

RAO BULLETIN

15 November 2011

PDF Edition

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Vet School Selection: Veterans seeking to expand their educational backgrounds should seek out learning institutions that will best support and expedite the obtainment of their educational goals. Tools are available to enable smart decisions about education and career training using the benefits they have earned. To choose wisely when considering an institution of higher learning – so that tuition, fees, and even books and possibly housing may be paid by your benefits without the need to borrow money and be burdened by student loan debt - here’s what you need to know...

1. Consider the public colleges and universities in your state. The cost of tuition, fees, and books at a public community college or university does not exceed the educational benefits paid under the Post-9/11 GI Bill for those who qualify. Find details on the GI Bill website.

2. Don’t buy the hype. There are many quality institutions among public colleges and universities. Don’t be influenced by fancy marketing or late-night TV advertisements for schools whose claims sound too good to be true, and whose tuition far exceeds the GI Bill benefit. Also be aware that many community colleges now offer four-year degrees, as well as two-year degrees and career and technical certificates.

3. Look for schools with support services. Does the school have a “Military-Friendly” designation? Is there a veterans’ affairs coordinator and advisers to help you navigate the system? This type of assistance will give you the support you need to complete the program and get your degree.

4. **Do your homework.** Check out the websites of schools you're considering. Look at their graduation rates and the pass rates on exams for certification in the fields you might want to pursue. Speak to an adviser and ask about employment prospects and about job placement in your area of interest.

5. **Get ready to start.** If your academic skills are a little rusty because you've been out of school for a while, a public community college is your best bet for remedial courses that will get you up to college level. If you're not ready to start, there are programs that will help get you ready.

6. **Ask the college to bridge the gap in benefits.** For veterans who may have served in the military more than a decade ago and may have exhausted their Montgomery GI Bill benefits – or who have run out of time to use them – there may be ways that a public college or university can cover that gap through scholarships or other funding at no cost to the student.

7. **Check out state laws that confer additional educational benefits.** In addition to GI Bill benefits you have earned, you'll find that some states offer additional educational benefits to veterans, such as a waiver of residence requirements at public colleges and universities.

8. **Compute your return on investment.** A smart decision is based on calculating the cost of your education in terms of the salary you will be able to earn after you complete your degree or certificate, and the amount you'll need to repay if you have taken student loans.

[Source: Money Talks Angelia N. Millender, Broward College Vice President of Student Affairs and Enrollment Management article Nov 2011 ++]

DoD Program Proliferation: As the Iraq and Afghanistan wars have taken their toll on the physical and mental health of America's service members and their families, the number of Pentagon programs intended to treat traumatic brain injury, or provide psychological, marital or spiritual support to the troops and their loved ones, has proliferated. So much so that the Defense Department was having trouble keeping track of what it had to offer. For that reason the Pentagon recruited the RAND Corporation to catalog for the first time all of the military's programs dealing with traumatic brain injury and the mental and social health of its troops. The goal was to begin a process of evaluating whether programs overlap, whether more are needed, which are effective and which are not.

The first step was a report, released on 9 NOV, that found that there are 211 discrete programs run by the armed services. Some are preventive. Some build resilience. Some are intended to help leaders identify problems in troops. Some coordinate care. The authors of the report, Robin M. Weinick and Carrie Farmer, say it is impossible to know which are working best because the programs are highly decentralized, often run by specific bases, and because there is no system of tracking or evaluating them. Ms. Weinick said it might be fine if the Army, Marine Corps, Navy and Air Force each run similar programs, provided that they are tailored to the special needs of their forces. But it is impossible to know right now whether they are, she said.

"The good news is, there are a lot of programs to assist military service members" dealing with traumatic brain injury, depression, post-traumatic brain injury and other psychological issues, Ms. Weinick said. "But our work suggests that there is significant duplication of effort, both within and across branches of service." The report calls on the Defense Department to conduct a comprehensive assessment of service members' psychological needs, then review existing programs to make sure they are meeting those needs, are located in the right places, complement each other and use the best evidence-based treatments available. "The proliferation of programs creates a high risk

of a poor investment of DOD resources,” the authors write. “Given the financial investment that the nation is making in caring for service members with mental health programs and T.B.I., service members and their families deserve to know what these investments are buying.” [Source: New York Times James Dao article 12 Nov 2011 ++]

Veterans' Safe Driving Initiative: According to the U.S. Department of Veterans Affairs (DVA), motor vehicle accidents are the leading cause of death among veterans who have recently returned from deployment. Today, as we honor the men and women who have served in America's armed forces, it's a good time for all of us to familiarize ourselves with the Department's efforts to keep our military friends and family safe. What's behind the high rate of auto-related fatalities for veterans? Part of it may be an unfortunate fact of life: motor vehicle accidents are responsible for more deaths than any other cause among Americans 75 and younger. The rate is particularly high for people between 15 and 34 years old -- a demographic range that includes many returning armed forces personnel. So in some respects, it might seem that veterans aren't all that different from their non-military peers. However, the U.S. Veterans Administration has determined that veterans may have specific conditions that put them at increased risk for auto accidents.

Research into the matter is ongoing, but two possible culprits are traumatic brain injuries from the battlefield and post-traumatic stress disorder. The former can impair driving ability, and the latter can affect driving habits. In fact, in 2009, an Army study showed that the stressful conditions of driving in places like Iraq and Afghanistan have taken a toll on many military personnel. While deployed, 50% of all soldiers in the study said that they became anxious when other cars approached quickly. Approximately 23% had driven through stop signs, and even during normal driving, 20% said they remained anxious. The VA understands that transitioning from such high-pressure environments to non-combat conditions can be difficult, and the Agency believes that it may lead to erratic driving behavior. The Veterans Administration launched the "Veterans' Safe Driving Initiative" that same year.

The project gives veterans the support they need to re-acclimate to non-combat roadway conditions. At each of its medical centers, the VA has established Safe Driving Coordinators who focus exclusively on honing driving skills for veterans. Refer to <http://www2.va.gov/directory/guide/home.asp?isflash=1> to find the a medical center in your area. The agency has also beefed up education for its medical staff about the dangers of high-dosage sleep medications -- medications on which many veterans rely, but which may also put them at greater risk for auto accidents. Additional information on this program is available at <http://www.safedriving.va.gov/>. [Source: The Car connection Richard Read article 11 Nov 2011 ++]

Veterans Benefit Enhancement Project: It is commonly accepted that many lower income veterans and their families find themselves on Medicaid, even though, in many cases, they would qualify for more generous benefits from the Department of Veterans Affairs. The VA's Aid and Attendance program, for instance, helps wartime veterans receive the care they need to stay in their homes or assist with long-term care expenses. But many who are entitled to this benefit end up on Medicaid — which has significant implications for the veteran's family members. In 2003, the state of Washington began a pilot program to identify veterans who were falling through the cracks. The eight-year-old Veterans Benefit Enhancement Project (VBEP) has been a pacesetter for other states, many of whom are now setting up similar efforts within their Medicaid programs. In Washington state, the Veterans project is part of the Medicaid Payment Review Program and the Office of Program Integrity in the Health Care Authority.

In October 2008, the Qualifying Individual (QI) Program Supplemental Funding Act of 2008 was signed which has enhanced the effectiveness of VBEP. The Act stated that in order to receive Medicaid Federal matching funds for reimbursement of state costs for automated data systems to administer the Medicaid State plan, the provision would require states to have in operation a Medicaid eligibility determination system that provides for data matching through the Public Assistance Reporting Information System (PARIS) or any successor system, including matching with medical assistance programs operated by other states. PARIS now has all fifty (50) States, the District of Columbia and Puerto Rico participating in the program. The Department of Defense's Defense Manpower Data Center (DMDC) provides computer resources to support PARIS development and operation. DMDC produces a match file based on SSNs. Some States apply filters to the matched records received from DMDC to insure staff time is spent on the records with the greatest potential for savings. After applying the filters, the matches are then cleared by the state. States are expected to verify the matched individual's continued eligibility for benefits in their state, and take whatever case action is appropriate. There are currently no mandated match clearance procedures.

Bill Allman, who manages the Washington State Health Care Authority's program, launched VBEP as a pilot in Clark County after realizing that he was encountering veterans who were Medicaid clients but did not realize they might qualify for richer federal benefits. The pilot also benefited from a partnership with the State Department of Veterans Affairs, which endorsed the effort. "We can be especially helpful for veterans struggling with the costs of long-term care," Allman said. "In some cases, this may also save the state money – but the best part is that it can beef up the benefits available to the vet." Unlike Medicaid, the federal veteran programs are not required to seize family assets to help pay for the cost of care after a veteran passes away. Under law, Medicaid must try to recover its costs from client estates, which may require selling a family home. VA programs have no strings attached. "Veterans earned their federal benefit with their military service," said Allman, a Vietnam veteran himself. "They do not have to pay anyone back for the services we give them in return."

In the years since, the program in Washington has helped more than 3,300 veterans or their widows who qualified for this assistance. At the same time, it has helped relieve some of the fiscal pressure placed on the state's Medicaid program by shifting these costs to the federal VA. Viewed as a win-win, the program has become a model for other states. Families and neighbors in Washington who think they know of veterans who can benefit from this state program are encouraged to call or e-mail Allman at 360-725-1020 or William.allman@hca.wa.gov. [Source: Washington State Health Care Authority press release 9 Nov 2011 ++]

Vet Trip Planner: A federal grant will give rural Minnesota veterans, their families, disabled and elderly looking for rides to places like doctors' offices an easier way to line up transportation. Administrator Peter Rogoff of the Federal Transit Administration made the announcement 9 NOV, saying the Obama administration is giving Minnesota nearly \$1.2 million of \$34 million being distributed nationwide. While Rogoff's announcement focused on the need for military veterans and their families to use transit systems, state officials said others needing the help will get it, including the elderly and disabled. The funds will allow state transportation, military affairs and Human Services Department officials to set up a "trip planner" of sorts to give Minnesotans options. For instance, if a rural veteran needs to get to the Twin Cities for a medical appointment, he will be able to go on line or call a telephone number, say where he is and where he needs to go and the service will provide a transit solution. For a veteran, it could include getting a ride from a nearby veterans' service organization such as the Veterans of Foreign Wars. Or it could be a regional transit organization.

