogs; the proposed rule expands that definition. "This rule would provide the same benefit to all eligible veterans, so it is unnecessary to distinguish dogs by the services they provide," the draft rule stated. Benefits, which include veterinary treatment for the animals, necessary equipment and repairs to that equipment, are available to vets diagnosed as having a visual, hearing, or substantial mobility impairment, such as a spinal cord injury, and in lieu of assistive technology. "We believe that providing VA with discretion to choose between a service dog or assistive technology based on medical judgment rather than cost-effectiveness would ensure that VA's patients receive the highest quality of care that the VA-system can provide," said the proposed regulation. The department, however, will not pay for additional expenses such as license tags, nonprescription food, grooming, personal injury insurance, nonsedated dental cleanings, nail trimming, boarding, pet-sitting or dog-walking services, or over-the-counter medications. VA estimates that approximately 600 veterans

will need to provide certification for existing service dogs, and 100 vets annually will obtain the animals. [Source: GovExec.com Kellie Lunney and Emily Long article 16 Jun 2011 ++]

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Agent Orange Korea Update 04: The joint U.S.-South Korea investigation into claims that Agent Orange was buried at Camp Carroll, between Daegu and Gumi, reported 23 JUN that it has done a lot of work over the past month but turned up no traces of the deadly defoliant that was used as a weapon in the Vietnam War. The investigation was prompted by an American veteran named Steve House, who told a Phoenix TV station in mid-May that he buried canisters of Agent Orange at Camp Carroll in 1978. The allegation, which is at the center of a veterans benefit dispute in the U.S., has raised concerns about environmental damage in South Korea and stirred activists who are eager for the U.S. to reduce its military presence in the country.

In a statement 23 JUN the U.S. 8th Army said the task force has interviewed 26 people with direct or indirect knowledge of chemical burial and recovery at Camp Carroll and has plans to interview at least 30 more. It deployed ground-penetrating radar to search for barrels of buried chemicals at sites identified by Mr. House but has turned up nothing so far. Documents show that chemicals were buried at Camp Carroll in 1978 but then removed the following year. The list of chemicals did not include Agent Orange, however. The radar mapping of the camp will continue through next month. Water samples taken in JUN by the Korean government at Camp Carroll showed trace amounts of dioxins “at measurements not harmful to humans and below background levels in the surrounding community,” the statement said.

Last week, the U.S. and Vietnam began joint work on cleaning up environmental damage from Agent Orange at a former U.S. military base in central Vietnam. It’s the first time the two countries have worked together to clean up contamination from the war they fought in the 1960s and early 1970s. The U.S. sprayed millions of gallons of Agent Orange over South Vietnam during the war to destroy the jungle that fighters used for cover. [Source: WSJ Evan Ramstad article 23 Jun 2011 ++]

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VA Budget 2012 Update 03: President Barack Obama requested \$54.9 billion in funding for the Department of Veterans’ Affairs (VA) for fiscal year 2012 and \$56.7 billion for fiscal year 2013, according to a report released by the Government Accountability Office this week. VA officials said the new budget estimate was increased overall by about \$1.4 billion for fiscal year 2012 and \$1.3 billion for fiscal year 2013 to support healthcare-related initiatives proposed by the Obama administration, such as expanding homeless veterans programs, opening new healthcare facilities, offering additional services for caregivers and providing benefits for veterans exposed to Agent Orange. The president’s request for fiscal year 2012 also included about \$953 million in contingency funding to provide additional resources in the event that the downturned economy results in increased use of VA healthcare. The president’s request for appropriations for VA healthcare relied on anticipated funding from several sources, including collections, unobligated balances of multiyear appropriations and reimbursements. VA officials identified changes made to its estimate of the resources needed to provide healthcare services to reflect policy decisions, savings from operational improvements, resource needs for initiatives and other items to help develop the president’s budget request. The VA operates 152 hospitals, 133 nursing homes, 824 community-based outpatient clinics and other facilities to provide care to veterans. [Source: Healthcare Finance News article 15 Jun 2011 ++]

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VA Fraud Waste & Abuse Update 35: The U.S. Department of Veterans Affairs is investigating whether the former director of a North Charleston veterans' homeless shelter broke federal laws by using taxpayer-funded grants to bankroll her own lifestyle. Federal auditors said the Good Neighbor Center owes the government more than \$122,000 in grant funds that were spent inappropriately under the supervision of its former executive director, Nancy Cook. The auditors called Cook's \$130,000 annual salary and additional benefits "unreasonable when compared to like positions in the industry." Cook, who had been executive director of the shelter for more than 15 years, was fired 11 MAY in a unanimous vote of the board of directors. Cook's attorney, Gregg Meyers, dismissed the federal findings, saying the shelter's board should have hired an accountant to dispute the audit's contents.



Nancy Cook

The audit of the 32-bed, nonprofit Spruill Avenue shelter, also called North Charleston Community Interfaith Shelter, was prompted by a Post and Courier investigation of the facility's operations late last year. Auditors performed the review Nov. 29 to Dec. 2 and wrote their findings in a February report. The federal auditors specifically questioned \$122,000 Cook spent on "personal incidentals, repairs to a personal vehicle, fundraising, advertising" and other fees charged to a per diem VA grant program intended to feed, clothe and shelter homeless servicemen. Auditors recommended the money be repaid to the federal agency. It is unclear how or whether the reimbursement would happen. A spokeswoman for the VA could not answer the newspaper's questions Thursday. The audit also found that health insurance coverage for the shelter's two paid employees -- Cook and a program director -- was paid entirely by the veterans' grants. The employees contributed no portion from their own paychecks, the audit said. In its investigation, the auditors sought insurance quotes from Blue Cross Blue Shield. The most expensive coverage for the two women should have been about \$12,000 a year, but financial filings show the shelter spent an average of about \$31,000 for the two employees.

The president of the shelter's board of directors, Bobby Knight, said the insurance bill was higher than auditors expected because more than two people were covered. Cook had indicated on insurance paperwork that Mike Collins, then one of the shelter's board members, was her husband, Knight said. The health coverage then extended to both Cook's children and Collins' children, he said. After learning of the issue, the members removed Collins from the board in May, Knight said. Knight said the VA is using the audit as a basis for examining possible criminal activity. The federal agency's Office of Inspector General has requested Knight's permission to review the shelter's bank accounts and financial filings, he said. Until Bank of America froze the account this spring, Cook was the only person who could access the federal funds, he said. Recently released bank statements show Cook used the account to pay for a hotel stay at Folly Beach, downtown dining and yoga lessons, Knight said. Asked why the board provided lax oversight of the shelter's affairs, Knight said: "We were too trusting. We believed what (Cook) told us was the truth."

Knight spoke to the newspaper a day after new documents revealed the latest problems at the Good Neighbor

Center. Cook is suing the shelter and three members of its board of directors, accusing them of breaching her contract and fraud in the wake of her dismissal, according to her lawsuit. Cook demanded a jury trial to recoup more than \$10,000 in unpaid wages and benefits, plus attorney fees and unspecified damages, according to the suit. Cook, a former Charleston County School Board chairwoman who unsuccessfully ran for County Council in 2008, was at the center of a Post and Courier investigation last fall that detailed controversial operations at the nonprofit. The reports showed Cook doubled her salary to nearly \$130,000 between 2007 and 2009, at the worst of the economic recession. Cook's salary held steady at \$130,000 for the fiscal year that ended in June 2010, according to the shelter's most recent financial report, submitted to the state in February. The newspaper also raised questions about a \$542,000 federal grant that was supposed to be used to expand the shelter and buy a van, and about the shelter's use of residents' food stamps. [Source: The Post and Courier Renee Dudley article 17 Jun 2011 ++]

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VA Fraud Waste & Abuse Update 36:

- **Batesburg-Leesville LA** - William C. Padgett, 63, was sentenced 20 JUN in South Carolina to five months in prison for lying on a veterans benefits form. Padgett also received three years of probation with the first five months after his prison sentence to be served in home detention. Padgett pleaded guilty earlier this year to fraudulently obtaining disability benefits through the U.S. Department of Veterans Affairs and the Social Security Administration. Padgett claimed he was unable to work because of post-traumatic stress disorder he suffered because of his military service in Vietnam. At the time, he was serving as a church pastor in Batesburg-Leesville and concealing his church salary as expense reimbursements. [Source: The State Noelle Phillips article 20 Jun 2011 ++]
- **VAMC Bath NY** - Nurse Heather Pospiech is accused of cleaning out the bank account of a disabled veteran who was in her care and is now facing federal charges. According to court documents, she was only found out after she confessed to the man's wife and then a co-worker. Pospiech was a nurse at the VA Medical Center in Bath New York and investigators say as part of her duties she would provide daily living assistance. She was apparently assigned to care for a disabled veteran who was wheelchair bound after being diagnosed with multiple sclerosis. Investigators say she got a hold of the man's debit card after taking him to a mall where he asked her help him withdraw money and provided her the pin number. She then gave him the money, but agents say she kept the card. Court documents claim she then made 19 ATM withdrawals over a two month period -- totaling more than \$7,300. An advocate for the elderly at Lifespan says that 40% of their cases involve financial exploitation. Art Mason offered this advice to those with older loved ones. "Stay in touch with them, find out who they are associating with, who's gaining their trust, who's spending time with them and has that person ever asked for money or a loan or something like that." Earlier this month, the state released a study that showed that when polled, the elderly said financial abuse was the number one type of abuse they experienced with a rate of 41 per 1000 surveyed.

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Stolen Valor Update 41: The owner of a metro construction company was indicted on 16 JUN for allegedly defrauding a federal program that sets aside federal contracts for businesses owned by service-disabled veterans. Warren K. Parker, 69, of Blue Springs, is alleged to have obtained over \$6 million in federal contracts by falsely claiming to have a service-connected disability. The contracts were awarded to Parker's Silver Star Construction, LLC, under the Service-Disabled Veteran Owned Small Business Program. The indictment alleges that in documents submitted to the U.S. Department of Veteran's Affairs in support of Silver Star Construction, LLC in connection with contracts under the Service-Disabled Veteran Owned Small Business Program, he falsely claimed to have reached the rank of major in the U.S. Army, completed three tours in Vietnam, to have been awarded three Silver Stars, the Legion of Merit, four Bronze Stars with Valor, eleven Air Medals with Valor

(claiming 300 hours of combat air time), three Purple Heart Medals, a Presidential Citation, a U.S. Army Citation, Combat Infantryman's Badge, Vietnam Service Medal with (79) Battle Stars and to have been Awarded over (32) Citations for Heroism. According to federal records, Parker served five years in the Missouri National Guard, never left the state of Missouri on active duty and was honorably discharged in 1968 as a Senior Engineer Equipment Mechanic with the rank of Specialist E-5. The only decoration he received was an expert shooting badge. Warren K. Parker was never classified as a service-disabled veteran by the U.S. Department of Veteran's Affairs VA or the Department of Defense.