It may take four years to establish the system statewide, but 27 southwestern Minnesota counties should have the service running within a year. Once that is working, it will spread to other areas. Those in the southwest, central and northeast parts of the state will find the trip planner incorporated with existing services, such as offered for elderly

Minnesotans. The northwest and southeast regions do not have existing services that can be upgraded, state officials said. "It's trying to enhance the quality of life," state Transportation Commissioner Tom Sorel said. U.S. Rep. Betty McCollum, D-Minn., said veterans have told her they need this kind of service so they can get to appointments of many types. Those just released from service often only have one car available for a family, she said, and help is needed to get around. For rural veterans and others, services available to Minnesotans "can be limited by where you live," said Brad Lindsay of the Veterans' Affairs Department. The new trip planner should make longer trips possible, he added. The existing statewide Web site for information to aid Minnesota's elderly, disabled, veterans, youth, refugees, poor and others is at <http://www.minnesotahelp.info/public/>. The Senior Link hotline for the elderly is at (800) 333-2433; it is staffed 8 a.m. to 4:30 p.m. weekdays. [Source: Park Rapids Enterprise Don Davis article 9 Nov 2011 ++]

POW/MIA Update 06: Valuable artifacts stored away and forgotten for decades in a government warehouse have been recovered and are being put to good use. The value of these relics is not monetary, but their eventual rediscovery is expected to prove to be invaluable to some families of U.S. service members still missing from the 1950-53 Korean War. The Joint POW/MIA Accounting Command (JPAC) over the past six years retrieved 14,200 chest radiographs (X-rays) representing about 6,400 GIs missing from Korea, and the data have become key in the identification of Korea War veterans buried as "unknowns" at the National Memorial Cemetery of the Pacific at Punchbowl, officials said. The accounting command, headquartered at Joint Base Pearl Harbor-Hickam, has started using collarbone and vertebrae X-rays taken when a service member was living, and comparing them with remains previously buried at Punchbowl, to make identifications. The clavicle and spinal comparisons are among several lab advances made in the past several years that should accelerate the identification of some of the 867 Korean War "unknowns" at Punchbowl, said the command, known as JPAC.

John Byrd, director of JPAC's Central Identification Laboratory, said he began searching for old chest radiographs in about 2001 or 2002. "I became aware of them because I read an old paper by an anthropologist who had used those radiographs for a study, and so I thought, 'Man, those would be a treasure trove for us,'" JPAC members "kept asking the (National Personnel Records Center) in St. Louis, 'Where are these things?' And nobody knew," In 2005 the center decided to destroy the X-rays because they were emitting noxious gases, and to recover the silver content. "Somebody luckily remembered that JPAC had been looking for these things and contacted us and said, 'You still want these?'" JPAC, which is tasked with investigating, recovering and identifying missing American war dead, now has chest X-rays for about 75 percent of the Korean War missing, or about 6,400 individuals, officials said. The X-rays, taken for tuberculosis screening, are particularly useful because DNA to make an identification — a preferred method — can't be extracted from the Punchbowl unknowns.

According to the Congressional Research Service, the 867 unknowns came from two sources: 416 were turned over by the North Koreans following the armistice, and 451 were from U.S. Graves Registration recovery efforts after the war. At Kokura, Japan, all the remains were processed by a U.S. Army unit using formaldehyde as a preservative, which damaged the DNA sequence. Since DNA testing did not begin until 40 years later in the mid-1990s, those responsible for preserving the remains were probably unaware of the damage, the report said. The Congressional Research Service looked at the status of the Punchbowl unknowns at the request of U.S. Sen. Dick Lugar, R-Ind. Most of the Punchbowl burials took place on Memorial Day 1956. Since then 22 had been disinterred, and of those, one was transferred to the Tomb of the Unknowns at Arlington National Cemetery, 13 had been identified since 1999, and eight were being processed for identification by JPAC, the research service said in a 27 SEP report. JPAC provided a more up-to-date snapshot: 11 disinterred this year alone, with six of those identified and three other remains undergoing "final" assurance reviews, the command said.

For 2012, JPAC said it has an even more ambitious goal of 30 Punchbowl unknown disinterments. As many as 400 sets of Punchbowl Korean War unknowns may be able to be tested for identification given current technologies — the most important of which is the chest radiographic comparison, JPAC spokesman Maj. Ramon Osorio said. The fewer number of disinterments and identifications in the past reflects the "careful approach we have taken over the years," he said. "Per current policy, we only exhume remains that we believe can be identified in relatively short order," Osorio said. The new emphasis also comes with increased pressure on JPAC to increase identifications as World War II and Korean War families seeking a return of lost loved ones themselves start to die off. The clavicle and vertebrae comparisons are now viewed as key potential components of an identification. Carl Stephan, a JPAC forensic anthropologist, said the command has been working on radiograph comparison for about seven years, but the past three years "is where we've really been able to home in on the methods and improve them and test them and make sure they are reliable and then start applying them to the cases that are coming through."

There are "well over dozens" of unique characteristics that can be examined on the relatively short clavicles alone, from their overall shape to ridges and spurs, Stephan said. With a single clavicle and a clear radiograph, "we can make an identification just off the one bone," said Stephan, who developed JPAC's standard operating procedures for making the X-ray comparisons. In a validation test with results published in the spring in the Journal of Forensic Sciences, Stephan said he and another individual were able to correctly pick out chest radiograph matches in a field of 1,000 individuals. Stephan also has been working to come up with searchable algorithms so a computer can make a match in seconds. "That's very pioneering and very difficult to do," said Byrd, the lab director. "He's been at it a couple of years, and we have partnered with scientists at other federal labs to try to develop these algorithms. I would say we're probably within about eight months of having a usable program that will search for us." [Source: Star Advertiser William Cole article 8 Nov 2011 ++]



JPAC forensic anthropologist Carl Stephan.

Traumatic Brain Injury Update 21: A new study published 8 NOV in the Annals of Emergency Medicine found that patients with TBI had a significantly higher amount of an acidic protein in their blood than those without TBI. The physicians organization was excited that this could reduce the number of CT scans done in emergency rooms, but it also holds the possibility of an indicator for TBI that can be done on the battlefield to determine whether a servicemember suffered a TBI in an explosion. It's the most common injury in Afghanistan and often isn't discovered until after the servicemember returns home. The study's authors believe that the test for the protein, done within four hours of injury, has the potential to show the severity of the head trauma. "We can perform blood tests now for heart attack, and hope to be able to do the same for traumatic brain injury," Linda Papa, the lead author of the study. [Source: Stars & Stripes Megan McCloskey article 8 Nov 2011 ++]

VA VMLI Program: The Veterans' Mortgage Life Insurance (VMLI) program provides mortgage life insurance to severely disabled veterans and service members. It is designed to pay off home mortgages of disabled veterans and service members in the event of their death. Only veterans and service members who have received a Specially Adapted Housing Grant from VA are eligible for VMLI. This is a grant to help a disabled veteran or service member build or modify a home to accommodate his or her disabilities. VMLI provides up to \$150,000 mortgage life insurance. VMLI is payable only to the mortgage holder (i.e., a bank or mortgage lender), not to a beneficiary. The amount of coverage will equal the amount of the mortgage still owed. Formerly the maximum could never exceed \$90,000. However, The VA recently announced that effective 1 OCT the maximum amount increased from \$90,000 to \$150,000, , under the Veterans' Benefits Act of 2010. Maximum coverage will further increase from \$150,000 to \$200,000 after 1 JAN 2012. VA sent notification letters to eligible VMLI policyholders on 1 SEP to inform them of the increases. The letters included a form for policyholders to make their VMLI coverage selection.

Veterans must apply for VMLI before their 70th birthday. VMLI is decreasing term insurance which reduces as the amount of the mortgage reduced. VMLI has no loan or cash values and pays no dividends. To determine premiums refer to the VMLI Premium Calculator at <https://insurance.va.gov/VMLICalc/VMLICalc.asp>. Veterans or service members who receive a grant for the purchase of Specially Adapted Housing are advised by Loan Guaranty personnel at their interview of their eligibility for life insurance to cover the unpaid mortgage on their home. The Specially Adapted Housing Agent will help the veteran or service member complete VA Form 29-8636, Application for Veterans' Mortgage Life Insurance. If a veteran or service member does not apply for VMLI coverage at that time, VA will send a letter informing them that they are eligible for such coverage. In addition to completing VA Form 29-8636, the veteran or service member must provide information about their current mortgage. The VA Form 29-8636 can be completed on line and downloaded at <http://www.insurance.va.gov/gli/forms/29-8636.htm>. [Source: <http://www.insurance.va.gov/gli/buying/VMLI.htm> Nov 2011 ++]

Vet Jobs Update 40: The White House on 7 NOV announced a broad new veterans job training program that the Obama administration hopes will help ease unemployment among former service members returning home to their civilian lives. Under a "Gold Card Initiative," President Barack Obama has ordered some 3,000 Department of Labor offices across the country to offer one-on-one employment assistance to veterans of the wars in Iraq and Afghanistan. "We really believe this will help these young men and women receive the tools they need to navigate a difficult labor market and help translate their military experience to civilian employers," said Danielle Gray, deputy director of the National Economic Council. Gray, speaking during a telephone briefing with reporters in advance of Obama's afternoon announcement, said people leaving the military for the civilian world will get six months of personal case management job services at local labor centers. This includes counselors to help navigate and coordinate job searches; connecting veterans with employers and job banks; working with them on translating their military specialties into civilian skills; and providing them guidance on training and their GI Bill benefits.

Unemployment among veterans who have served since the Sept. 11 attacks is about 11.5 percent, or about two percentage points higher than for the general population, according to the Bureau of Labor Statistics. White House officials are worried this could only worsen as the conflicts in Afghanistan and Iraq end and the services draw down to postwar levels. They said the best step toward lowering veteran unemployment would be for Congress to pass a jobs bill that includes tax incentives for employers to hire vets. Under the plan, employers would get tax breaks of up to \$9,600 per veteran, depending on how long the veteran has been out of work and whether he or she has a service connected disability. Obama and other White House officials blamed Republicans in Congress for not

getting behind the jobs bill, the latest chapter in an ongoing political battle over what Obama calls Republican obstructionism.

White House officials also announced plans for a new online skills translator for veterans called MyNextMove.org. "It's an easy to use tool," said Matt Flavin, White House director of Veterans and Wounded Warrior Policy. "What it does is allows the service member or veteran to go in, type in their military occupational code and discover what civilian opportunities and occupations they might qualify for." Flavin said it also provides information on career field salaries, apprenticeships and training programs. Aneesh Chopra, chief technology officer at the White House, said the administration is also announcing a Veterans Job Bank search engine that will help vets find jobs with companies committed to hiring them. Chopra said the site is already live with about 500,000 "tagged jobs," courtesy of Simply Hired, a job search engine. The search capability was made possible by a cooperative effort among Google, Yahoo and Bing, Chopra said. The jobs bank is also being supported by Monster.com, Military.com, Indeed, Simply Hired, and social networks such as Linked-In, Twitter and Branch-Out. Monster is the parent company of Military.com. "This initiative is meant to simply the method by which job seekers who are veterans or svc members who are transition to find those employers who are seeking to find them," Chopra said. [Source: Military.com Bryant Jordan article 7 Nov 2011 ++]

Vet Jobs Update 41: U.S. Senator Barbara Boxer, co-chair of the Senate Military Family Caucus, praised the Senate's passage on 10 NOV of the VOW to Hire Heroes Act. The veterans jobs measure was approved on a 94-1 vote and passed as part of broader legislation on a 95-0 vote. The House could pass the measure as soon as next week. The VOW to Hire Heroes Act includes a number of provisions to help veterans find jobs and build successful careers:

- Provides tax credits of up to \$5,600 for hiring veterans who have been looking for a job for more than six months, as well as a \$2,400 credit for veterans who are unemployed for more than 4 weeks, but less than 6 months.
- Offers tax credits of up to \$9,600 for hiring veterans with service-connected disabilities who have been looking for a job for more than six months.
- Makes the Transition Assistance Program (TAP) – and interagency workshop coordinated by Departments of Defense, Labor and Veterans Affairs – mandatory for service members moving on to civilian life to help them secure 21st Century jobs through resume writing workshops and career counseling.
- Expands education and training opportunities for older veterans by providing 100,000 unemployed veterans of past eras and wars with up to 1-year of additional Montgomery GI benefits to go towards education or training programs at community colleges or technical schools.
- Provides disabled veterans up to 1-year of additional Vocational Rehabilitation and Employment Benefits.
- Allows service members to begin the federal employment process prior to separation in order to facilitate a truly seamless transition from the military to jobs at VA, Homeland Security, or the many other federal agencies in need of our veterans.

[Source: TREA Washington News for the Enlisted 11 Nov 2011 ++]

Child Tax Credit: The Child Tax Credit is an important tax credit that may be worth as much as \$1,000 per qualifying child depending upon your income. Here are 10 important facts from the IRS about this credit and how it may benefit your family.

1. **Amount** - With the Child Tax Credit, you may be able to reduce your federal income tax by up to \$1,000 for each qualifying child under the age of 17.
2. **Qualification** - A qualifying child for this credit is someone who meets the qualifying criteria of six tests: age, relationship, support, dependent, citizenship, and residence.
3. **Age Test** - To qualify, a child must have been under age 17 – age 16 or younger – at the end of 2010.
4. **Relationship Test** - To claim a child for purposes of the Child Tax Credit, they must either be your son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister or a descendant of any of these individuals, which includes your grandchild, niece or nephew. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.
5. **Support Test** - In order to claim a child for this credit, the child must not have provided more than half of their own support.
6. **Dependent Test** - You must claim the child as a dependent on your federal tax return.
7. **Citizenship Test** - To meet the citizenship test, the child must be a U.S. citizen, U.S. national, or U.S. resident alien.
8. **Residence Test** - The child must have lived with you for more than half of 2010. There are some exceptions to the residence test, which can be found in IRS Publication 972, Child Tax Credit.
9. **Limitations** - The credit is limited if your modified adjusted gross income is above a certain amount. The amount at which this phase-out begins varies depending on your filing status. For married taxpayers filing a joint return, the phase-out begins at \$110,000. For married taxpayers filing a separate return, it begins at \$55,000. For all other taxpayers, the phase-out begins at \$75,000. In addition, the Child Tax Credit is generally limited by the amount of the income tax you owe as well as any alternative minimum tax you owe.
10. **Additional Child Tax Credit** - If the amount of your Child Tax Credit is greater than the amount of income tax you owe, you may be able to claim the Additional Child Tax Credit.

Although not authorized to work in the United States, a growing number of illegal immigrants are receiving billions of dollars in Child Tax credits. According to a recent Treasury audit, the IRS paid \$4.2 billion in refundable tax credits to undocumented immigrant workers in 2010. Although non-citizens are barred from working without authorization and from collecting tax benefits, the tax code's lack of clarity has resulted in a rapid increase in refunds claimed by illegals in recent years. The IRS issues Individual Taxpayer Identification Numbers (ITINs) to people without Social Security Numbers who cannot legally work in the U.S., in order that they can file tax returns. Refundable tax credits claimed by illegals can result in refunds even when no income tax is withheld or paid, because the credits can exceed the liability for tax. The U.S. tax code does not require a Social Security Number to claim the Additional Child Tax credit, and the IRS continues to pay the credit to ITIN filers.

According to the Treasury Inspector General for Tax Administration, the Additional Child Tax Credits claimed by ITIN filers has exploded from \$924 million in 2005 to \$4.2 billion in 2010. "The payment of Federal funds through this tax benefit appears to provide an additional incentive for aliens to enter, reside, and work in the United States without authorization, which contradicts Federal law and policy to remove such incentives," the report said. Immigration advocates argue that illegals are entitled to the Additional Child Tax Credit because they are paying into the system. A study by the Institute for Taxation and Economic Policy found that undocumented immigrants paid about \$11.2 billion in taxes in 2010, and that nearly half of all illegal immigrants pay income taxes. On the other hand, a report released by the Federation For American Immigration Reform estimates that the annual cost of illegal immigration, in excess of what people pay in, is nearly \$29 billion at the federal level and \$84 billion at the state and local level.

The Senior Citizens League (TSCL) believes that Congress must provide stronger measures to ensure that the IRS clamps down on refundable tax credit abuse and fraudulent claims by ITIN holders. "With the Joint Select Committee for Deficit Reduction preparing to release a plan that may make big changes to Social Security,

Medicare and to include tax reforms, tax abuse that provides an incentive for more illegal immigration should not be condoned and allowed to continue,” says Shannon Benton, TSCL Executive Director. To learn more about TSCL efforts to fight payment of Social Security and Medicare benefits based on illegal work, visit <http://www.seniorsleague.org> for more information. Data for this article was taken from “Individuals Who Are Not Authorized to Work in the United States Were Paid \$4.2 Billion in Refundable Credits,” Treasury Inspector General For Tax Administration, July 7, 2011 and “The Fiscal Burden of Illegal Immigration on U.S. Taxpayers,” Federation for American Immigration Reform, July 2010. [Source: TSCL Defending Your Earned Benefits article 27 Oct 2011 ++]

VA Stroke Program Update 01: Strokes are not only deadly, but they can lead to a lifetime of cognitive issues. Out of 12,000 Veterans admitted for strokes at VA facilities every year, 20-35 percent develop aphasia which can impair the recollection of words or render a victim unable to speak, read, or write. Aphasia is a language disorder resulting from brain damage — most often from a left-hemisphere stroke — that impairs communication. This can range from mild word-finding difficulty to a complete inability to speak, understand, read or write. Cognitive abilities in other areas remain relatively well preserved. While individuals with aphasia typically experience significant physiological recovery in the first six months after onset, many continue to have significant long-term communication problems. Aphasia can affect psychosocial adjustment, the ability to function independently in society and vocational opportunities.

According to the National Aphasia Association (NAA) Aphasia affects about one million Americans -or 1 in 250 people- and is more common than Parkinson's Disease, cerebral palsy or muscular dystrophy. While aphasia is most common among older people, it can occur in people of all ages, races, nationalities and gender. If the symptoms of aphasia last longer than two or three months after a stroke, a complete recovery is unlikely. However, it is important to note that some people continue to improve over a period of years and even decades. Improvement is a slow process that usually involves both helping the individual and family understand the nature of aphasia and learning compensatory strategies for communicating. More than 100,000 Americans acquire the disorder each year. However, most people have never heard of it. NAA is a nonprofit organization that promotes public education, research, rehabilitation and support services to assist people with aphasia and their families. They maintain a website at <http://aphasia.org> which contains a wealth of information for those having to deal with this condition.

Now, a program at the Pittsburgh VA Healthcare System has been developed to help combat the degenerative effects of aphasia. So far, 39 Veterans have gone through the Program for Intensive Residential Aphasia Treatment and Education (PIRATE). The program is notable for its one-on-one therapy sessions instead of group therapy. The intensive treatment packs five six-hour sessions with a speech pathologist into one month. Normally, that amount of treatment would take place in a year. PIRATE shows promise for those who've had their cognitive abilities curtailed by stroke. Check out the program website at <http://www.pittsburgh.va.gov/PIRATE/index.asp> to learn more, and if you or someone you know would benefit from treatment, get in touch with the PIRATE team to get on the list. To contact the Pittsburgh VAMC use mail or Fax to: VA Pittsburgh Healthcare System, PIRATE, 7180 Highland Drive 132 A-H, Pittsburgh, PA 15206 Fax: 412-954-4629. To contact members of the PIRATE staff use:

- Brooke Swoyer , Speech-Language Pathologist, 412-954-4773 or brooke.swoyer@va.gov.
- Ronda Winans, Speech-Language Pathologist, 412-954-4771 or ronda.winans@va.gov.
- Mary Sullivan, Intake Coordinator and Caseworker, 412-954-4772 or mary.sullivan@va.gov
- James Schumacher, Speech-Language Pathologist, 412-360-3428 or james.schumacher@va.gov.

[Source: Vantage Point VA Blog Alex Horton article 7 Nov 2011 ++]

VA Vet Centers Update 08: War, despite its vicious and ugly nature, has a way of advancing both technology and medicine. The battles of World War II spurred the creation of antibiotics still used today, and out of the ashes of Hiroshima and Nagasaki, nuclear energy is used all over the planet. The Veterans Administration, the predecessor to the Department of Veterans Affairs we know today, was unprepared for the demand of mental health services after the Vietnam War, and the only solution to the ineffective model of care was innovation. Vet Centers were created four years after the war ended to provide counseling to Vietnam Vets who struggled with reintegration. Eligibility for Vet Centers have expanded since then, serving Veterans from World War II to Operations Enduring Freedom, Iraqi Freedom and New Dawn. Today, war Veterans can access individual, group and family counseling, military sexual trauma (MST) counseling, substance abuse and employment assessment, and benefits referrals. The centers are notable for their discreet locations away from big and bustling hospitals, and their staffs usually consist of war Vets themselves.

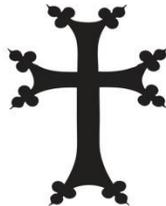
The wars in Iraq and Afghanistan may have helped to refocus attention on these critical resources. The Arizona Republic reported on the increase of Vet Centers in the state along with a noticeable difference in quality for Reed Webber, an Afghanistan Veteran. Just five years ago, he didn't get the care he needed from his Vet Center or the closest VA medical center. Since then, mental health care budgets have expanded and new Vet Centers were built. The need for adjustment counseling for war Vets will only increase over time. Once again, wars have both provided both demand and focus on services to improve care not just for the newest Vets, but the oldest we have. If you need their services, find one near you at http://www2.va.gov/directory/guide/vetcenter_flash.asp and get started. [Source: Vantage Point VA Blog Alex Horton article 31 Oct 2011 ++]



VA Headstones & Markers Update 08: The Department of Veterans Affairs only permits engraved graphics on Government-furnished headstones or markers that are approved emblems of belief, the Civil War Union Shield, the Civil War Confederate Southern Cross of Honor, and the Medal of Honor insignia. An emblem of belief for inscription on a Government headstone or marker is an emblem or symbol that represents the sincerely held belief of the decedent that constituted a religion or the functional equivalent of religion and was believed and/or accepted as true by that individual during his or her life. The belief represented by an emblem need not be associated with or endorsed by a group or organization. Emblems of belief for inscription on Government headstones and markers do not include social, cultural, ethnic, civic, fraternal, trade, commercial, political,

professional or military emblems. VA will not inscribe any emblem on a headstone or marker that would have an adverse impact on the dignity and solemnity of cemeteries honoring those who served the Nation. Emblems that would not be permitted include (but are not limited to), emblems that contain explicit or graphic depictions or descriptions of sexual organs or sexual activities that are shocking, titillating, or pandering in nature; and emblems that display coarse or abusive language or images.