Warren Parker is charged with one count of conspiracy to defraud the government, four counts of major program fraud, eight counts of wire fraud, one count of money laundering, and two counts of making false statements. Parker's company, Silver Star Construction, LLC, was incorporated in Missouri, with offices in Blue Springs, Mo., and Stilwell, Kan. The indictment alleges that Silver Star Construction acted as an illegal pass-through company for Phoenix Building Group, Inc., which was incorporated in Kansas, with Thomas J. Whitehead as a majority owner. Also charged in the indictment are Mary K. Parker, 66, Blue Springs, Mo, Parker's wife, who is charged with one count of conspiracy, four counts of major program fraud, eight counts of wire fraud and one count of conspiracy to commit money laundering; Michael J. Parker, 37, Blue Springs, Mo., Parker's son, who is charged with one count of conspiracy, four counts of major program fraud, eight counts of wire fraud, one count of conspiracy to commit money laundering and two counts of making false statements; Thomas J. Whitehead, 59, Leawood, Kan. who claimed he worked for Silver Star Construction and who is the majority owner of Phoenix Building Group, Inc., is charged with one count of conspiracy, four counts of major program fraud, eight counts of wire fraud and one count of conspiracy to commit money laundering; and Silver Star Construction, LLC, the company, also is a defendant in the criminal indictment.

Prosecutors are seeking to get \$6.8 million back from the defendants and have frozen bank accounts and moved to take property. Prosecutors say that, if convicted, the crimes carry the following penalties: Conspiracy to defraud the government:

- A maximum penalty of 30 years in federal prison and a fine up to \$250,000. Program fraud:
- A maximum penalty of 10 years on each count and a fine up to twice the loss to the government program.
- Wire fraud: A maximum penalty of 20 years and a fine up to \$250,000 on each count.
- Conspiracy to commit Money laundering; A maximum penalty of 10 years and a fine up to \$250,000.
- False statements to government agents: A maximum penalty of five years and a fine up to \$250,000 on each count.

[Source: Fox 4 News Kansas City story 16 Jun 2011 ++]

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Stolen Valor Update 42: In the wake of Osama Bin Laden's death at the hands of the top-secret Navy Seal "Team Six," former Navy Seals have been coming out of the woodwork, telling their friends, coworkers and strangers at the bar about their exploits. However, many of these men never served in the elite Navy units that undergo some of the toughest training in the military and undertake some of its most dangerous Special Forces missions. These Navy Seal imposters have attracted a group of veterans and dedicated civilians who maintain websites such as the P.O.W. Network that are dedicated to exposing false military service claims. The POW Network is run by Mary Schantag and her husband Chuck, a disabled veteran. "Only 500 [SEALs] served in Vietnam. And we've met all 20,000 of them," said Steve Robinson, a former SEAL in Forsyth, Mo., and author of "No Guts, No Glory: Unmasking Navy SEAL Imposters." When news of bin Laden's death broke, these investigators say, they were soon overwhelmed by reports of suspected SEAL phonies. Robinson, who had hunted fake SEALs for 10 years, was called out of self-imposed retirement to help fellow volunteers track down claims.

The Defense Department does not centralize the collection of all service records; each service is responsible for maintaining their own files. SEAL claims can be among the easiest to verify; names can be quickly run through a comprehensive and regularly updated database of all men who trained and served with the Naval Special Warfare units, which include the SEALs and their precursor units, from the end of World War II to the present day. Robinson estimates there are only 7,000 living former SEALs and 2,200 on active duty. Some people make the claims in order to bilk the VA out of money; others are people with professional accomplishments — doctors, engineers, police officers and preachers — who can't resist the urge to embellish. Celebrity fitness trainer Carter Hays was already established in his field when he started claiming to be an ex-SEAL four years ago. He did it, he said, to "fill a hole in my character." Hays had actually served in the Army in the '70s, was a combat medic and had wanted to join Special Forces but never did. "When you have something missing in your heart, and if you don't fill it with Christ, you will fill it with what is accessible [sic] at the time or moment," he said in an e-mail. "I never intended it to be 'public.' Just a few friends."

Though it's illegal under federal law to impersonate a member of the military or to wear unearned military honors, few perpetrators are prosecuted. The Stolen Valor Act of 2005 tried to close that loophole by outlawing verbal and written claims. However, it has set off a battle in the Supreme Court over whether liars are merely exercising their right to free speech. For more information, visit: http://www.washingtonpost.com/local/boast-busters-those-who-hunt-and-expose-fake-navy-seals-are-busier-than-ever/2011/06/08/AGQnsbTH_story.html [Source: Washington Post Annys Shin 13 Jun 2011 ++]

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Vet Jobs Update 30: Despite a decrease in overall hiring, the federal government brought on more veterans in fiscal 2010 than in fiscal 2009, according to a report released 15 JUN by the Office of Personnel Management. The number of veterans hired rose by about 2,000 to 72,133 in fiscal 2010, OPM said. Veterans also accounted for a higher percentage of new hires, the personnel agency said, rising 1.6 percentage points from 24 percent of new employees in fiscal 2009 to 25.6 percent in fiscal 2010. OPM emphasized increased hiring of disabled veterans, noting the percentage brought on grew 1.2 points, from 7 percent of new hires in fiscal 2009 to 8.2 percent the following year. The Defense and Veterans Affairs departments saw the most new veterans hired, while the Transportation Department had the highest percentage point increase, going from 25.4 percent to 30.1 percent. Most agencies saw small increases, but the Commerce and Energy departments and the General Services Administration hired fewer veterans. While OPM itself hired more veterans than it did during the previous year, veterans as a percentage of new employees decreased by 0.5 percentage points from 27.3 percent to 26.8 percent.

This is the first report on veterans' employment data since President Obama issued an executive order in November 2009 to make hiring veterans a priority. The order created Veterans Employment Program offices in federal agencies, to guide veterans through the job application process and help them adjust to life as civilian employees once hired. Additionally, the order established a Council on Veterans Employment. OPM called the increase a success but stressed that more work remains. "The Veterans Employment Initiative is off to a strong start, but this is only the beginning," OPM Director John Berry wrote in an introduction to the report. "We must work even harder in the months and years to come." [Source: GovExec.com Caitlin Fairchild article 16 Jun 2011 ++]

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Flag Legislation Update 03: Americans across the country proudly hoisted the Stars and Stripes for Flag Day and city streets blazed with red, white and blue. The spouses and parents of fallen troops looked upon the colors and considered the cost of freedom, as symbolized by the U.S. flag, now celebrating its 234th birthday. American Legion National Commander Jimmie L. Foster is seeking support for a constitutional amendment to

return to the people the right to protect Old Glory. The amendment simply reads: "Congress shall have power to prohibit the physical desecration of the flag of the United States." By judicial decree in 1989, the U.S. Supreme Court, in a controversial 5-4 decision, "amended" the United States Constitution by "inserting" flag burning into the Bill of Rights. That decision took from the American people a fundamental right that had been exercised from our beginning as a nation – the right to protect our flag.

Since then, The American Legion – along with the Citizens Flag Alliance and a majority of Americans – have fought for a constitutional amendment that would allow for the passage of flag-protection laws. All 50 states have passed memorializing resolutions in support of such an amendment. "The U.S. flag is so much more than a piece of cloth," Foster said. "It is a universal symbol of freedom, hope and security, and the price in blood Americans have paid to provide, protect and restore those values. As it did after the Revolutionary War, our flag inspires patriotic Americans and troops in harm's way around the world today. Those who wish to burn it, stomp on it or soil it are not conducting speech as I believe our nation's founders envisioned. They are conducting acts of hatred, hatred for all that our flag symbolizes and all who gave their lives fighting under it. That is why, as veterans, The American Legion will never stop fighting for its protection."

Protection of our flag impairs no one's free speech. It does not prevent a single idea from being expressed. It involves no censorship of an idea. The amendment would only allow for the prohibition of conduct with respect to one unique object, the flag of the United States of America. House Joint Resolution 13, introduced by U.S. Rep. Jo Ann Emerson (MO) currently has 50 co-sponsors, including 44 Republicans and six Democrats. A parallel measure, Senate Joint Resolution 19, was introduced 15 JUN in the Senate with bipartisan support by Senators Orrin Hatch (UT) and Max Baucus (MT). Commander Foster requests all Legionnaires, concerned citizens, veterans and their families to write, call and visit their congressional representatives to either request their co-sponsorship or to thank them for their support. For those who have flag which are soiled or in disrepair American Legion posts at various locations conduct proper flag-collection and retirement ceremonies. [Source: The American Legion Online Update 15 Jun 2011 ++]

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Credit Card Charges Update 07: Show up a tad late to a baseball game? Not a big deal. Finally send a long-overdue thank-you note? Most of us would be thrilled to hear from you. Think it's OK to drag your feet paying that credit card bill? Are you really ready to see your interest rate double? Many consumers have no idea how high the rates on their credit cards can go -- and how much taking on credit card debt to buy everyday goods can cost -- if they pay late. "It is quite shocking when it's assessed on you -- and it's very, very financially painful," said Bill Hardekopf, CEO of LowCards.com. "The penalty rates themselves are as high as ever." Read your credit card agreement. It's pretty common for a credit card issuer to bump that rate up to nearly 30 percent on future purchases if you're late.

The Credit Card Accountability, Responsibility and Disclosure Act of 2009, which largely went into effect last year, gave consumers many protections. But most consumers are befuddled about how high interest rates can go if they're late paying that credit card bill. As of 25 JUN, Bank of America will resume a penalty interest rate that could be as high as 29.99 percent on future purchases and transactions. "A late payment won't automatically trigger a rate increase -- we'll review the account to determine if it's appropriate to raise their rate on future transactions," said Betty Riess, a spokeswoman for Bank of America. You'd be notified at least 45 days in advance if you're going to be hit with a penalty rate. The actual rate would depend on the customer's creditworthiness but would not exceed 29.99 percent. This isn't a new deal. Bank of America dropped its previous penalty rate -- up to 29.99 percent -- in February 2010.

Some consumer groups would like to see federal limits on penalty rates. If you read the terms for your credit card, you will discover that late payments commonly can drive up the cost of borrowing to nearly 30 percent. Many big issuers -- Citi, Chase, Capital One, American Express -- have some type of penalty rates. The American Express Delta SkyMiles Credit Card, for example, has a penalty rate with a variable rate that is 23.99 percent plus the prime rate, so it's now 27.24 percent. The penalty rate applies if you make one or more late payments or make a payment that is returned. The new credit card act protected you to some degree. Everyone should know when their card payment is due -- due dates must now be the same date each month. Any amount paid beyond the minimum due now also goes toward the balance with the highest rate. And there are protections as to when a rate can go up on existing balances. "The rate on your existing balance will not go up unless you're 60 days late," said Gerri Detweiler, personal finance expert for Credit.com.

A few years ago, consumers got whacked hard when card issuers raised rates on previous purchases for practically any infraction. The fees adding onto fees and the higher rates pushed consumers over the financial edge. Now, credit card issuers cannot raise rates on an existing credit card balance unless:

- That zero-percent introductory rate expires. Card issuers can raise rates once a promotional rate expires. In general, a promotional rate must run at least six months. (I have seen some offers with zero percent for the first 12 billing cycles on purchases.)
- The prime rate or another rate index goes up. A credit card issuer can use a variable rate for the everyday interest rate on the card -- and the rate will go up on previous purchases when rates in general go up.
- You paid 60 days or more late. The interest rate on past and future purchases would go up if you're extremely late.