The Department of Veterans Affairs (VA) has approved the Armenian Cross as an emblem of belief that can be placed on the government headstones or marker of a deceased American veteran. To date, 38 denominations have had their "Emblem of Belief" accepted by the Veterans Administration for use on government headstones or markers. To view the VA approved emblems of belief refer to this Bulletin's attachment titled "**VA Headstone Emblems**". The grave markers and tombstones are free of charge. The marker will be sent directly to the cemetery where the veteran is buried; the cemetery staff will install the marker on the grave site. For more information, e-mail mps.headstones@va.gov or contact National Cemetery Administration, Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903. [Source: Military.com & www.va.gov Nov 2011 ++]



Armenian Cross

VA Home Loan Update 35: It's easy to forget that a house in the suburbs is not the only option a first-time home buyer has with a VA home loan. There are plenty of options available and the Department of Veterans Affairs has anticipated many of them when it comes to purchasing property and choosing options. For example, did you know VA will approve home loans for qualified borrowers who want one custom-built? A construction loan has rules and procedures especially for the issues related to having a new home built from scratch as opposed to existing construction homes. VA rules say "eligible purposes" for a VA home loan include the ability to "purchase or construct a residence, including a condominium or cooperative unit, to be owned and occupied by the veteran as a home". There are plenty of other options.

VA mortgage terms may also include money for the purchase of land where "the residence is situated or will be situated." Borrowers may choose to borrow money for a new construction home, or choose a manufactured house or mobile home AND the land required for the new home. For mobile homes, the VA requires the mobile home to be considered "real property" which means there must be a permanent foundation. A mobile home or manufactured house can't be unattached to the permanent foundation, and other requirements apply including issued related to builder's warranties or guarantees for the foundation. Some borrowers already own land and don't want to purchase more. VA rules address these concerns, too. "...Loans may also be guaranteed for the construction of a residence on land already owned by the veteran (a portion of the loan may be used to refinance a purchase money mortgage or sales contract for the purchase of the land, subject to reasonable value requirements)..." In these cases, construction is limited to properties with no more than four family units and a single business-use unit. The VA makes one exception in the case of "certain joint loans". When applying for a VA loan under those circumstances, ask your lender what the rules and restrictions are for joint loans for your individual needs. The VA considers exceptions and unusual situations on a case-by-case basis. [Source: http://www.valoans.com/va_article.cfm?id=241 Oct 2011 ++]

Tricare Prime Update 10: TRICARE launched an urgent care initiative for TRICARE Prime beneficiaries enrolled at nine military installations across the country. If you are a beneficiary at one of these locations and you cannot reach your primary care manager (PCM) for a referral, you now have another option to receive urgent care either after hours or when traveling. You can call your regional contractor to get an authorization for these services. The military treatment facilities that are part of this initiative are as follows:

- McGuire Air Force Base
- Fort Lee
- Patuxent River Naval Air Station
- Dyess Air Force Base
- Fort Stewart
- Naval Branch Health Clinic, Albany
- Luke Air Force Base
- Fort Riley
- Naval Station Fallon

For beneficiaries enrolled at one of these facilities, Health Care Finder lines are available, at minimum, from 3:00 p.m.–8:00 p.m. on weekdays and 8:00 a.m.–8:00 p.m. on weekends and holidays. You should always call your PCM first for any required authorizations. If your PCM is unavailable, the Health Care Finder line is meant to bridge the urgent care gap and provide authorization after hours or when traveling. If you are traveling out of your Prime Service Area anywhere in the United States, including Hawaii and Alaska, the Health Care Finder line can authorize care and help you find a provider if the care request is considered urgent. Urgent care is required for illnesses or injuries that would not result in further disability or death if not treated immediately.

If you call seeking authorization for routine care, you will be referred back to your military treatment facility for instructions. This initiative is intended to improve urgent care referral access, helping to reduce emergency room visits and health care costs for TRICARE beneficiaries. For Information and Assistance contact:

- TRICARE North Region, Health Net Federal Services, LLC Trl: 1-877-TRICARE (1-877-874-2273)
<http://www.hnfs.com>.
- TRICARE South Region, Humana Military Healthcare Services, Inc. Tel: 1-800-444-5445
<http://www.humana-military.com>.
- TRICARE West Region, TriWest Healthcare Alliance Tel: 1-888-TRIWEST (1-888-874-9378)
<http://www.triwest.com>.

[Source: Tricare Fact Sheet

http://www.tricare.mil/tricaresmartfiles/Prod_818/Accessing_Urgent_Care_Fact_Sheet_2011.pdf Oct 2011 ++]

Tricare Prime Update 11: Sen. John McCain (R-Ariz.) has advised the powerful 12-member Joint Select Committee on Debt Reduction to consider ending access to TRICARE Prime, the military's popular managed care option, for working-age retirees and their families, to avoid spending cuts that would directly impact readiness. Unless at least seven of 12 super committee members agree on a \$1.5 billion, 10-year package to attack the national debt, the Budget Control Act signed in August will require automatic federal program cuts of \$1.2 trillion, with roughly \$450 billion from defense programs. The cuts would be in addition to nearly \$500 billion in defense spending curbs over 10 years already ordered by President Obama as part of an earlier deficit-reduction agreement.

Uniformed leaders of the Army, Navy, Air Force and Marine Corps testified 1 NOV to the devastating impact these automatic cuts, called sequestration, would have on force levels and weapons modernization programs if the super committee can't reach a deal by its 23 NOV deadline.

Pulling the TRICARE Prime idea from a recent Congressional Budget Office report, McCain said forcing retirees under 65 to use TRICARE Standard, the fee-for-service option, or health insurance from civilian employers, or space-available care at base clinics or hospitals, could save DoD medical accounts up to \$111 billion over the next decade. McCain, ranking Republican on the Senate Armed Services Committee, was once a champion for expanded TRICARE benefits to retirees. He was not available for an interview. But a staff member explained the senator feels eliminating retiree TRICARE Prime is more acceptable than alternatives to cut equipment, training or key weapon programs needed by the current force. "Faced with the possibility of sequester and its potential for an enormously harmful impact on national security," he said, McCain wants the super committee to consider carefully options "that would not impose drastic negative impacts on the Defense Department, or the currently serving force and their families, while sustaining the TRICARE benefit."

As previously reported, McCain also has embraced President Obama's proposal to set a \$200 a year enrollment fee for TRICARE for Life, the prized supplement to Medicare for military beneficiaries age 65 and older. Retirees under 65 are another 40 percent of the TRICARE-eligible population. TRICARE Standard users face higher out-of-pocket costs, with annual deductibles and cost-sharing requirements but they can choose their own care providers. Beneficiary costs can't exceed an annual catastrophic cap. But CBO suggests raising that cap of \$3000 a year per family to \$7500. CBO said 71 percent of working-age military retirees currently use some form of TRICARE. That number would fall to 35 percent if access to Prime were denied. Many of these beneficiaries would elect to use civilian employer health insurance, thus reversing a trend over the last few decades of military retirees leaving employer insurance plans to use TRICARE. To let your elected officials know how you feel about Senator McCain's proposals you can go to Military.com's Legislative Center <http://www.capwiz.com/military/home/> and click on the Action alert titled, "Military Retirement and TRICARE Benefits". [Source: Military.com Tom Philpott article 3 Nov 2011 ++]

DFAS Death Notification Update 02: Defense Finance and Accounting Service officials report that survivors can now use a "fast form" to report the passing of a retiree on the Internet rather than waiting on the phone. The DFAS Form 9221 for notification of death can be processed quicker than faxed or mailed forms, said officials, and they save paper and postage costs. Officials warn that if a survivor doesn't receive confirmation of receipt from DFAS within 48 hours of submitting the form, they should call 800-321-1080. The form can be completed and submitted online from the privacy of a customer's home, or with the help of a casualty assistance representative. Submitting the form initiates all of the same actions a DFAS customer care center representative would:

- The retiree's account will be suspended to avoid release of monthly payments.
- A Standard Form 1174 claim form will be sent to the retiree's arrears-of-pay beneficiary.
- If the decedent was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan, an annuitant care package will be sent to the beneficiary.

The notification-of-death form is only for reporting the death of a military retiree. Annuitant deaths must still be reported to one of the DFAS customer care representatives at 800-321-1080. For submission Part A and B are required. Part A is information about the deceased. Part B is information about the person making this report. DFAS would appreciate any information that you can provide in Part C and D. This information will be used to contact the retiree's beneficiaries in order to facilitate the payment of any outstanding retiree pay. To obtain the fastest service,

click "Submit" at the bottom of the internet page after you have filled out the form. You may also fax it to (800) 469-6559 or mail it to DFAS at PO BOX 7130, London KY 40742-7130. To access the notification of death fast form 9221, click on the link at <http://www.dfas.mil/retiredmilitary/forms.html>. [Source: Air Force Retiree Services notice 2 Nov 2011 ++]

Veteran Support: Ford Motor Co. flew 35 World War II veterans from Michigan to the nation's capital 4 NOV to see the National World War II memorial - paying tribute to the "greatest generation." All were in their 80s or 90s. Many were in wheelchairs, and most wore hats bearing their unit or branch of the service. Others wore Detroit Tigers or University of Michigan hats. They shook hands with active duty servicemen and members of Congress who came to thank them for their service. The memorial features 56 granite pillars, fountains, a memorial plaza - and a field of 4,000 stars to honor those killed. Some 16 million Americans served in World War II and more than 400,000 were killed. Veterans who made the trip and those who greeted them made the following comments:

- Roland Babcock, 86, served in U.S. Navy and flew 57 combat missions in the Pacific as a tailgunner and twice received the Distinguished Flying Cross, but was never shot down. "I dodged all the bullets," he said. "This is a great memorial," said Babcock, who worked in machine shops after he left the service.
- Roe Miller, 94, made the trip just one day after he had surgery on his ear. But the Marine sergeant who served on four islands in the South Pacific - including Iwo Jima, Saipan and the Marshall Islands — wasn't going to miss the trip. "I wanted to be here to see this - I wasn't going to miss it," said Miller. He helped set up communication on the islands. When he entered the service, his wife, Verna, was pregnant and he was building a house. She lived in the mostly completed house when he went to war and she ended up worked in a factory during the war. She couldn't make the trip because she recently was in the hospital. Miller and his wife, 92, have been married for 72 years. He retired in 1975 after selling life insurance for a quarter century.
- Carroll Haas, 90, served in the Army in the Pacific for 31/2 years and made the trip. "It's very impressive, very moving," said Haas. He came back and started his own auto parts company, Summit Polymers Inc., that makes interior trim parts and is a supplier to Ford. The company has more than 2,000 employees worldwide and is now run by his son.
- Jim Vella, president of the Ford Motor Company Fund said, "This is a small gesture in recognition of the service and bravery of these soldiers some 70 years ago ... For many, this will be their first visit to the national memorial dedicated in their honor.
- Rep. Bill Huizenga (R-Zeeland) father is an 89-year-old disabled World War II veteran who was seriously wounded in a B-24 flight in Italy in the Army Air Corps. Huizenga said he was honored to meet with the vets. "This is awesome," he said. "We know that they are disappearing so fast - and to be able to say thank you is great ..
- This is an opportunity to thank these heroes for saving our democracy," said former Sen. Elizabeth Dole, R-N.C., who met with the Michigan vets, filling in for her husband, Bob, who was undergoing treatment at Walter Reed Medical Center. "It's great way to thank them."
- Sen. Debbie Stabenow, D-Lansing, said she was sad her late father, a World War II veteran who served in Navy, wasn't alive to see the memorial on the National Mall built. "He would have loved this. It took too long for our country to recognize the veterans of World War II," she said. "This is the generation that did their duty, didn't expect anything and came home to go back to work in the factories."
- Sen. Carl Levin, D-Detroit, who is chairman of the Armed Services Committee, thanked the vets for their service. "Everyone knows we're not going to have them forever," Levin said. He noted it took a half-century to build the memorial. "I joke with the vets: It only took us 50 years to build the memorial. That's fast for Washington."

- Thomas Waling, 91, of Plymouth, was a Ford engineer in Dearborn who went to work on the Manhattan Project in New Mexico for nearly four years to develop the atomic bomb. He built timers and other parts for the bomb. "We worked with the best minds in the world," Waling said. He saw the memorial for the first time today. "This a beautiful - a wonderful honor," Waling said. After the war he had his own tool and die shop — and retired at age 87.
- Gerald Lustila, 90, of Melvindale, served in the 8th Infantry in France as a sergeant in Army from 1942 until 1945. "This is my first time at the memorial. I'm glad I got to see it," he said. "I'm impressed." Lustila, a father of six, worked at General Motors starting in 1941 as a toolmaker at the old Cadillac plant on Michigan Avenue in Detroit. He retired in 1984. Lustila bought 900 shares of Ford stock last month when the stock price dipped below \$10 a share. "I told (Mulally) I want a dividend," he said. Lustila noted that World War II veterans are dying in large numbers — 10 funerals a day at the Great Lakes National Cemetery in Holly. He will be buried there one day alongside his late wife. "They are going fast," he said.
- Rep. Sander Levin, D-Royal Oak, thanked the vets. "We need to honor their service every day," he said.

Ford will be sponsoring a second flight second flight for Kentucky veterans on June 6, 2012 on for D-Day. Ford has provided more than \$6 million in support of veterans since 1974, including providing more than 150 vehicles to the Disabled American Veterans Transportation Network. In September, Ford received the 2011 Secretary of Defense Employer Support Freedom Award for its assistance to Ford employees in the National Guard and Reserve. It is the highest honor bestowed by the Department of Defense for America's employers who provide support to their employees. Chrysler, General Motors and Toyota Motor Sales USA have all previously won the award, as has the Michigan State Police and Oakland County Sheriff's Department. The Ford Veterans Network Group, one of Ford's corporately supported Employee Resource Groups, sponsors activities throughout the year in support of its veterans, military personnel and their families. Ford has about 30 U.S. employees actively serving in the military and employs about 700 U.S. reservists and guardsmen, along with more than 7,000 U.S. veterans. [Source: Detroit News Washington Bureau David Shepardson article 4 Nov 2011 ++]

Veteran Organization Fraud: A 63-year-old Vietnam veteran has been sentenced for stealing nearly \$200,000 from three veterans organizations in his Albany-area hometown. VanAlstyne was indicted on 14 counts of grand larceny for stealing money from the American Legion Harold Wilmont Post 137, the Bernard W. Kierney Memorial Veterans of Foreign Wars Post 2077, and the Fulton County Disabled American Veterans Chapter 122. VanAlstyne pleaded guilty to three counts of grand larceny in June. A two-year investigation by the district attorney's office with the help of Gloversville police, the state Racing and Wagering Board, and the State Police Financial Crimes Unit found that from 2005 to 2008, VanAlstyne embezzled the money raised from bell jar games of chance. In those games, a player draws a card from a jar containing covered numbers, colors or symbols that reveal a prize when uncovered. Ralph VanAlstyne was sentenced 3 NOV in Fulton County Court to two to six years in state prison. He was also ordered to make restitution of the \$186,000 he stole from the groups. Authorities say he stole the funds from the Veterans of Foreign Wars and American Legion posts in Gloversville and the local chapter of the Disabled American Veterans between 2005 and 2008. He helped run all three organizations. Prosecutors say the amount stolen from each group was in the tens of thousands of dollars. VanAlstyne pleaded guilty in June to three felony larceny county. VanAlstyne had previously agreed to pay to deliver an initial payment of \$36,000 toward the restitution at his sentencing, but arrived at Fulton County Court without the money. He is expected to pay back his victims in monthly installments after he is released from prison. [Source: Times Union Bryan Fitzgerald article 3 Nov 2011 ++]



Ralph VanAlstyne

Displaying the Flag Update 02: A Navy veteran was almost evicted from his Springfield Oregon apartment complex for displaying an American flag on Navy Day. Edward Zivica has been a resident at the apartment complex since it opened in 2009 and has been at odds with the management over his practice of hanging a large flag in the commons area on significant days. The nonprofit organization that runs the subsidized downtown housing apartment management company delivered the eviction notice to Zivica after he hung the Old Glory in a common area at the complex . The notice said that if he didn't agree to refrain from any more such flag displays it was anchors aweigh by midnight 29 NOV. Zivica, who was in the Navy's Submarine Service in the 1960s, said he's been displaying the flag for at least a year on holidays such as Veteran's Day and Memorial Day. The flag he'd been displaying was one the Army sent him on the death of his father, a World War II veteran.



Management insisted that the flag eviction was not due to a lack of patriotism, and the complex even installed a lit flag pole outside the building after it was requested by some tenants. But Zivica criticized the pole, saying it lacked a pulley system, hence you can't lower the flag to half mast. Terry McDonald, the CEO of St. Vincent de Paul, the management company, said the notice was for "hanging something outside the building without permission. If you're going to live in a situation where there's lots of other tenants, you need to follow the rules that

are set up," McDonald said. The management has now relented and will allow him to hang his American flag in the commons area on Veterans Day — and some other days, as well. Now Zivika can display the red white and blue 20 days out of the year off the awnings, free from fear of eviction for doing so. St. Vincent de Paul said it got "a lot of attention" when the story spread nationally. So, it announced an agreement with Zivica: He can stay and the flag can be displayed on days the two parties have agreed on, "provided it is done in a manner that's respectful to the flag and our other tenants." Details about the specific days weren't immediately available. Zivika said, "It got resolved very quickly and it all went over well and I'm very pleased," He's pleased not just over the outcome, but the outpouring of support from around the country. "One thing that really excites me about this thing is all the e-mails, and Facebook and people calling up." The calls poured and by 11 a.m. 4 NOV, the receptionist counted 144 phone calls about the flag controversy. McDonald said, "The irony is that an organization that probably does more to help our veteran community as an agency is being pillaraged [sic] for not helping veterans."

The U.S. Congress passed the "Freedom to Display the American Flag Act of 2005" which states that "A condominium association, cooperative association, or residential real estate management association may not adopt or enforce any policy, or enter into any agreement, that would restrict or prevent a member of the association from displaying the flag of the United States on residential property within the association with respect to which such member has a separate ownership interest or a right to exclusive possession or use." However, the act goes on to say that an association may adopt "any reasonable restriction pertaining to the time, place, or manner of displaying the flag of the United States necessary to protect a substantial interest of the condominium association, cooperative association, or residential real estate management association." [Source: Associated Press articles 4 Nov 2011 ++]

Arlington National Cemetery Update 31: A painstaking review of nearly 260,000 grave markers at Arlington National Cemetery has so far revealed no further evidence of misplaced or misidentified gravesites like the ones that led the Army to oust the cemetery's top management last year, cemetery officials said in a briefing 4 NOV. Still, the cemetery has found tens of thousands of lesser discrepancies between the information on headstones and supporting paperwork, requiring review by a team of research analysts and, in some cases, replacement of headstones to fix the error. The cemetery provided the briefing to Sen. Claire McCaskill (D-MO) who chairs a subcommittee that has investigated what McCaskill and others have called widespread mismanagement at the cemetery. An Army inspector general report last year revealed that more than 200 gravesites were potentially mislabeled or misplaced inside the cemetery. Subsequent investigation determined those were largely paperwork errors as opposed to having actual bodies in the wrong place.

McCaskill said that she is encouraged by the thoroughness of the Army's fact-checking process, in which members of the Army's Old Guard — its official ceremonial unit — were sent to the cemetery over the summer to photograph every marker at the cemetery with iPhones, and build an electronic database to replace what had largely been a system of paper records. "Most important, I know going forward that we're not going to have this problem again" because of the systems being put in place at the cemetery by its new leadership team, said McCaskill, who had been one of the cemetery's most outspoken critics. Still, Friday's briefing showed the depth of the problems the Army is confronting as it seeks to rectify past mistakes. Roughly one in four of the grave markers checked so far has shown some type of discrepancy between the headstone and the supporting paperwork, officials said. Those problems include misspelled names, mistaken religious affiliations or improperly identified military rank, or mistakes on a person's date of birth or date of death. That doesn't mean that all of those discrepancies represent mistakes. In some cases, the discrepancies reflect past practices that are no longer followed. In the 1920s and 1930s, for instance, it was common to not include a spouse's name on a headstone, even when the spouse was buried next to a loved one, officials said. Or the headstone could be completely accurate and the only mistake is a typo on an internal document that was never seen by the public.

Still, the hiccups require follow-up by a team of 70 analysts sorting through all of the paperwork in advance of a December deadline to file a congressionally mandated report on the cemetery's progress in fixing past mistakes. Col. John Schrader, co-chair of a gravesite accountability task force, told McCaskill that the group has completed 86 percent of its work so far, and has not come across any of the "Who is buried where?" problems that captured headlines in 2009 and 2010. Cemetery officials have tapped Army expertise across the country to update and improve their records. Analytics experts built the software to create a detailed electronic database that replaces the typewritten paper records. Geospatial experts have conducted flyovers of the cemetery to create detailed maps that can be used to show electronically where people are buried and which gravesites are still available. McCaskill, who had previously suggested that authority over the cemetery should be transferred from the Army to the Department of Veterans affairs, said Friday that she now feels comfortable with the Army continuing to operate the cemetery. [Source: Associated Press Matthew Barakat article 4 Nov 2011 ++]

TRICARE Data Breach (SAIC) Update 03: A loss of computer tapes by Science Applications International Corporation (SAIC) may have placed TRICARE patient data at risk. There is no evidence that any of the data has actually been accessed by a third party, and analysis shows the chance any data was actually compromised is low, but proactive measures are being taken to ensure that potentially affected patients are kept informed and protected. SAIC is a contractor for the TRICARE Management Activity. On 14 SEP TMA learned that an SAIC employee reported that on 12 SEP computer tapes containing personally identifiable and protected health information (PII/PHI) of 4.9 million military clinic and hospital patients in Texas, or those patients who had laboratory exams sent to the military hospitals in Texas, were stolen. The data contained on the tapes may include names, Social Security numbers, addresses and phone numbers, and some personal health data such as clinical notes, laboratory tests and prescriptions. There is no financial data, such as credit card or bank account information, on the backup tapes. "We take this incident very seriously," said Brigadier General W. Bryan Gamble, TMA deputy director. "The risk to our patients is low, but the Department of Defense is taking steps to keep affected patients informed and protected."