Consumers can forget or overlook that interest rates on future purchases can easily go up. "They may not even notice this happening," Detweiler said. But look at your credit card bill. You'd see a "Late Payment Warning" at the top. "If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APR will be subject to a maximum Penalty APR of 29.99%," read one statement for a Chase card. Go to the bottom of that bill to find your actual interest charges. Of course, no one wants a credit card rate of 30%. It's bad enough to be paying 15%. "People don't usually factor in a penalty rate into their thinking," said Ruth Susswein, deputy director of national priorities for Consumer Action. "We don't expect to do anything to deserve it." If you borrowed \$4,000 on a credit card with a 15% rate and made only the minimum required payments each month, it would take you 22 years plus \$5,580 in interest to pay off that balance, according to a repayment calculator at <http://www.federalreserve.gov/>. What happens at 30%? The Fed says you'd never pay it off if you made only the required minimum payments each month. A calculator at Bankrate.com says you could pay off \$4,000 in debt on a credit card with an annual rate of 30% in 36 months -- if you paid about \$170 a month. (If that card stayed at a 15%, you'd pay it off eight months sooner with payments of \$170 a month.)

One good part of the Credit Card Act of 2009, though, is that consumers do have a reprieve if they're hit with a penalty rate. After six months of being a good customer, the credit card issuer is supposed to go back and review your higher rate. Credit card experts say you'd want to be paying on time -- especially after getting slapped with a penalty rate. And you'd want to make sure you make the minimum payments -- and then some. To avoid high penalty rates on credit cards:

- Sign up for a free e-alert to remind you that your credit card payment is due. Due dates are the same each month.
- Make all credit card payments on time -- and pay at least the minimum required. Sending \$10 when the minimum payment is \$25 won't spare you a late penalty.
- If the rate goes up as a penalty, make future payments on time for six months in a row and then contact your issuer to see about getting that rate lowered.

- Do not borrow anywhere near the maximum amount allowed on your credit line if you're trying to get your rate lowered after six months with a penalty rate.
- Pay attention to the rate on your card each month. If you have a high rate, stop charging until you pay off the entire balance.
- Watch your spending. Check your rates. You do not want to go out and put a major purchase on a credit card if the rate on future purchases has gone up to nearly 30%.

[Source: Detroit Free Press Susan Tompor article 13 Jun 2011 ++]

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VA Blue Water Claims Update 16: It has been nearly a month since the Institute of Medicine released its report on Agent Orange exposure and so-called Blue Water Navy veterans from Vietnam, yet the Department of Veterans Affairs says it is still reviewing the document. That's not surprising, for the report is chock-full of nonconclusions, unknowns and uncertainties. "The committee could not find enough data to determine whether or not Blue Water Navy personnel were exposed to Agent Orange-associated TCDD," the report said, using the initials for dioxin, the toxic chemical in Agent Orange that has been linked to many diseases. Indeed, the report was so full of caveats that the committee all but conceded that its report would not resolve the debate over who was exposed to, and potentially sickened by, dioxin. "Given the lack of measurements taken during the war and the almost 40 years since the war, this will never be a matter of science but instead a matter of policy," the authors wrote. Nevertheless, advocates for the deep-sea sailors argue that the report provides them powerful ammunition for gaining benefits that have already been given to troops that actually set foot in Vietnam. Indeed, one group argues that the lack of conclusiveness in the report actually bolsters the case that all Vietnam veterans, regardless of whether they served on the ground, in the air or miles off the coast, should be treated the same. "No group of individuals has stronger factual exposure than any other, putting Army, Navy, Marine, Air Force and Coast Guard personnel on an equal footing regarding the possibility of exposure to herbicides in Vietnam," the Blue Water Navy Vietnam Veterans Association said in a statement.

Dioxin has been linked to an array of diseases, from cancer to heart conditions. In 1991, Congress enacted legislation saying that Vietnam veterans with diseases associated with defoliants like Agent Orange should be treated as if those diseases were the result of their service in the war. That presumption of service-related sickness made it simpler for Vietnam veterans to receive health care and disability compensation. Over the years, the Department of Veterans Affairs has recognized 14 diseases as being related to exposure to defoliants, including Parkinson's disease, multiple myeloma, Type 2 diabetes and some relatively common illness among the aging, like ischemic heart disease and prostate cancer. Initially, the department interpreted the law to apply to anyone in any of the armed services who deployed to Vietnam. But in 2002, the department narrowed its interpretation, requiring veterans to demonstrate that they set foot in Vietnam, or served on boats operating on inland waterways, to claim presumptive exposure to a defoliant. That meant that infantry and so-called Brown Water Navy sailors could say their dioxin-related illnesses were the result of Agent Orange exposure. But sailors stationed on deep-water ships off the Vietnam coast — so-called Blue Water sailors — would not be presumed to have been exposed to defoliants, making it more difficult for them to apply for benefits. That interpretation was upheld by a federal appellate court in 2008. But that court decision did not end the debate. Through pressure from the Blue Water Navy veterans, bills have been introduced into Congress that would give deep-water sailors equal status to ground troops and Brown Water sailors. The veterans also prodded the Department of Veterans Affairs to study the issue. The result was the Institute of Medicine report released last month.

Given the inconclusiveness of the institute's report, it had been considered unlikely that the veterans department would change its rules to make it easier for Blue Water sailors to obtain Agent Orange benefits. But the Blue Water veterans association asserts that would be the wrong conclusion to draw from the study. The association notes that

the report finds that sprayed dioxin could have reached the sea on the wind or in runoff carried by streams and rivers, though the report suggests that the amounts would have been relatively small. "TCDD would enter coastal marine water from river discharge (albeit a very small load because of the mechanisms discussed) and from spray drift," the report says. "The committee concludes that TCDD loading due to spray drift could have occurred but would have been minimal." The report also says that deep-sea sailors could then have encountered dioxin through direct exposure to contaminated seawater, by swimming for instance, or through drinking water that was distilled from seawater contaminated with dioxin. (Large ships generated their own potable water by distilling ocean water.) The report also said some Blue Water sailors might have inhaled dioxin or had contact with it through their skin if they were near coastal waters while defoliant was being spraying inland. "The committee cannot provide quantitative estimates of exposure by any of the exposure pathways described above because of lack of data," the report concludes. "At best, the committee can judge whether specific routes of exposure are plausible."

That plausibility should be good enough reason for the government to extend benefits to the deep-sea sailors of Vietnam, the Blue Water veterans say. Some major veterans groups agree. "If not the smoking gun, this report reinforces the need for benefits to be paid to our Vietnam War Blue Water sailors," said Jimmie L. Foster, national commander of the American Legion. "Reasonable doubt should be given to the veteran who shows symptoms of having been exposed to Agent Orange, especially if he or she served in a theater where we know the herbicide may have been used directly or carried to by other means." It is not entirely clear, however, that the report did in fact place all veterans on equal footing. "The committee concludes that, qualitatively, ground troops and Brown Water Navy personnel had more pathways of exposure to Agent Orange-associated TCDD than did Blue Water Navy personnel," the report says. But John Wells, a retired Navy commander and spokesman for the Blue Water veterans association, said it did not matter whether there were fewer ways for deep-sea sailors to be exposed. "You only need to be exposed once," he said in an e-mail message. "If you were on board a ship in Territorial Seas of RVN, you were exposed," he said, referring to the Republic of Vietnam.

As the veterans department continues to review the report, many veterans believe their best chance of winning benefits is through legislation circulating on Capitol Hill. But given the current budget-cutting climate in Congress, it is far from clear that such legislation will pass. By some estimates, as many as 800,000 service members could be eligible for expanded benefits if the legislation passes, with the cost potentially running into billions of dollars. But Mr. Wells said the number of eligible Blue Water veterans who are still alive could be fewer than 60,000. The debate continues. [Source: New York Times James Dao article 16 Jun 2011 ++]

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VA Blue Water Claims Update 17: The Fleet Reserve Association (FRA) urges all Vietnam veterans to review the latest updates to a list of U.S. Navy and Coast Guard (USCG) vessels exposed to Agent Orange during the Vietnam Era. The list, maintained by the Department of Veterans Affairs (VA), is of particular interest to those former service members experiencing health problems related to herbicide exposure, as it may help expedite their claims for VA health and disability benefits. To view the list go to the attachment to this Bulletin titled, "AO Exposed ship List May 2011" or to <http://veteransinfo.tripod.com/newlistofships.pdf>. The list was updated in May of 2011 to include more vessels that operated primarily or exclusively on Vietnam's inland waterways; ships that temporarily operated in these inland waterways or docked to the shore; and ships that operated in Vietnam's close coastal waters for extended periods with evidence that crewmembers went ashore. If a veteran's service aboard one of these ships can be confirmed through his military records during the specified time frames, exposure to herbicides can be presumed and service-related benefits may be available for Agent Orange-related ailments.

“Thousands of Navy and Coast Guard veterans who served aboard ships during the Vietnam conflict experience health problems related to herbicide exposure, but their illnesses and disabilities are not automatically considered service-connected in the eyes of the VA,” explains Slawinski. “The VA restricts this type of presumptive service connection to vets who had ‘boots on the ground’ or can prove their ship operated on inland waterways. Each addition to the VA’s list of exposed vessels will make it easier for these veterans to prove exposure and will hopefully facilitate more timely determination of benefits.” If you or someone you know served aboard any of these vessels during the times indicated and has herbicide-related health problems, a VA claim for exposure to an herbicide agent should be filed as soon as possible. To start a claim, contact your nearest VA Regional Office or contact Chris Slawinski, FRA’s national veterans service officer, at vafra@fra.org or 1-800-FRA-1924 (ext. 115). Veterans should understand that the list is not complete and presumption of exposure will not be denied solely because a veteran’s ship is not on it.

FRA is working to reverse the VA’s policy that prevents so-called “blue water” military retirees and veterans – those who served off shore in Vietnam – from claiming disability benefits for diseases related to exposure to Agent Orange. A recent report by the Institute of Medicine (IOM) proves the distillation process used to generate potable water from sea water did not remove Agent Orange from the water; it actually enhanced the effect of the Agent Orange dioxin by a factor of 10. FRA believes the IOM report provides strong evidence for extending the presumption of exposure to blue water veterans. Revising the VA’s Agent Orange policy is a top priority for the Association and is repeatedly addressed in FRA’s congressional testimony and in discussions with legislators and their staff. Members of FRA’s National Board of Directors brought this issue directly to their elected officials during visits to Capitol Hill in April, where they urged their representatives to support “The Agent Orange Equity Act” (H.R.812), sponsored by Rep. Bob Filner (Calif.), ranking member of the House Veterans Affairs Committee.

This legislation would authorize the VA to presume service-connection for veterans and retirees suffering from ailments related to exposure to Agent Orange if they served in the waters off the coast of or in the skies above Vietnam. Those impacted by herbicide exposure are urged to use the FRA Action Center at <http://www.capwiz.com/fra/issues/alert/?alertid=32082506> to ask their representative to co-sponsor this important legislation. Exposure to Agent Orange and other toxic substances is the focus of a feature article in the April edition of FRA Today, the Association’s monthly membership magazine. FRA members are invited to share their exposure experiences and questions at <http://www.fra.org/hottopics>.