TMA has directed SAIC to provide **one year of credit monitoring and restoration** services to patients who express concern about their credit. SAIC will also conduct analysis of all available data to help TMA determine if identity theft occurs due to the data breach. "These measures exceed the industry standard to protect against the risk of identity theft," Gamble said. "We take very seriously our responsibility to offer patients peace of mind that their credit and quality of life will be unaffected by this breach." The risk of harm is judged to be low despite the sensitive data involved. Retrieving data from the tapes requires knowledge of and access to specific hardware and software and knowledge of the system and data structure. However, as a standard practice individuals may protect their personal information by taking the steps suggested by the Federal Trade Commission at <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.shtm>. Concerned patients may contact the SAIC Incident Response Call Center, M-F 09-1800 EST, at (855) 366-0140 (toll free) for United States callers and (952) 556-8312 (collect) internationally. [Source: TRICARE News Release 11-58 dtd 4 Nov 2011 ++]

TRICARE Philippines Demonstration Project: The Department of Defense on 28 SEP issued a notice in the Federal Register regarding the "TRICARE Demonstration Project for the Philippines." It is to advise interested parties of the Military Health System regarding the project. The complete notice can be seen at <http://www.federalregister.gov/agencies/defense-department>. Following is a summary of the notice:

- The purpose of this demonstration is to validate an alternative approach to providing healthcare services for those beneficiaries covered under the TRICARE Standard option in the Philippines, controlling costs, eliminating any balance billing issues, and ensuring that the billing practices comply with regulatory requirements.
- Under this demonstration, the overseas contractor in the Philippines will establish a dedicated list of providers in the Philippines who will file their claims with the contractor and be reimbursed under an established fee schedule.
- The providers will adhere to the quality of care requirements of the overseas contract.
- The beneficiaries will have overall lower costs because these providers will no longer require payments at the time of service nor will they subject beneficiaries to balanced billing of charges.
- Because of the geographic conditions in the Philippines and the realization that providers of the required specialties are not available in all areas, the contractor will not be required to develop a list of providers in all areas.
- However, in those areas where the contractor is able to develop a sufficient list of providers then all TRICARE Standard beneficiaries residing in those areas of the Philippines will be required to use these providers in order for their claims to be paid.
- Notice will be provided to the beneficiaries informing them of the areas participating and not participating in this demonstration.

[Source: Federal Register 28 SEP 2011 ++]

JCSDR Update 09: Members of The Military Coalition (a group of 36 military, veterans and uniformed services organizations) attended an invitation only meeting hosted by House Minority Leader Nancy Pelosi. All of the major veterans' organizations were in attendance at the meeting. These meetings have been held periodically over the last several years, first when she became Minority Leader, then when she became Speaker of the House, and now when she is Minority Leader again. As in the past, Minority Leader Pelosi makes sure many members of her leadership team attend these meetings with her. This time there were about 12 other members present, including Rep. Tim Walz of Minnesota who is a TREA member. Rep. Sanford Bishop of Georgia, a member of the Military Construction and Veterans Affairs Subcommittee of the House Appropriations Committee informed said that the House was working out the differences between the House and Senate versions of the Veterans Opportunity to Work Act and they hoped to finish and have the bill ready to be signed into law by the President prior to Veterans Day. He also said the Congressional Military Family Caucus now has 80 members in the House of Representatives from both parties.

Others present were Reps. Xavier Becerra of California and Chris Van Hollen of Maryland, both of whom are members of the Super Committee that is trying to come up with a legislative proposal to balance the federal budget. When asked to speak about the work of the Super Committee, Rep. Becerra said they were very limited in what they could reveal about what is going on in the committee, but he did say that he would like to see the "Doc Fix" (the issue of cuts in Medicare reimbursements to doctors) permanently fixed as part of any proposal the Super Committee comes up with. However, he warned that if some kind of tax increase is not included in any final agreement, it is not likely that an agreement can be reached. Rep. Van Hollen agreed with that assessment and he also seemed to indicate that in his opinion the Super Committee was not likely to deal with the issue of changing the current military retirement system. Attendees let Mrs. Pelosi know of their strong opposition to the President's proposal to begin charging enrollment fees for Tricare For Life, reducing the amount of the COLA, and significantly raising the cost of co-pays for prescription drugs. It was pointed out that if those proposals go through military retirees would be slammed up to six different ways. A reduced COLA would result in:

- Reduced retired pay

- Reduced social security
- Reduced VA disability payments for those who receive them
- Reduced SBP or DIC for survivors.
- There would continue to be increases in Medicare Part B payments every year there is inflation.
- The proposed pharmacy co-pay increases are huge and would hit everyone, including active duty families.

The TMC was emphatic in opposing these and strongly urged that instead of trying to balance the budget on the backs of military retirees, Congress force the Department of Defense to get its books straightened out so it can be audited and can discover where it spends all of its money. The simple fact is that you can't detect waste, fraud and abuse if you don't know where you are spending your money or how much you are spending. [Source: TREA News for the Enlisted 4 Nov 2011 ++]

WWII Japanese-American Vets: In a ceremony 1 NOV, more than 66 years after hostilities ended in World War II, 40 Americans received the Bronze Stars they deserved for combat service in that conflict. The Japanese-American soldiers fought as part of the 442nd Regimental Combat Team, the 100th Infantry Battalion and the Military Intelligence Service. Army officials decided that all soldiers who wore the Combat Infantry Badge from World War II were owed a Bronze Star; some, however, never received theirs. Getting such an award, in many cases, depended on "how good your clerk was, ... and some of the clerks were not that great," said retired Army Lt. Gen. Joseph F. Peterson. It's really a matter of poor paperwork that the soldiers had to wait so long to get their Bronze Stars, he added. The general organized a three-day recognition of Japanese-American soldiers in Washington, D.C. The highlight of the three-day period had some 800 of those veterans being honored with the Congressional Gold Medal during a ceremony at the U.S. Capitol 2 NOV. But for the soldiers in attendance the day was about finally getting the Bronze Star they had earned. Approximately 1250 people attended the ceremony at the Capitol. Approximately half were veterans of the units; men who are now in their 80s and 90s. Senator Daniel Inouye (D-HI) was one of the honorees having lost an arm while fighting with the 442nd. He said, "This has been a long journey, but a glorious one."

At the 1 NOV event, 31 of those soldiers were present to have the medal pinned on their chest by Army Chief of Staff Gen. Raymond T. Odierno. Another nine Bronze Stars were provided to the family members of soldiers who could not attend or who have died. "It's amazing to get a star like this," said Don K. Masuda, one of the recipients of the award. The former soldier attended the event with his wife, his daughter, and two of his grandsons. He said he's led "a pretty good life" since leaving the Army, which has included being a co-owner of a shipping business in his native Hawaii, and also working six years for the postal service. He served as an infantryman in World War II, in both Italy and France, as part of the 442nd RCT. He earned two Purple Hearts during his service. He said he's been waiting "a pretty long time" to have a Bronze Star. Fellow 442nd RCT soldier George Joe Sakato was also at the award ceremony -- both as a recipient of the Bronze Star and as a speaker. Sakato is one of 21 Japanese-American Medal of Honor recipients to come out of the 442nd RCT and 100th Infantry Battalion. On behalf of the 33,000 Japanese-Americans soldiers who served in World War II, Sakato thanked Congress for the Congressional Gold Medal they were to receive the next day. He also thanked his country for the opportunity to earn that honor.

Odierno reiterated for those at the event the greatness of the Japanese-American soldiers' service and the service of all who served in World War II, calling them "the greatest generation." But the general also touched on the tragedy those soldiers faced that other soldiers did not. Many of their families back home were locked away in camps and branded as enemies of America, even while their sons served to defend the country's ideals. "From the shock of Pearl Harbor, and out of fear and prejudice, 120,000 persons of Japanese ancestry were sent to internment camps," Odierno said. "But what's incredible to me is that many of them did not allow that grave injustice of the

internment to stand in their way. They remained steadfast in their commitment to their country, and volunteered to serve a nation in combat -- a selfless act of devotion." Those Japanese-American soldiers, he said, served as infantrymen, linguists, military intelligence specialists and artillerymen. "Over 33,000 Japanese-Americans served in the war," Odierno said. "And of those, over 13,000 served in the 442nd, and earned over 9,000 Purple Hearts."

The 442nd became the most highly decorated unit in the Army's history, Odierno said. The 442nd and the 100th Infantry Battalion together earned seven Presidential Unit Citations, two Meritorious Service Plaques, 36 Army Commendation Medals, and 87 Division Commendations. Individually, soldiers earned 21 Medals of Honor, 29 Distinguished Service Crosses, one Distinguished Service Medal, more than 354 Silver Stars, and more than 4,000 Purple Hearts. "Together, they define the ethos that we all live by today: 'Never leave a fallen comrade,'" Odierno said. The experience of World War II provided a lesson about tolerance, the general said. "The lesson of the Japanese-American experience is that fear and prejudice make our country weaker, not stronger," Odierno said. "Japanese-Americans, like others, have more than earned their place in our country, in our Army, and in our society -- a melting pot to include African-Americans, Hispanic-Americans and today, Arab-Americans."

About 240 veterans attended the Bronze Star event. Another 100 spouses of deceased veterans also attended, as did about 500 family members representing soldiers. Peterson, who has Japanese ancestry, said the event was both to honor those soldiers who served, and to educate America. "It's educational for our nation to know that a group of soldiers and a group of Americans, who because of the mass hysteria when the imperial military of Japan attacked Pearl Harbor -- were classified enemy aliens," Peterson said. About 120,000 Japanese-Americans were rounded up, Peterson said, and put into any of 10 internment camps across nine states. "Out of those camps came a demand, by 65 percent of them -- 65 percent of 120,000 internees -- to serve their country in a time of war," he said. Those soldiers who served in units like the 442nd RCT, the 100th Infantry Battalion and the Military Intelligence Service, Peterson said, averaged number three individual awards for heroism. "They are the most decorated unit in U.S. military history of its size and duration of the conflict," he said. [Source: Army News Service C. Todd Lopez article 2 Nov 2011 ++]



Army Chief of Staff Gen. Raymond T. Odierno pins a Bronze Star on Medal of Honor recipient George Joe Sakato

Afghanistan/Iraqi Campaign Medals Update 02 : An additional campaign phase has been approved for the Afghanistan Campaign Medal, Pentagon officials announced 1 NOV. Accordingly, an additional campaign star corresponding to the campaign phase is now authorized for wear on the campaign medal. Campaign stars recognize a service member's participation in DOD-designated military campaigns. Service members who have qualified for the Afghanistan Campaign Medal may display a bronze campaign star on their medal for each designated campaign phase in which they participated. The stars are worn on the suspension and campaign ribbon of the campaign medal. The period for the additional phase, called Transition I, began 1 JUL 2011 and will run through a date to be determined. Service members should contact their respective military departments for specific implementation guidance. The four previously approved campaign phases are:

- Liberation of Afghanistan: Sept. 11, 2001, to Nov. 30, 2001;
- Consolidation I: Dec. 1, 2001, to Sept. 30, 2006;
- Consolidation II: Oct. 1, 2006, to Nov. 30, 2009; and
- Consolidation III: Dec. 1, 2009, through June 30, 2011.