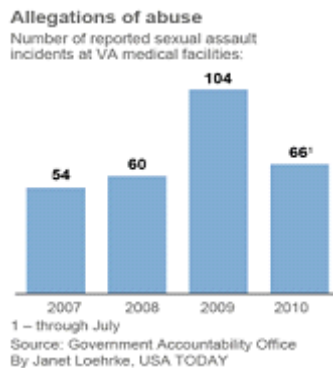
Congress recently took a step in the right direction by expanding eligibility for disability compensation due to non-Hodgkin’s lymphoma (NHL) for veterans who served in Vietnam’s offshore waters. This is welcome news for Blue Water veterans whose claims for compensation benefits had been denied under VA’s earlier more restrictive definition of the disease. The term NHL includes a number of different conditions that may be categorized differently under various medical classification systems. Recently, VA expanded its definition of NHL to include chronic lymphocytic leukemia and small-cell lymphocytic lymphoma, two conditions that VA previously contended were unrelated. Under the provisions of 38 CFR § 3.313, Veterans who served in Vietnam, including service in the waters offshore, are now entitled to a presumption of service connection for non-Hodgkin’s lymphoma.

The change in policy was a result of the U.S. Senate Committee on Veterans Affairs had receiving questions about the connection between non-Hodgkin’s lymphoma, chronic lymphocytic leukemia, and small-cell lymphocytic lymphoma. Their discussions with medical professionals at the Veterans Health Administration (VHA) and with attorneys at the Office of General Counsel (OGC) led to the conclusion that these diseases should all be considered the same disease for purposes of § 3.313. The appropriate manuals will be updated to reflect this determination. [Source: FRA Action Center release Jun 2011 & VA’s Compensation and Pension Bulletin Addendum, May 2011 ++]

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Opposing Views

VA Sexual Assaults Update 01: A female patient in a locked psychiatric unit at a veterans medical center was sexually assaulted repeatedly by a fellow patient. At an assisted-living facility also run by the Department of Veterans Affairs, a male patient was raped by his roommate, who turned out to be a convicted sex offender. At yet another VA facility, a female veteran reported that an employee made sexually inappropriate contact with her during treatment sessions. Those abuses, exposed recently in congressional testimony, suggest — not for the first time — that something is very wrong at the VA, which is supposed to provide support and haven for America's veterans. But they are not the worst of what has happened in the VA's medical facilities. The people who committed those assaults were prosecuted. Investigators for Congress' Government Accountability Office uncovered 42 alleged rapes since 2007 that were never reported to top officials, as VA rules require...



In a USA Editorial the following opinion was expressed: The GAO's report describes a dysfunctional security system and identifies 284 sexual assaults at 105 facilities in a three-and-a-half year span. The victims included men and women, employees and patients. Some were being treated for mental illness, substance abuse or post-traumatic stress — people at their most vulnerable. The only conclusion is that, despite their protestations, VA leaders — like Pentagon and military academy officials before them — haven't paid enough attention to sexual assaults in places under their jurisdiction. While the VA's health care system is considered generally good, this latest scandal is just one in a series of failures that have beset the department over the years: Long waits for disability claims. Even longer waits for appeals. Lost or destroyed records. Maintenance problems in clinics. Dirty equipment used for colonoscopies. And now, sexual assaults. Among the GAO's most significant findings:

- The VA does not systematically monitor and track sexual assault incidents in a central database, making it impossible to pinpoint problem facilities.
- At five facilities the GAO looked at in depth, security equipment systems were often ineffective or malfunctioning.
- Some patients at the five facilities had criminal records for sexual offenses, but VA staff, who rely on patients to reveal this information, did not always know about the crimes.

Because the VA now serves twice as many women as it did in 2000, some in co-ed residential facilities, it should have anticipated problems. Many solutions are being offered to improve the system: tighter security, better monitoring and a proposed law that mandates a central database for the reports. All helpful. All obvious. But none will be effective if leadership is willfully oblivious.

Opposing view: William C. Schoenhard, deputy undersecretary for Health for Operations and Management of the Veterans Health Administration, has a different view on the situation and expressed them to the USA Today Editorial Staff: He contends that VA continues to improve. The Department of Veterans Affairs has a primary responsibility to provide safe, quality care to veterans and other beneficiaries. We take this responsibility seriously.

We continue to improve how we prevent, detect and report crimes at our facilities. Any incident that threatens the safety or well-being of a veteran, family member, employee or visitor is unacceptable. VA operates the largest integrated health care system in the nation. We treat 6 million veterans a year at 1,624 sites. During the three-and-a-half year period covered by the Government Accountability Office review, VA had approximately 240 million outpatient visits and more than 2 million inpatient admissions. During that same period, the GAO report cited 284 alleged sexual assault incidents in the VA health care system, all of which were reported to VA police. No single incident is tolerable. In continuing to ensure the safety of our patients and staff,

- we have a rigorous multilayered security system that includes a dedicated Federal Police Force, alarm systems, security cameras, reporting systems and unambiguous policies.
- We maintain strong relationships with local law enforcement officials at each of our facilities and are committed to ensuring that those who have violated the law are brought to justice.
- In 2009, VA established a 24-hour, seven-day-a-week Integrated Operations Center that serves as a focal point for any reports of serious incidents, including allegations of criminal behavior at VA facilities.
- We have a multidisciplinary effort focusing on three key areas: implementing the GAO recommendations, assessing the risks in our facilities, and prescribing specific measures to improve safety and security.

I have directed all VA medical centers to conduct a systematic review of physical security, report their findings and immediately address any deficiencies. VA appreciates and accepts the recommendations put forward by GAO as part of our commitment to serve veterans and their families. [Source: USA Today Opinion article 14 Jun 2011 ++]

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VA Sexual Assaults Update 02:

- **Bay Pines VAMC.** A 48-year-old former nurse at Bay Pines VA Medical Center was arrested 21 JUN, accused of sexually battery on a male patient he was supposed to be caring for in the mental health ward. Harris was arrested on a charge of sexual battery by a criminal investigator from the Inspector General's Office of the U.S. Department of Veterans Affairs. Authorities said Harris admitted that he assaulted other people as well, though no other charges have been filed. The former employee also goes by Jefferson Harris. He was a licensed practical nurse at the VA campus, but is no longer employed there, said Bay Pines spokeswoman Faith Belcher. The alleged assault took place in December, but it's unclear when officials became aware of the allegations, when Harris' employment ended and whether he resigned or was fired. Harris was barred from contact with patients when the allegations were made, Belcher said, and never returned to work. She said employee privacy regulations barred her from releasing more information about him. But after the allegations surfaced, Belcher said, Bay Pines took additional measures to protect patients. "Patient safety and security are paramount at Bay Pines VA," Belcher wrote in an e-mail to the St. Petersburg Times. "We take all allegations seriously and investigate them thoroughly."

The patient who Harris is accused of assaulting wasn't identified by authorities because of the nature of the allegation. According to an arrest report, the incident took place in the mental health unit on the evening of Dec. 7, 2010. Harris is accused of committing sexual acts on the man three times, according to the report: in the shower, the patient's room and bathroom. The man said he told Harris he was "not comfortable" with the actions, but also said that he was on medication at the time that "prevented him from making sound decisions," the report states. That medication, and Harris' size — the report listed him as 5-foot-11, 180-pounds — led the man to believe, he told the investigator, that he "could not stop Harris from assaulting him." It wasn't disclosed when the man came forward. But prosecutors were reviewing the case when Harris admitted assaulting the patient during a 5 MAY interview with an investigator. Harris said he "initiated sexual contact," the report said, and knew the victim was on medication. Harris also said that "he

could not control himself," and that "he was going through a stressful time in life," according to the report. He provided a written confession, authorities said.

The case was resubmitted to the Pinellas-Pasco State Attorney's Office on Monday. Assistant State Attorney Kendall Davidson said his office decided there was enough evidence to arrest Harris. Harris, the report said, also revealed that he had "sexually assaulted more than one person." But it was unclear if he said those acts occurred at Bay Pines, if they were substantiated or what actions were taken by authorities. Bay Pines referred those questions to prosecutors. Davidson said his office could not comment on that aspect of the case during the ongoing investigation. As a result of this incident, Belcher said, Bay Pines started requiring two staff members be present when patients in the mental health unit shower. Other security measures already in place, she said, included: placing female patients near nurses' stations so nurses could keep better tabs on them; using key cards to restrict room access to the residential patients staying there; and giving new patients security training. Security cameras and emergency call boxes are scattered all over the 300-acre campus, Belcher said, and staffers are trained to prevent patient abuse and sexual harassment. Under the medical center's code of conduct, Belcher added, any staffer who intentionally harms a patient can be disciplined or fired. Harris was released from the Pinellas County jail after posting \$10,000 bail. [Source: St. Petersburg Times Jamal Thalji article 21 Jan 2011 ++]

- **Norman Veterans Center.** — The Cleveland County District Attorney's Office has filed charges against a man accused of sexually assaulting a male resident of the Norman Oklahoma Veterans Center. Jeremy Craig Lyday, 27, of Noble, was charged 24 JUN with first-degree rape and forcible oral sodomy on 23 JUN. According to the charges, the victim was unable to give legal consent "due to mental illness and/or unsoundness of mind." A court affidavit that was filed with the charges shows that Lyday was an employee at the facility. Christy Howell, administrator of the Norman Veterans Center, said she couldn't discuss Lyday's employment status at the facility or the allegations because an investigation is ongoing. "We have received an allegation of inappropriate behavior," Howell said. "It was reported to the Cleveland County Sheriff's Office in accordance with state law. They are conducting an investigation." Detectives went to the center at 1776 E. Robinson St. and began an investigation. They contacted Lyday and requested an interview. He agreed and admitted to investigators that he committed the sexual acts with the resident. Lyday was then arrested and booked into the Cleveland County Detention Center. He was released after posting a \$40,000 bond.

[Source: The Norman Transcript Meghan McCormick article 28 Jun 2011 ++]

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Tricare Retirement Benefits: When beneficiaries retire from active duty, they may have big plans for how they are going to spend their time. Along with choices about where to live and their next great adventure, they must make choices about their health care. Understanding these choices will help beneficiaries and their families make the best health care decisions. "While active duty service members must use TRICARE Prime or Prime Remote, retirees who are not eligible for Medicare may also be eligible for TRICARE Prime or choose TRICARE Standard or Extra," said Kathleen Larkin, director, Health Plan Policy Division of Health Affairs, TRICARE Management Activity. "Each program has advantages pertaining to cost, location and convenience," she added.

If space is available, retirees can continue care in a military treatment facility (MTF) with a primary care manager, through TRICARE Prime. This requires re-enrolling and paying annual fees of \$230 for an individual and \$460 for a family. If beneficiaries choose to enroll in TRICARE Prime at an MTF, they will receive care based on the same access-to-care standards as all other Prime beneficiaries. TRICARE Standard or Extra may be the best

option if a retiree moves to a location that is not near an MTF or where Prime is not offered. TRICARE Standard is a flexible, affordable plan that gives retirees and their eligible family members a greater choice of providers, no enrollment fees, waiver of cost shares for most preventive health care services and the same low catastrophic cap as TRICARE Prime. TRICARE Extra offers even lower out-of-pocket expense if retirees use network providers. Although there is no enrollment fee for TRICARE Standard and Extra, a deductible of \$150 for individuals and \$300 for a family must be met before cost-sharing begins. Under TRICARE Standard and Extra, retirees retain the same access to pharmacy benefits through a local MTF or TRICARE Pharmacy Home Delivery. To learn more about Home Delivery, go to: www.tricare.mil/homedelivery. Retirees also have the option to use the TRICARE retail pharmacy network and can purchase dental coverage through the TRICARE Retiree Dental Program (TRDP). More information on TRDP can be found here: www.trdp.org.

In addition to TRICARE retiree health care benefits, certain medical and pharmacy benefits may also be available to retirees from the Department of Veterans Affairs. Go to <http://www.va.gov/health/default.asp> for more information. The TRICARE Overseas Program (TOP) Standard option is available to retirees planning to live outside the United States. They and their family must meet a deductible before cost-sharing begins and generally file their own claims for reimbursement for covered health services. TRICARE also has additional country-specific requirements for care received in the Philippines. Retirees should always remember to update the Defense Enrollment Eligibility Reporting System (DEERS) with any new personal information, including a new address. The website address for DEERS is www.dmdc.osd.mil/appj/dwp/index.jsp. Automatic coverage by TRICARE Standard and Extra or TOP Standard occurs after retirement as long as DEERS information is current. TRICARE recommends beneficiaries consider all available choices before retiring. It is best to plan well in advance to ensure a smooth transition. Beneficiaries can learn more about retiree health care options at their local TRICARE Service Center. Other TRICARE contact information and beneficiary assistance locations can be found at <http://www.tricare.mil/contactus>. [Source: TRICARE News Release 16 Jun 2011 ++]

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Social Security Overpayments: The Social Security Administration has been shelling out \$8 billion in payments to individuals "not entitled to receive money" or receiving more than "they should have," according to a government investigator. How did the chosen few manage to score the undeserved pay dirt? It appears they fudged their numbers. "Most of the overpayments went to people who did not report all their resources," said Patrick O'Carroll, the inspector general for Social Security. The AP's Stephen Ohlemacher says the payment mishaps occurred in 2009. That year, \$6.5 billion in overpayments occurred "including \$4 billion under a supplemental income program for the very poor ... Social Security also made nearly \$1.5 billion in underpayments, raising the total amount of improper payments to \$8 billion."

According to the report, Republicans are making a bigger deal out of this than Democrats. "By any standard, the scope of these problems is considerable," said Representative Charles Boustany, a Louisiana Republican and chairman of the House Ways and Means Oversight subcommittee. "Regardless of whether a payment occurs because of simple error or outright fraud, improper payments harm Social Security programs in the long term, jeopardizing benefits for those who may need them in the future. They also cost taxpayers billions of dollars each year." Representative Xavier Becerra, a California Democrat and member of the House Ways and Means subcommittee on Social Security, shot back. "My colleagues seem to be ignoring the elephant in the room--you get what you pay for," he said. "Today's hearing should really be about examining the reckless and indiscriminate cuts imposed on Social Security's operations which, the evidence shows, could lead to less precision and efficiency in processing claims and benefits for seniors and the disabled."

Meanwhile, Social Security wants a little recognition for its honesty. "We pay nearly 60 million Americans who deserve to receive their benefits timely and accurately, and we deliver on that responsibility in nearly all cases," Carolyn W. Colvin, the agency's deputy commissioner, said. "We are committed to minimizing improper payments and protecting program dollars from waste, fraud and abuse. In keeping with President Obama's vision, we are also open and transparent about our improper payment situation and our efforts to improve that situation." [Source: National Journal John Hudson article 15 Jun 2011 ++]

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Retiree Appreciation Days Update 08: 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. For more information, contact the Retirement Services Officer (RSO) sponsoring the RAD. Following is an updated list as of 1 APR 2011:

Installation	Date	Phone
Tobyhanna, PA	Jul 30	(570) 895-7409
Orlando, FL (Sponsored by Ft. Stewart)	Aug 6	(912) 767-5013
Des Moines, IA	Aug 18	(515) 964-3782
Twin Cities, MN	Aug 26	(763) 315-5918
Camp Ripley, MN	Aug 27	(763) 315-5918
Duluth, MN	Sep 9	(218) 722-0071
Ft Leonard Wood, MO	Sep 9 - Sep 10	(573) 596-0947
Ft McCoy, WI	Sep 9	(608) 388-3716
Ft Sill, OK	Sep 15 - Sep 17	(580) 442-2645
Army Spt Activity Dix, NJ	Sep 17	(609) 562-2666
Ft. Drum, NY	Sep 17	(315) 772-6434
Ft Belvoir, VA	Sep 24	(703) 805-1010
Ft Bliss, TX	Sep 24	(915) 568-5204
Ft Lee, VA	Sep 24	(804) 734-6555
Selfridge, MI	Sep 24	(586) 239-5580
USAG Humphreys, Korea	Sep 24	010-6249-6012
Redstone Arsenal, Al	Sep 30 - Oct 1	(256) 876-2022
Schofield Barracks, HI	Oct 1	(808) 655-1585
Ft Meade, MD	Oct 7	(301) 677-9603

JB Myer-Henderson Hall, VA	Oct 7	(703) 696-5948
Houston, TX	Oct 8	(210) 221-9004
Aberdeen Prvg Grd, MD	Oct 15	(410) 306-2320
Carlisle Barracks, PA	Oct 15	(717) 245-4501
Ft Carson, CO	Oct 15	(719) 526-2840
Ft. Hamilton, NY	Oct 15	(718) 630-4552
Heidelberg, Germany	Oct 15	06221-57-8399
Vicenza, Italy	Oct 20	0444-71-7262
Ft Knox, KY	Oct 21 - Oct 22	(502) 624-1765
Ft Riley, KS	Oct 21	(785) 239-3320
Grafenwoehr, Germany	Oct 21	09641-83-8814
Ft Campbell, KY	Oct 22	(270) 798-5280
Schweinfurt, Germany	Oct 22	09721-96-8812
Stuttgart, Germany	Oct 27	07031-15-344
Ft Hood, TX	Oct 28 - Oct 29	(254) 287-5210
Ft Rucker, AL	Oct 28	(334) 255-9124
Benelux	Oct 29	0032-65-44-6238
Ft Gordon, GA	Oct 29	(706) 791-2654
Ft Leavenworth, KS	Oct 29	(913) 684-2425
Rock Island, IL	Oct 29	(563)322-4823
Ft Benning, GA	Nov 4	(706) 545-1805
Ft Huachuca, AZ	Nov 5	(520) 533-5733
JB Elm-Richardson	Nov 5	(907) 384-3500
Jt Base San Antonio	Nov 5	(210) 221-9004

[Source: Army Echoes Issue 1 2011 ++]

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Vet Deaths: As of 30 SEP 2010, about 23 million veterans were alive nationwide. Of those, nearly 1.8 million served during World War II. According to U.S. Department of Veteran Affairs data in fiscal year 2010 about 263,000 died are on average about 721 a day. According to the department's estimate some 244,000 are expected to die in 2011, — nearly 670 a day. In 2002 nearly 368,000 died, or just more than 1,000 a day. By 2006, the number dropped to about 332,000 or 909 a day. By 2008, about 815 veterans on average were dying each day. Veteran Affairs spokesman Ozzie Garza said, "The number is decreasing because, of course, there's fewer World War II veterans alive now." Today, the average age of a World War II vet is 92, he said. For subsequent eras data

on vets who served during the Vietnam War era (1964-1975), showed 103,890 died in 2010, about 285 a day. And of the veterans who served during the Korean War In 2010, nearly 134,000 died, or 367 a day. [Source: Austin American Statesman David Dewhurst article 6 Jun 2011 ++]

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Saving Money: When it comes to car insurance, where you live is a factor in what you'll pay. Here's a list of the most expensive, and cheapest, cities to insure a car. Plus, how to lower your bill wherever you live.

Rank	Most expensive	Annual average	Rank	Least expensive	Annual average
1	Detroit Mich.	\$5,948	1	Wapakoneta OH	\$865
2	New Orleans LA	\$3,802	2	Fairfield OH	\$951
3	Philadelphia PA	\$3,496	3	Portland ME	\$953
4	Baltimore MD	\$3,168	4	Roanoke VA	\$963
5	Miami FL	\$2,959	5	Lafayette IIN	\$982

Fortunately, while rates vary wildly from city to city, the ways to save are pretty much the same everywhere. Besides moving to Wapakoneta, here's what you can do to keep your rates down:

- **Raise your deductible.** Offering to pay more out of pocket is a quick way to lower your rate, but don't make it more than you can afford. According to the III, going from a \$250 deductible to \$500 can save 30 percent, and up to \$1,000 can save more than 40 percent.
- **Ask about discounts.** Although they vary by insurer, common discounts include having anti-theft and safety devices, other policies with the company, low mileage, no accidents for a few years, or an out-of-state student on the policy. Being a long-time customer, taking driving courses, or setting up online auto-pay also sometimes helps. Call your company and ask about these and any other ways to save.
- **Comparison shop.** Rates vary from insurer to insurer just like they do from state to state, so get quotes from several. Start with an insurance search tool such as <http://www.moneytalksnews.com/insurance>. Check smaller companies too, but make sure they're licensed to do business in your state by contacting your state's insurance department at http://www.naic.org/state_web_map.htm which should have a list of authorized providers. To gauge the financial strength of an insurance company, you can check their ratings at Standard & Poor's <http://www.standardandpoors.com/ratings/insurance/en/us> or A.M. Best at <http://www.ambest.com/ratings/guide.asp>.
- **Lower coverage for older cars.** There's a rule of thumb suggesting that if the annual cost of comprehensive and collision coverage exceeds 10 percent of your car's value, you might consider dropping this portion of your policy and become self-insured. For example, if the comprehensive and collision coverage portion of your policy costs \$300 per year, you might consider dropping this coverage if your car is worth less than \$3,000. (You can get an estimate of your car's value from Kelley Blue Book <http://www.kbb.com>.) But keep in mind, if you have an accident that's your fault, you'll be on the hook for the full value of your car. Also remember that if you no longer have full coverage on your personal car at home, you may not on one you rent away from home either.

IMPORTANT: NEVER drop liability coverage, and make sure you have enough to cover your entire net worth. Liability insurance is no place to scrimp!

- **Keep your credit clean.** Fair or not, many insurance companies have come to the conclusion that people who wreck their credit are more likely to wreck their cars. Result? Higher rates for lower credit scores. Make yours sparkle.

- **Drive cars that cost less to insure.** Don't ever buy a car without first checking the insurance rates on it: Some cars cost more to insure than others. Insure.com has a tool that tracks average premiums for different cars at <http://www.insure.com/car-insurance/car-insurance-comparison.html>.
- **Try new programs.** Some insurers are experimenting with tools that track your driving habits and set your rates accordingly. So if you drive fewer miles – or, in some cases, with a lighter foot – you might pay less. It's called a "pay-as-you-drive" policy.