[Source: AFPS article 2 Nov 2011 ++]

Vet toxic Exposure ~ OEF/OIF: Poor air quality in Iraq and Afghanistan may be a bigger threat to service members' health than exposure to toxic smoke from burn pits, researchers say. A report by the Institute of Medicine, conducted at the request of the U.S. Department of Veterans Affairs, found particulate matter at the Joint Base Balad burn pit at the height of the Iraq War that could cause long-term respiratory illnesses, Stars and Stripes reported. However, the report also said the particulates likely came from background sources -- "windblown dust combined with carbon and heavy metals from transportation and industrial activities" not the burn pit's toxic smoke. With this factored in, the study found no additional threat from the plastic, metal and other waste burned in the burn pit fires. Nonetheless, the study authors pointed out the findings aren't meant to prove that working and living around burn pits was safe. The researchers said the air-quality monitoring data supplied by the Department of Defense was limited in usefulness and only gave a partial picture of what chemicals troops may have been inhaled. A follow-up study of the health records of troops stationed at Balad -- before and after the burn pit -- should be conducted to better determine the long-term health risks might be to those exposed, the researchers recommended.

The Institute of Medicine report recommended a burn pit registry as a logical follow up. Veterans exposed to burn pits during their war deployments are backing legislation to create an ongoing registry of patients and illnesses believed connected to the toxic smoke, suggesting it may be the last chance to discover what long-term health problems they'll face. On 3 NOV, Rep. Todd Akin (R-MO) and Sen. Tom Udall (D-NM) introduced companion bills H.R.3337 & S.1798 (Open Burn Pit Registry Act of 2011) requiring the Department of Veterans Affairs to create a burn pit registry, similar to past efforts tracking illnesses related to Agent Orange and Gulf War Illness. The measures do not mandate new benefits or treatment for those veterans, but will establish a database of common symptoms for physicians to use in future research. Aubrey Tapley, national legislative director of Burn Pits 360, an advocacy group working on behalf of Iraq and Afghanistan troops with illnesses believe to be related to the toxic fumes, said because of that lack of data, researchers will likely never know exactly what chemicals troops were breathing all those years. "So the registry is our best alternative to help find answers on this," she said.

Veterans are encouraged to contact their legislators and let them know they should support the legislation submitted which would establish a Burn Pit Registry. An expeditors way to do this is to go to the NGAS Action Alert site <http://capwiz.com/usdr/issues/?style=D> and use the preformatted editable messages listed to send to their representative and senators. [Source: United Press International article 1 Nov 2011 ++]



Burn pit at Balad Air Base, Iraq

Expat Tax Filing: A lot of Americans living abroad wrongly believe that they do not have to file and/or pay US taxes. Americans are required to file a US tax return each year, provided they have earned a minimum income, an amount that varies with income, marital status, and age. In 2010 the minimum income required for a single person was \$9,350 if the person was under 65 and \$10,750 if the person was over 65. For a married couple filing jointly, the numbers were \$19,800 if under 65 and \$20,900 if over 65. These figures are expected to be the same in 2011. America is one of a small group of countries that vigorously pursues taxation worldwide. It has tax treaties with 42 countries, allowing the IRS and foreign tax agencies to exchange tax data on American expatriates. No American should therefore expect to avoid US tax debt by moving abroad. That said, what should you know if you have not filed US taxes in a while?

- First, if you pay (or paid) income taxes abroad, you may be eligible for a Foreign Tax Credit. Taxes paid to foreign governments can be subtracted in part or in full from any taxes owed to the US. It is possible to end up owing no US taxes.
- Second, failing to file a return is a criminal offense that can be punished by imprisonment.
- And third, if you have failed to file your US taxes, substantial penalties and interest can accrue.

Here's how to limit your troubles and minimize your damages.

- **It's Better to File Before the IRS Contacts You.** If you have not filed a tax return for a year or more, it's never too late. The IRS has a policy of not criminally prosecuting individuals who file prior to being contacted by the IRS (e.g., IR-92-114), even when the individuals cannot pay the taxes they owe. While it is preferable to pay taxes owed, this is a civil offense not punishable by imprisonment. Filing old returns can be difficult. It can be hard to get old W-2s, 1099s, prior year tax forms, and proof of foreign income. Yet, if you file before the IRS comes calling, it is possible that you may owe little or no taxes, and avoid penalties and interest entirely. This notwithstanding, you may on the contrary be subjected to penalties. A number of things can cause penalties: Your foreign income was larger than what you were allowed. Part of your excluded income was unearned income (not wages or self-employment). You had other income sources that tipped you over the exclusion limits. It is important to file your return; without it you cannot determine the extent of the penalties and interest you may owe.
- **Consequences for Not Filing.** It is a crime not to file your tax return if taxes are owed. By contrast, there is no criminal penalty if you file but cannot pay your taxes. You will owe interest and penalties, but you won't be sent to jail. If you fail to file, you can be fined up to \$25,000 per year and/or sentenced to one year in prison for each unfiled year. Interest on taxes owed has hovered between 4% and 8% in recent years. The penalty for late filing is 5% of your unpaid balance per month, for every month the return is late, up to 25%. The late payment monthly penalty is up to .5% of the unpaid balance.

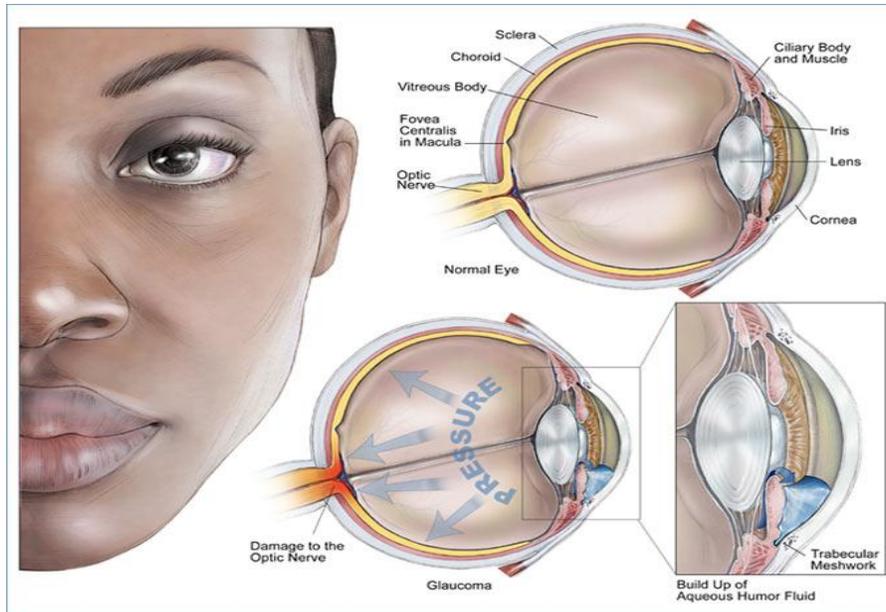
- **How Long Must You Worry About Not Filing a Tax Return?** The tax code sets limits on the amount of time the IRS can pursue non-filers. The government can only bring criminal charges within six (6) years of the date a tax return was due. It has no such time limits during which it can impose civil penalties in the form of penalties and interest. This means that while you cannot be put in jail, for not filing a return that is older than six (6) years, you will forever owe the IRS a return, penalties, and interest on unfiled tax returns. In addition, it can (and will) go after whatever assets (e.g., bank accounts, property, pensions, etc.) you have that it locates to remediate outstanding tax indebtedness.
- **What should you do?** Get a professional to help you. Don't continue to take chances. Given the attention the US government is starting to bring to this issue, now is the best time to file all your past due returns and pave the way to return to US tax compliance, or to stop worrying about the day the IRS will find you.

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

Glaucoma Update 02: A study of the 5.3 million men and women seen in Department of Veterans Affairs outpatient clinics in a one-year period found that use of cocaine is predictive of open-angle glaucoma, the most common type of glaucoma. The study revealed that after adjustments for race and age, current and former cocaine users had a 45 percent increased risk of glaucoma. Men with open-angle glaucoma also had significant exposures to amphetamines and marijuana, although less than cocaine. Patients with open-angle glaucoma and history of exposure to illegal drugs were nearly 20 years younger than glaucoma patients without a drug exposure history (54 years old versus 73 years old). Study results appear in the September issue of *Journal of Glaucoma*. "The association of illegal drug use with open-angle glaucoma requires further study, but if the relationship is confirmed, this understanding could lead to new strategies to prevent vision loss," said study first author Regenstrief Institute investigator Dustin French, Ph.D., a research scientist with the Center of Excellence on Implementing Evidence-Based Practice, Department of Veterans Affairs, Veterans Health Administration, Health Services Research and Development Service in Indianapolis. A health economist who studies health outcomes, he is also an assistant professor of medicine at the Indiana University School of Medicine.

Glaucoma is the second most common cause of blindness in the United States. Although the mechanism of vision loss in glaucoma is not fully understood, most research has focused on an increase in eye pressure gradually injuring the optic nerve. Most individuals who develop open-angle glaucoma have no symptoms until late in the disease process when substantial peripheral vision has been lost. Dr. French and colleagues found that among the 5.3 million veterans (91 percent of whom were male) who used VA outpatient clinics in fiscal year 2009, nearly 83,000 (about 1.5 percent) had glaucoma. During the same fiscal year, nearly 178,000 (about 3.3 percent) of all those seen in the outpatient clinics had a diagnosis of cocaine abuse or dependency. Although this study determined significant increased risk for glaucoma in those with a history of drug use, it does not prove a causal relationship. It is unlikely that glaucoma preceded the use of illegal drugs, since substance use typically begins in the teens or twenties.

"The Veterans Health Administration substance use disorder treatment program is the largest and most comprehensive program of its kind in the country," said Dr. French. He believes that the reliability of the data used in the glaucoma study reflects the overall scope and high quality of the VHA substance use program. The long-term effects of cocaine use on intraocular pressure, the only modifiable risk factor for glaucoma, requires further study. Should the association of cocaine use and glaucoma be confirmed in other studies, substance abuse would present another modifiable risk factor for this blinding disease. This study, "Substance Use Disorder and the Risk of Open-Angle Glaucoma" was funded by the Department of Veterans Affairs, Veterans Health Administration, Health Services Research and Development Service. [Source: ScienceDaily article 30 Sep 2011 ++]



Social Security Number Update 01: Here are some interesting things about the Social Security Number:

- Since 1936, more than 420 million different Social Security numbers have been issued.
- More than 5.5 million new numbers are assigned every year.
- The first three digits of a Social Security number are known as the area number. Area numbers assigned before 1972 reflect the state where you applied for your number. Otherwise, they are based upon the Social Security card application mailing address ZIP Code.
- Some people believe the next two digits, called the group number, helps identify a person's race. It doesn't. The two-digit group number was actually created as way to organize Social Security Administration filing cabinets into subgroups to make them more manageable.
- The last four digits on a Social Security card are serial numbers that are issued consecutively within a group from 0001 to 9999.
- Area numbers are assigned geographically with the lowest numbers in the northeast and the highest in the northwest. That practice no longer applies, however, after a new randomized assignment methodology was announced in July 2007.
- Based upon the original assignment criterion, one would naturally expect a Maine resident to have the lowest Social Security number ever issued. However, New Hampshire was ultimately given the 001 area number designator so that Social Security number 001-01-0001 could be assigned to Social Security Board Chairman John G. Winant, who was a three-time governor of the state. Winant eventually declined the honor of having the lowest Social Security number. As a result, it eventually found its way to Grace D. Owen of Concord, N.H.
- Officially, the first Social Security number issued was 055-09-0001, and it was assigned to John David Sweeney. Sweeney died of a heart attack in 1974 at the age of 61. Ironically, he never received a single penny of Social Security benefits.
- In many cases, invalid Social Security numbers can be easily spotted. That's because prior to June 25, 2011, no cards were issued with the first three digits off 000, 666, or higher than 772. Valid cards are also never issued with the middle two digits or the final four digits all zeros.