[Source: MoneyTalksNews Brandon Ballenger article 22 May 2011 ++]

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Notes of Interest:

- **Commissary Coupon Card.** The Defense Commissary Agency (DeCA) announced what they are calling a "loyalty card" which is expected to be available in the fall. Unlike typical store loyalty cards, however, it sounds like this one will not result in automatic savings in store. Instead it will serve another aspect of civilian loyalty card programs (like those used at Safeway and Kroger), allowing shoppers to upload e-coupons available on the commissary website to the card.
- **Senate Travel Cost.** The costs of overseas trips in 2010 taken by Senators and their staffers jumped by about 20 percent, reaching an all-time high of more than \$5 million in publicly reported costs, which is still likely less than half the actual total.
- **Cable.** According to a recent report (<http://www.nrdc.org/energy/files/settopboxes.pdf>) by the Natural Resources Defense Council (NRDC), the cable TV boxes in your home may use more electricity than your refrigerator.
- **Military Retiree Divorce.** In the case of *Turner v. Rogers*, decided on June 20, 2011, the U.S. Supreme Court held that a civil litigant in a contempt hearing may be entitled to appointed legal representation (court-appointed attorney) in some cases when jail time is a possibility. Therefore, any military retiree being held in contempt for non-payment of the "spousal share" of retainer pay, alimony, or child support, should request a court-appointed attorney, citing *Turner v. Rogers*.
- **SECDEF.** In a unanimous vote, 100 to 0, the Senate voted 22 JUN to confirm Leon Panetta as the next Secretary of Defense.
- **Car Building Technology.** The auto industry has come a long way in the past 100 years!! THIS is the way to buy a car. Check out <http://www.youtube.com/embed/nd5WGLWNIIA?rel=0>.
- **Never too Late.** Now 99, a World War II veteran and retired postal worker from western New York recently married 86-year-old Virginia Hartman, a widow who raised five children. Gilbert never got married because he never met the right woman — until he turned 98. Then he met 86-year-old Virginia, a widow who raised five children, in 2010 in a hall at Monroe Community Hospital, the nursing home where they both live. After that, he started visiting her every day. They wanted to share a room, but the facility's rules would not allow it unless a couple is married. Virginia asked him if he wanted to tie the knot, he said yes and they were married on 6 JUN with her extended family on hand.
- **DVA Handbook.** The 2011 edition of the Federal Benefits for Veterans, Dependents and Survivors Benefits book is now available online at http://www.va.gov/opa/publications/benefits_book.asp. For additional information on federal programs and benefits available for Veterans, Dependents and Survivors, refer to the VA Web page at <http://www.va.gov>.

[Source: Various 15-30 Jun 2011 ++]

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Medicare Fraud Update 70:

- **Dearborn MI** - Muhammad Azeem, 45, was added 14 JUN to a national Most Wanted list of Medicare fraud fugitives. He is charged in an \$18 million scam and fled the country after being confronted by authorities about his participation in the scheme. He is believed to be in Pakistan, where he is from, federal authorities said. The Department of Health and Human Services Office of Inspector General created the Most Wanted list to eliminate a problem that costs Medicare an estimated \$60 billion annually. Azeem helped run SUB Rehabilitation & Physical Therapy at 10136 W. Vernor in Dearborn, along with several other metro Detroit clinics from JAN 03 to MAR 07, according to the DHHS. He allegedly paid Medicare recipients for their signatures on forms for services they didn't receive. Then he and others billed Medicare for care never rendered. Azeem concealed the profits by creating several fictitious companies through which he passed money. Three other Michigan fugitives who had been on the list were caught in the last year and returned to the United States to face charges. They are Reynel Betancourt and Clara and Caridad Guilarte, sisters who worked with Betancourt in Dearborn at an infusion clinic that preyed on the poor, the government said.



Muhammad Azeem

- **Gary IN** - Ebb Greenwood of Gary and Human Services Transport Provider Inc., have both pleaded guilty to stealing more than \$1 million in a health care fraud scheme. Greenwood and the business were accused earlier this year in a federal indictment of billing Indiana Medicaid for ambulance rides the company had supposedly given to clients. Those claims were false, however, Greenwood and Human Services now say in their plea agreements. Greenwood also admits to giving a list of Indiana Medicaid patients to another private Gary ambulance company, At Your Service, which the company then also used to submit fake bills. According to his plea agreement, Ebb admits he sent an email to At Your Service employees demanding \$1,000 for every \$5,000 they received from Medicaid. Greenwood admits in the agreement to stealing from \$1 million to \$2.5 million; the indictment said he took \$1.9 million. Greenwood worked with other employees, specifically Marva Bernard and Katie Reed. Bernard, who worked for At Your Service, pleaded guilty earlier this year to health care fraud. It is unclear if Reed has ever been charged. At Your Service has not been charged in the case. Greenwood faces up to 10 years in prison plus a fine of up to \$250,000. Human Services faces a fine of up to \$400,000. Federal prosecutors have already filed a separate case to seek possession of \$691,000 they say is from a bank account connected to the case. Both Greenwood and Human Services are scheduled to be sentenced Sept. 15.

- **Los Angeles CA** - The manager of a California medical supply firm has been sentenced to more than four years in federal prison for a \$1 million-plus Medicare scheme. Los Angeles prosecutors say 45-year-old Petros Odachyan of North Hollywood used forged medical prescriptions to bill Medicare for unneeded electric wheelchairs, hospital beds and other medical equipment, much of it never provided to patients. Odachyan, the manager of Tujunga-based RL Medical Supply, was sentenced 19 JUN to 51 months in prison.
- **Troy MI** - An indictment was unsealed in federal court today charging a Troy physician and her husband with conspiracy to commit health care fraud and money laundering. Surya Nallani, 43, and husband Srinivas Nallani, 46, are accused of conspiring to commit health care fraud in connection with an approximately \$9-million physicians home visit operation. The indictment charges them of committing fraud from 2005 until last February. The indictment alleges that Surya Nallani billed Medicare for excessive home visits requiring her to physically be present, when she was actually out of the country or on days in which it was impossible given the geographical distance between each home. Srinivas Nallani was the billing manager for the company, Allied Geriatric Services, and submitted false and fraudulent claims to Medicare, the indictment charges. In addition, the Nallanis have been charged with laundering the proceeds of the health care fraud conspiracy. If convicted, the maximum penalty is 10 years in prison and/or a \$250,000 fine. The government is seeking the forfeiture of approximately \$825,000 seized from accounts controlled by the Nallanis, as well as two vehicles owned by them.
- **Miami FL** - Dr. Rene de los Rios has been sentenced to almost 20 years in prison for his role in a massive Medicare fraud conspiracy. Hewas convicted in April of pocketing more than \$1 million for writing fake prescriptions for unnecessary HIV treatments. At his sentencing hearing 27 JUN, U.S. District Judge Joan Lenard rejected his bid for about seven years in prison. Lenard chastised de los Rios for falsifying hundreds of patient records to justify writing phony prescriptions for two clinics that billed Medicare for a total of \$46.2 million for HIV therapy between 2003 and 2005. Many patients received kickbacks. De los Rios' attorney argued for a shorter sentence for his client, saying the 72-year-old doctor suffers from a heart condition and diabetes.
- **Chicago IL** - Jacinto "John" Gabriel Jr., 43 who operated two now-defunct home health-care businesses has been indicted in connection with a \$20 million Medicare fraud scheme in which he submitted millions of dollars in false claims for reimbursement by Medicare for services that were never provided, medically unnecessary or substantially price-inflated, prosecutors said. The businesses were Perpetual Home Health Inc., based in Oak Forest, and Legacy Home Healthcare Services on Chicago's North Side. Both have ceased operations and no longer receive Medicare payments, according to prosecutors. But between May 06 and January of this year, Pepetual alone submitted more than 14,000 Medicare claims and received more than \$38 million in Medicare payments, making it one of the largest recipients of Medicare payments for home health-care services in Illinois, the government said. Gabriel and unnamed co-schemers used the Medicare proceeds to gamble at casinos in the Chicago area and Las Vegas, and for automobiles, jewelry and real estate in the United States and the Philippines, prosecutors said. They also bribed physicians with gifts and cash and paid kickbacks to others for patient referrals, the indictment charged.
- **Coal Grove OH** - Federal and local agents descended on the office of Dr. Peter Tsai and the adjacent Watkins-Tsai Imaging Center, owned by his parents this morning, armed with a federal search warrant. "There had been complaints that he may be engaging in Medicare and Medicaid fraud as to billing practices," Lawrence County Sheriff Jeff Lawless explained. Employees were interviewed as agents lined up with boxes to haul away records from both the clinic and the imaging center. The raid included officials

with the Office of the Inspector General, Office of the Attorney General, the sheriff's office, Coal Grove police, Ohio Medicare Fraud and the Ohio Department of Insurance Fraud.

[Source: Fraud News Daily 15-30 Jun 2011 ++]

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Medicad Fraud Update 42:

- **Washington Heights NY** - On June 3 Suresh Hemrajani was indicted for allegedly prescribing HIV medications to patients who did not have the disease and pocketing \$700,000 in Medicaid reimbursements. He is charged with multiple counts of grand larceny and falsifying business records and one count of health care fraud. According to the district attorney's office, during 2008 Hemrajani prescribed Human Immunodeficiency Virus (HIV) medications to his patients and arranged for them to bill Medicaid. The drugs were later sold on the black market. He also billed Medicaid for the patients' multiple visits to his office, even though most only went once. The alleged fraud came to the attention of the Office of the Medicaid Inspector General and the D.A. when some of the patients went to the hospital to obtain more drugs and were found to be HIV-negative.
- **Boston MA** - Former pharmacist Aloysius Chukwukere Nsonwu, age 65, has been sentenced to serve four years in jail for defrauding the Massachusetts Medicaid Program of more than \$555,000. He fraudulently billed for medications that were never prescribed by a doctor or dispensed from his Egleston Square Pharmacy. In 2007, the Attorney General's Office began an investigation after the matter was referred by MassHealth's Provider Compliance unit. Nsonwu was the owner and sole officer of Egleston Square Pharmacy, Inc., located in Roxbury and is an eligible MassHealth provider. Investigators discovered that from DEC 04 through JAN 09, Nsonwu submitted claims for dispensing the Human Immunodeficiency Virus (HIV) medications Epivir, Zerit, and Viramune to MassHealth using the identification numbers of 25 different MassHealth patients. Each claim listed a prescribing physician who never treated those patients or prescribed those medications. Based on these false claims, MassHealth reimbursements totaling \$555,502.11 were deposited into Nsonwu's Egleston Square Pharmacy bank account. On 20 MAY, a Suffolk County Grand Jury returned indictments against Nsonwu. Nsonwu pled guilty to all charges. On 14 JUN Nsonwu was also sentenced on similar charges in Federal Court in a separate case.
- **Odessa TX** - Daylan Duwayne Smith, 57, and Roberta Beth Jones, 54, were arrested and bonded out of jail 17 JUN following their indictment on charges they defrauded Medicaid of more than \$100,000 during three and a half years. They were indicted by a grand jury in the 244th District Court on accusations that between Jan 3, 2006, and July 10, 2009, Smith had Jones bill Medicaid for services not rendered by a provider, adding up to a total that was between \$100,000 and \$200,000, according to the indictment. The charge is a second-degree felony. Smith, also known as "Pop Rock," was president of the Bikers Against Child Abuse and Bikers Against Domestic Abuse. He has also offered "Stop smoking with hypnosis" sessions under his name since DEC 2010, and has a website describing him as a certified clinical hypnotherapist. Jones was listed as having married Smith in 2000, according to Odessa American records. A Robert Beth Jones was referred to as a mental health counselor and psychiatrist in various online listings, which used the same phone number provided by Smith for his hypnotherapy service.
- **Syracuse NY** - James Pickard pleaded guilty in Onondaga County Court 22 JUN to charges that he defrauded the Medicaid system of \$541,671. He committed the alleged fraud while working as a vendor who made upgrades to the homes of people with traumatic brain injuries. Over an eight-year period, Pickard filed false bills with the government and lied about how much work he was actually doing. The Attorney General alleges that Pickard would submit bids on projects on behalf of his own company and

competitors and he would always take the low bid. He has indicated a willingness to make restitution for the scheme.

- **Baltimore MD** - Tyvernica Marshall-Adams, 29, of Baltimore entered a plea of guilty to Medicaid Fraud on 21 JUN before the Circuit Court for Baltimore City, Maryland. She received a disposition of Probation Before Judgment and will have to pay \$1,079.49 in restitution to the Maryland Medicaid Program. Marshall-Adams worked as a pharmacy assistant at a Medicine Shoppe Pharmacy in Baltimore, Maryland. Investigators received a complaint from the owner of the pharmacy in AUG 09 regarding prescription drugs that were missing from the pharmacy's inventory. Investigators determined that Marshall-Adams was ordering bottles of prescription drugs through the pharmacy's computer system and charging the items to the Maryland Medicaid Program. When interviewed by investigators, Marshall-Adams admitted to taking the prescription drugs from the pharmacy and billing the costs to Medicaid. The investigation discovered 15 fraudulent billings for Endocet and Roxicet for a loss of \$1,079.49 to the Medicaid Program.

[Source: Fraud News Daily 15 - 30 Jun 2011 ++]

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State Veteran's Benefits: The state of Montana provides several benefits to veterans as indicated below. To obtain information on these refer to the "**Veteran State Benefits MT**" attachment to this Bulletin for an overview of those benefits listed below. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each click on "**Learn more about ...**" wording highlighted in blue on the attachment.

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

[Source: <http://www.military.com/benefits/veteran-benefits/montana-state-veterans-benefits> Jun 2011 ++]

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Military History: The submarine's ability to penetrate a hostile area independently, covertly and for a long duration, provides a unique tactical advantage. Submarines operating undetected near the enemy's coastline provide a complete picture of the undersea, surface and near shore military conditions, including enemy force dispositions and preparations. The submarine, with its extremely capable communications ability, operating well inside the enemy's defensive barriers, provides valuable tactical information to assist Army and Marine Corps field commanders in making timely, informed decisions. In that role, submarines pave the way for the effective employment of special covert forces and insulate those same forces from unnecessary risks during the initial phases of guerrilla warfare operations.

Between January 1942 and August 1945, dozens of American submarines participated in special operations ranging from destroying enemy mines to serving as lighthouse beacons in order to guide Allied ships through uncharted hostile waters. Oftentimes, those special operations were documented by single-line entries in ships' logs, or mentioned in passing in the official reports of the supported units. Those special operations could not have been performed by any other naval assets, military organizations, or land-based forces at the time, yet their documentation is incomplete and relatively unknown outside military fraternities. The historiography of the special operations of World War II submarines is documented in countless publications scattered throughout museums, military archives and libraries, but no single comprehensive record exists to adequately provide authoritative information on the

numerous support missions participated in on a routine basis by members of America's "Silent Service."

In World War II, the submarine's ability to circumvent traditional defenses was exploited to the fullest to deliver supplies to American-led guerrilla forces, to rescue pilots (both Allied and enemy) who had been shot down over the ocean, to land and extract coast watchers on remote Pacific islands, to evacuate escaped prisoners of war, to lay mines and to conduct reconnaissance of potential invasion sites for future Allied actions. Submarines differ from other warships because they operate in the underwater medium, and unlike surface ships and most aircraft, they operate best in isolation relying on the elements of stealth and surprise. They are designed for the role of hunter in hit-and-run attacks, in attrition warfare and for single salvo strikes on shore targets. They are least capable in missions that require prolonged exposure in a sustained defensive posture. Submarines are different: the tactics that give them their greatest fighting potential do not conform to the classical Mahanian naval strategy of defeating the enemy in a battle of annihilation. Therefore, they are the most effective means for a Navy to circumvent traditional defenses and engage in specialized warfare. For a more detailed account of submarine special operations in World War II and how they contributed to the Allied war effort refer to this Bulletin's attachment titled, "**Shadow Warriors**". [Source: <http://www.militaryhistoryonline.com/wwii/articles/shadowwarriors.aspx> Jun 2011 ++]

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Military History Anniversaries: Significant 1-15 JUL events in U.S. Military History are:

- Jul 01 1898 - Spanish-American War: The Battle of San Juan Hill is fought in Santiago de Cuba.
- Jul 08 1948 - The United States Air Force accepts its first female recruits into a program called Women in the Air Force (WAF)
- Jul 01 1863 - Civil War: Battle of Gettysburg, Pa; Lee's northward advance halted
- Jul 01 1907 - World's 1st air force established (US Army)
- Jul 01 1970 – Vietnam: 23 day Siege of Fire Base Ripcord began
- Jul 02 1926 - US Army Air Corps created; Distinguish Flying Cross authorized
- Jul 03 1754 - French and Indian War: George Washington surrenders Fort Necessity to French forces.
- Jul 03 1814 - Revolutionary War: Americans capture Fort Erie Canada.
- Jul 03 1863 - U.S. Civil War: The final day of the Battle of Gettysburg culminates with Pickett's Charge.
- Jul 03 1898 - Spanish American War: U.S. Navy defeats Spanish fleet in Santiago harbor Cuba
- Jul 03 1915 - U.S. Marines landed in Haiti following the assassination of the Haitian president Vilbrun Guillaume. The Marines remained as occupation forces until 1934
- Jul 03 1950 - Korean War: 1st time US & North Korean forces clash in Korean War
- Jul 03 1988 - USS Vincennes in Strait of Hormoez shoots Iran Airbus A300, kills 290
- Jul 04 1776 - Revolutionary War: Declaration of Independence - U.S. gains independence from Britain
- Jul 04 1778 - Revolutionary War: Forces under George Clark capture Kaskaskia during the Illinois campaign.
- Jul 04 1802 - At West Point, New York the United States Military Academy opens.
- Jul 04 1863 - Civil War: Siege of Vicksburg - Vicksburg, Mississippi surrenders to Ulysses S. Grant after 47 days of siege. 150 miles up the Mississippi River, a Confederate Army is repulsed at the Battle of Helena, Arkansas.
- Jul 04 1944 - WWII: 1st Japanese kamikaze attack U.S. fleet near Iwo Jima
- Jul 05 1945 - WWII: Liberation of the Philippines declared.
- Jul 06 1777 - Revolutionary War: British Gen Burgoyne captures Fort Ticonderoga from Americans
- Jul 06 1848 - Mexican-American War: Ended with the Treaty of Guadeloupe Hidalgo
- Jul 07 1863 - Civil War: 1st military draft by US (exemptions cost \$100)
- Jul 07 1941 - WWII: U.S. forces land in Iceland to forestall Nazi invasion

- Jul 08 1950 - Korean War: Gen Douglas MacArthur named commander-in-chief UN forces in Korea
- Jul 09 1944 - WWII: The island of Saipan in the Marianas fell to U.S. troops following their defeat of Japanese defenders
- Jul 09 1944 - WWII: Napalm was used for the first time during the American invasion of Tinian in the Marianas.
- Jul 09 1951 – WWII: Pres Truman asked Congress to formally end state of war with Germany
- Jul 10 1943 - WWII: Operation Husky - U.S. & Britain invade Sicily.
- Jul 11 1789 - U.S. Marine Corps created by an act of Congress
- Jul 11 1864 - Civil War: Confederate forces led by Gen J Early begin invasion of Wash DC
- Jul 12 1812 - War of 1812: U.S. forces led by Gen Hull invade Canada
- Jul 13 1945 - WWII: 1st atom bomb explodes in New Mexico
- Jul 14 1863 - Civil War: Confederate forces under GEN Robert E. Lee, defeated after three days of fighting at the battle of Gettysburg, began their withdrawal to the South.
- Jul 14 1945 - Battleship USS South Dakota is 1st US ship to bombard Japan
- Jul 15 1779 - Revolutionary War: U.S. troops under Gen A Wayne conquer Ft Stony Point, NY
- Jul 15 1918 - WWII: Beginning of the Second Battle of the Marne between German forces on one side and French, American, British, and Italian troops on the other side. The battle ended on 4 AUG.
- Jul 15 1958 - U.S. Marines deployed in Lebanon

[Source: Various Jun 2011 ++]

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Military Trivia Update 30:

1. In which valley would you find Ap Bia?
2. Who was tasked with capturing Ap Bia?
3. During which operation was the battle for Ap Bia fought?
4. Where did the assault on Ap Bia leave from?
5. How many Firebases supported the operation to take Ap Bia
6. MACV ordered the Operation. What did MACV stand for?
7. Which Firebase supporting the operation to take Ap Bia was almost overrun?
8. What name was given to Dong Ap Bia by the troops?
9. The 29th NVA Regiment were also called?
10. What was the tag line for the 1987 film about the fighting for Dong Ap Bia?

Answers

1. 3/187th Airborne Infantry - Lieutenant-Colonel Honeycutt's 3/187th were given Hill 937 (Ap Bia) as their objective. It turned out they had been given the toughest part of Operation Apache Snow. The 3/187th were also known by their nickname the 'Rakkasans'.
2. A Shau - During 1968's Tet Offensive the NVA (North Vietnamese Army) had staged an entire Division and also VC (Viet Cong) forces in the A Shau. In part, the valley was used as the springboard for the
3. Operation Apache Snow - During May 1969 a plan was formed to clear the A Shau valley of North Vietnamese forces. It called for the use of ten infantry battalions and three air-assault battalions. The plan was to find and destroy the enemy wherever they were, and to prevent their escape into Laos.
4. Firebase Blaze - On 10th May 1969, 1,800 troops assembled at Firebase Blaze. The Firebase was situated only twenty kilometres south of Ap Bia. The troopers of 3/187th would be among the first to depart.

5. Five - This would be the Vietnam War's largest air mobile assault. Sixteen hours before the start of Operation Apache Snow saw the placement of ten artillery batteries in five firebases. These were firebases: Bradley, Airborne, Currahee, Berchtesgaden and Cannon.
6. Military Assistance Command Vietnam - During the US involvement in Vietnam the command structure moved through several stages. In September 1950 it was the Military Assistance and Advisory Group, Indochina (MAAG-Indochina). After the French defeat it changed Indochina for Vietnam and became (MAAG-Vietnam). In 1962 it finally became Military Assistance Command, Vietnam (MACV).
7. Airborne - On the morning of 13th May 1969 troops of the 6th NVA regiment struck the firebase. Spearheading the attack were sappers of the K12 sapper battalion. In support were infantry of 3 and 4 Companies, 806th battalion. These were in turn backed up by a battery of 82mm mortars. Fierce fighting and the use of gunships and airstrikes saved the firebase. Losses stood at: US - 26 killed, 62 wounded. NVA losses were estimated as higher due to 39 bodies and numerous blood trails being discovered.
8. Hamburger Hill - Many believe that the fall of the A Shau Special Forces camp in March 1966 led finally to the battles for Ap Bia. On March 9th 1966, troops of the NVA's 325th Division launched the fatal assault. Although the small garrison called in airstrikes and gunships the position was untenable and they were forced to pull out. With no allied presence the NVA controlled the A Shau valley.
9. The Pride of Ho Chi Minh - The 29th were defending Ap Bia during the ten day battle. They were said to be one of the best regiments in the North Vietnamese Army. By the end of the fighting the regiment's 7th and 8th battalions had been almost wiped out.
10. War at its worst, fought by men at their best - The film was called Hamburger Hill, the name given it by the troops who fought there. It showed the fighting more from the perspective of the troops involved, and has several thought-provoking scenes.

[Source: <http://www.funtrivia.com/playquiz/quiz1937671630150.html> Jun 2011 ++]

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Tax Burden for Colorado Retirees: Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. Following are the taxes you can expect to pay if you retire in Colorado:

Sales Taxes

State Sales Tax: 2.9% (food and prescription drugs exempt); many cities and counties have their own rates which are added to the state rate. Total could be as high as 9.9%.

Gasoline Tax: 22 cents/gallon

Diesel Fuel Tax: 20.5 cents/gallon

Cigarette Tax: 84 cents/pack of 20

Personal Income Taxes

All taxpayers: 4.63% of Federal taxable income

Personal Exemptions/Credits: Federal amounts are automatically adopted.

Standard Deduction: None

Medical/Dental Deduction: Federal amount

Federal Income Tax Deduction: None

Retirement Income Taxes: Colorado has a pension/annuity subtraction where, depending on the age of the recipient, the first \$20,000/\$24,000 is not taxed. As a result, taxpayers 55-64 years old can exclude a total of \$20,000 for Social Security and qualified retirement income. Those 65 and over can exclude up to \$24,000. All out-of-state government pensions qualify for the pension exemption. The total exclusion may not be more than

indicated from all exempt sources. However, Social Security/Railroad Retirement income not taxed by the federal government is not added back to adjusted gross income for state income tax purposes.

Retired Military Pay: Same as above.

Military Disability Retired Pay: Retirees who entered the military before Sept. 24, 1975, and members receiving disability retirements based on combat injuries or who could receive disability payments from the VA are covered by laws giving disability broad exemption from federal income tax. Most military retired pay based on service-related disabilities also is free from federal income tax, but there is no guarantee of total protection.

VA Disability Dependency and Indemnity Compensation: VA benefits are not taxable because they generally are for disabilities and are not subject to federal or state taxes.

Military SBP/SSBP/RCSBP/RSFPP: Generally subject to state taxes for those states with income tax. Check with state department of revenue office. For information on the Military Spouses Residency Relief Act refer to <http://www.colorado.gov/cs/Satellite?c=Page&childpagename=Revenue%20FREVXLayout&cid=1251568528928&pagename=REVXWrapper>

Property Taxes

The county assessor determines the value of property using a market, cost or income approach. For 2008 property taxes on real estate are assessed at 7.96% of the property's actual value. You can determine your property tax bill by multiplying the assessed value by the local tax rate.

A homestead exemption is available for qualifying seniors and the surviving spouse of a senior who previously qualified. Seniors must be at least age 65. It allows 50% (up to a maximum reduction of \$200,000) in actual value of a primary residence to be exempt. The state pays the tax on the exempted value. The person must have owned and lived in the home for at least 10 years. For details go to

<http://dola.colorado.gov/dpt/forms/docs/brochure121803final.pdf>. This exemption has now been extended to qualifying disabled veterans. For details go to <http://dola.colorado.gov/dpt/forms/docs/DisabledOverviewandInstruct050207A.pdf>

Full-year Colorado residents age 65 or older, disabled, or a surviving spouse age 58 or older, may qualify for the Property Tax/Rent/Heat Rebate and/or the Property Tax Deferral. Qualified applicants can receive a rebate of up to \$600 of the property tax and \$192 of their heating expenses paid during the year, either directly or as part of their rent payments. For details go to https://revenuestateco.custhelp.com/cgi-bin/revenuestateco.cfg/php/enduser/std_adp.php?p_faqid=233&p_created=1008346540&p_sid=cRsXOLjk&p_accessibility=0&p_redirect=&p_lva=38&p_sp=cF9zcmNoPTEmcF9zb3J0X2J5PSZwX2dyaWRzb3J0PSZwX3Jvd19jbnQ9Niw2JnBfcHJvZHM9JnBfY.

For more property tax information refer to <http://dola.colorado.gov/dpt/index.htm> For senior and veteran property tax programs refer to http://www.colorado.gov/cs/Satellite/Treasury_v2/CBON/1251590030644.

Inheritance and Estate Taxes

There is no inheritance tax and the Colorado estate tax does not apply to decedents whose date of death is on or after January 1, 2005.

For further information, visit the Colorado Department of Revenue site <http://www.colorado.gov/cs/Satellite/Revenue/REVX/1176842266433> or call 303-232-2446.

[Source: www.retirementliving.com Jun 2011 ++]

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Veteran Legislation Status 28 JUN 2011: For a listing of Congressional bills of interest to the veteran community introduced in the 112th Congress refer to the 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 on that likelihood is the number of cosponsors who have signed onto the bill. Any number of members may cosponsor a bill in the House or Senate. At <http://thomas.loc.gov> you can review a copy of each bill's content, determine its current status, the committee it has been assigned to, and if your legislator is a sponsor or cosponsor of it. To determine what bills, amendments your representative has sponsored, cosponsored, or dropped sponsorship on refer to <http://thomas.loc.gov/bss/d111/sponlst.html>.

Grassroots lobbying is perhaps the most effective way to let your Representative and Senators know your opinion. Whether you are calling into a local or Washington, D.C. office; sending a letter or e-mail; signing a petition; or making a personal visit, Members of Congress are the most receptive and open to suggestions from their constituents. The key to increasing cosponsorship 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 on <http://thomas.loc.gov> your legislator's phone number, mailing address, or email/website to communicate with a message or letter of your own making. Refer to http://www.thecapitol.net/FAQ/cong_schedule.html for dates that you can access your legislators on their home turf.

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Veteran Hearing/Mark-up Schedule: Following is the JUL schedule of Congressional hearings and markups pertaining to the veteran community. Congressional hearings are the principal formal method by which committees collect and analyze information in the early stages of legislative policymaking. Hearings usually include oral testimony from witnesses, and questioning of the witnesses by members of Congress. When a U.S. congressional committee meets to put a legislative bill into final form it is referred to as a mark-up. Veterans are encouraged to contact members of these committees prior to the event listed and provide input on what they want their legislator to do at the event. Membership of each committee and their contact info can be found at <http://www.congress.org/congressorg/directory/committees.tt?commid=svete>:

- July 7 - HVAC Subcommittee on Disability Assistance and Memorial Affairs will hold a legislative hearing. The agenda will be comprised of the following bills:
 - H.R. 1898 - Veterans 2nd Amendment Protection Act
 - H.R. 1025 - A bill to amend Title 38, United States Code, to recognize the service in the reserve components of certain persons by honoring them with status as veterans under law.
 - H.R. 923 - Veterans Pensions Protection Act of 2011
 - H.R. 1826 - A bill to amend Title 38, United States Code, to reinstate criminal penalties for persons charging veterans unauthorized fees.
 - VBA training requirements bill- has not been assigned a bill number. (time and place TBD)
- July 7 - HVAC Subcommittee on Economic Opportunity will hold a legislative hearing. (10:00 am, 334 Cannon)
- July 13 - The Senate Committee on Veterans Affairs will hold a hearing to discuss various efficiencies and cost savings measures at the Department of Veterans Affairs. (Time: TBD. Location: 418 Russell)
- July 13, 2011 (tentative). HVAC, Subcommittee on Oversight and Investigations will hold a legislative hearing. (Time and Location TBD)

- July 14. HVAC Subcommittee on Disability Assistance and Memorial Affairs will hold a mark-up on pending legislation. (10:00 am, 334 Cannon)
- July 14. HVAC Subcommittee on Economic Opportunity will hold a mark-up on pending legislation. (1:30 pm, 334 Cannon)
- July 27. HVAC Subcommittee on Oversight and Investigations will hold a mark-up on pending legislation. (10:00 am, 334 Cannon)
- July 27, 2011. The Senate Committee on Veterans Affairs will hold a hearing to discuss the long term costs of war. (Time: TBD. Location: 418 Russell)
- July 28, 2011 (Formerly June 23). HVAC, Subcommittee on Economic Opportunity will conduct an oversight hearing on "Improving Contracting Opportunities for Veteran-Owned Small Businesses Throughout the Federal Government."(Time TBD. 334 Cannon)

[Source: Veterans Corner w/Michael Isam 28 Jun 2011 ++]

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Have You Heard?

To steal information from a person is called plagiarism. To steal information from the enemy is called gathering intelligence.

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Soon after being transferred to a new duty station, a Marine husband called home to tell his wife he would be late - again. He went on to say that dirty magazines had been discovered in the platoon's quarters and they had to police the area.

She launched into a tirade, arguing that many men had pictures hanging in their quarters at their previous post, so his new platoon should not be penalized for something trivial.

The husband calmly listened to her gripes and then explained, "Kathy, Dirty Magazines means the clips from their rifles had not been properly cleaned."

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Q. How many marines does it take to screw in a light bulb?

A. 5 -- four take the corners of the house, lift it with awesome Marine power, turn it clockwise, while the fifth Marine holds the light bulb and turns it counter clockwise.

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Having passed the enlistment physical, John was asked by the doctor, "Why do you want to join the Navy, son?"

"My father said it'd be a good idea, sir."

"Oh? And what does your father do?"

"He's in the Army, sir."

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The U.S. succeeded in building a computer able to solve any strategic or tactical problem. Military leaders are assembled in front of the new machine and instructed to feed a difficult tactical problem into it. They describe a hypothetical situation to the computer and then ask the pivotal question: "Attack or retreat?"

The computer hums away for an hour and then comes up with the answer: "Yes."

The generals look at each other, bewildered. Finally one of them submits a second request to the computer: "Yes

what?"

Instantly the computer responded: "Yes sir."

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1 Jul 2011

"Great minds discuss ideas; Average minds discuss events; Small minds discuss people."

-- **Eleanor Roosevelt** (United Nations Diplomat, Humanitarian and First Lady. 1884-1962)

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