- In 1938, a sample Social Security card with the number 078-05-1120 was inserted into new wallets manufactured by the E.H. Ferree company in Lockport, N.Y. Unfortunately, that number belonged to Hilda Schrader Witcher, the secretary of an E.H. Ferree vice president who decided to use her official number on the sample cards. Not surprisingly, more than 40,000 people have since claimed Mrs. Witcher's Social Security number as their own at one time or another. She was eventually issued a new number, but not before being questioned by the FBI. They wanted to know why so many people had her number.
- If you object to certain digits in your Social Security number you can appeal for a new one, but only if you can prove your concerns are firmly rooted in your religious beliefs or cultural traditions.
- Social Security numbers are not reused after the cardholder dies.
- Even though numbers aren't reused, the Social Security Administration says the current numbering system is capable of providing enough new numbers for "several generations into the future." That means Social Security numbers will still be available well past 2030. Even if the benefit money won't.
- If you do not know your number the only way to get it from SSA is to submit a new Form 5, and where they ask for the SSN in Item 11, annotate "Forgotten." If you want to try via e-mail, it requires providing the date and place of birth, name at birth and the parents' names, just like on the Form 5.

[Source: MoneyTalksNews Len Penzo article 27 Oct 2011 ++]

Tricare Identity Theft Recovery: Technology has made it easier for criminals to get personal information—making identity theft one of the fastest-growing crimes in the United States. Protecting your personal information can help prevent identity theft. **IF YOU THINK YOU MAY BE A VICTIM OF IDENTITY THEFT, HERE IS WHAT TO DO:**

1. Contact the fraud departments of any one of the three consumer reporting companies below to place a fraud alert on your credit report. You need to contact only one of the three companies. The company you call must contact the other two, and they will also place a fraud alert on their versions of your credit report. The fraud alert tells creditors to contact you before opening any new accounts or making changes to your existing accounts. Once you place the fraud alert in your file, you are entitled to order one free copy of your credit report from each of the three consumer reporting companies, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports.
2. Close bank and/or credit card accounts that you know or believe have been tampered with or opened fraudulently. Fill out and use the Federal Trade Commission's Identity Theft Victim's Complaint and Affidavit, <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf>, for filing a report with law enforcement or to dispute new unauthorized accounts.
3. File a report with your local police or the police in the community where the identity theft took place. Get a copy of the report, or at least the number of the report, to submit to your creditors and others that require proof of the crime.
4. File your complaint with the Federal Trade Commission (FTC). The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations.

Consumer Reporting Companies

- Equifax 1-800-525-6285 <http://www.equifax.com> P.O. Box 740241, Atlanta, GA 30374-0241
- Experian 1-888-397-3742 <http://www.experian.com> P.O. Box 9554, Allen, TX 75013

- TransUnion 1-800-680-7289 <http://www.transunion.com> Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

[Source: Tricare Fact sheet

http://www.tricare.mil/tricaresmartfiles/Prod_830/Identity_Theft_Recovery_Fact_Sheet_2011_Lo.pdf Oct 2011 ++]

VA Fraud Waste & Abuse Update 42:

- **Death Match.** Federal prosecutors have filed a flurry of cases aimed at cracking down on people who are scamming the Veterans Administration. Three cases in just the past few days highlight the push to go after relatives of veterans or their spouses who continue to collect benefits after they pass away. “Here n the Northwest over the past 18 months we have had about 10 cases,” said Dave Martin, Resident Agent in Charge of the Inspector General’s Office of the Veterans Affairs Department in Seattle. Most of those involved in the theft of benefits are family members. Many are also stealing Social Security Benefits. The VA is now cross checking the names of those getting benefits, with the names on the Social Security death notification database. It is called a death match. “Since the VA instituted the project in 2000, the match has identified 16,212 possible cases,” said Jim O’Neill Assistant Inspector General for Investigations. He added, “Over 2,785 investigative cases have been opened and resulted in the actual recovery of \$54.2 million, with an additional \$20.8 million in anticipated recoveries.”

The system also detects cases where money is innocently being deposited in bank accounts of benefit recipients who have died. The money just sits there until it can be reclaimed by the government. When the money starts being taken out, a criminal investigation is launched. “We will look at tracking the money,” Martin said. In the three cases just filed the amount of money tops \$200,000 in benefits paid to dead people. Prosecutors often settle cases with plea bargains, some involve prison time. Some cases are cracked when family members or others familiar with the situation report the fraud to the crimes, fraud, waste, and mismanagement hotline. The number is 1-800-488-8244. Tips can also be emailed to VAOIG.HOTLINE@FORUM.VA.GOV. [Source: Seattle KING 5 News Jim Forman article 27 Oct 2011 ++]

- **Louisville GA.** A federal grand jury indicted a Lutherville man this week on charges of getting \$2.85 million in government contracts by fraudulently claiming his business was controlled by a veteran. Arthur Wayne Singleton, a 62-year old construction contractor, defrauded programs that set aside certain government contracts for businesses owned and controlled by disabled veterans, according to a federal indictment. “This defendant allegedly took advantage of a service-disabled veteran of the Vietnam War, using the veteran’s name and disabled status to gain millions of dollars in federal contracts,” U.S. Attorney Sally Quillian Yates said. “Fraud like this deprives legitimate disabled veteran-owned small businesses of the opportunity to enter into construction contracts with the government.” The contract program is an important resource for disabled vets because they are often discriminated against in employment and business opportunities, said David Autry, spokesman for the Disabled American Veterans in Washington DC. “For whatever reason,” he said, “people prefer not to do business with them.”

Singleton approached a bed-ridden Vietnam vet, identified in the indictment only as “GT”, in 2007 and proposed they form a joint venture called GMT Mechanical that could take advantage of set-aside construction contracts from the federal government, according to the indictment. GT suffers from severe knee injuries and other health issues as a result of his service. Singleton, who had more than 30 years of construction and federal contract experience, completely controlled the enterprise, the indictment said, and federal rules required the disabled veteran to control the business and own 51 percent. Singleton secured contracts from the Department of Veterans Affairs, the Department of Agriculture, the U.S. Coast Guard

and the U.S. Army Corps of Engineers for construction projects around the country. According to the indictment, Singleton paid GT \$17,964 because he said he had "to make it look as though GT was part of the business." The U.S. Attorney's office has not indicted GT but declined to say whether he was a cooperating witness.

The payment to GT followed an inquiry by the VA, which sent a letter in February 2008 stating GMT Mechanical wasn't eligible for "service-disabled veteran-owned contracts" because GT didn't control the business or own 51 percent of it. But Singleton went ahead and submitted bids for a \$290,000 contract in Iowa with the Agriculture Department, a \$96,000 contract in Wyoming with the Homeland Security Department and a \$1.375 million contract in North Dakota with the Defense Department and forged GT's signature on the bids, according to the indictment. [Source: The Atlanta Journal-Constitution Steve Visser article 10 Nov 2011 ++]

Tomb of the Unknowns Update 07: Repairs to large cracks that run across the Tomb of the Unknowns at Arlington National Cemetery are finished and holding up well, cemetery officials said, but the recent work will be checked again in the spring to see how it fares this winter. Heeding the advice of preservationists who had feared that the historic structure would be jeopardized with a botched repair, the cemetery contacted stone experts who appeared to have developed the right grout for the job. The cracks in one of the most iconic monuments at the country's premier military burial ground had been repaired in 1975 and 1989. But in 2007, they became visible. One was nearly 30 feet long; the other measured 16.2 feet. At the time, the cemetery announced plans to replace the 48-ton white marble monument. Preservationists said that the tomb, the site of the changing of the guard ceremony, should be repaired to maintain its authenticity, and in April 2010, the cracks were fixed. Last fall, however, cemetery officials noticed that the grout was flaking and, in some areas, falling out. Again prodded by National Trust for Historic Preservation, the cemetery consulted with experts. Last month, a specially designed grout was used to fill the cracks, and inspectors found the repairs to be working well, a cemetery spokeswoman said this week. Preservationists who had criticized the cemetery for what they said was lax oversight and poor care of its historic artifacts said they are pleased with the progress. "You don't want to get this wrong," said Robert Nieweg, the director of the trust's southern field office. [Source: Washington Post Christian Davenport article 27 Oct 2011 ++]

Mt. Soledad Veterans Memorial Update 02: A nonprofit legal firm wants to go to the U.S. Supreme Court to fight a lower court decision on *Salazar v. Buono* that found the Mt. Soledad Cross, a war memorial cross in a San Diego public park, unconstitutional. The Liberty Institute has filed a motion seeking to appeal after the 9th U.S. Circuit Court of Appeals recently denied a request to rehear the case after ruling in favor of the American Civil Liberties Union. The U.S. Department of Justice also wants a rehearing. The case arose when a former National Park Service (NPS) employee sued for the removal of a seven-foot-tall cross erected in the Mojave Desert in 1934 as a war memorial to honor all fallen soldiers. Following attempts by Congress to designate the cross as a national memorial and to transfer the land to the VFW, the District Court and Ninth Circuit Court both ruled that the cross is unconstitutional and must be removed. The memorial is currently covered with a plywood box, awaiting a ruling by the U.S. Supreme Court. Liberty Institute filed an amicus brief on behalf of the four million veterans in the Veterans of Foreign Wars (VFW), America Legion, Military Order of the Purple Hearts, Veterans of Foreign Wars of California, and the American Ex-Prisoners of War, asking the court to save the memorial. The case, which is part of a larger trend to remove all religious imagery from the public square by groups like the ACLU, could impact thousands of other memorials nationwide. For more information refer to the Liberty Institute website

<http://www.freemarket.org>, the Mt. Soledad Memorial Association website at <http://www.soledadmemorial.com>, and <http://www.donttearmedown.com>. [Source: Military.com 31 Oct 2011 ++]



Veteran Support Organizations: As thousands of troops return home from the battlefield with physical and mental injuries, the country is searching for a way to support, thank and encourage these brave men and women. The effort is assisted by those receiving care, because this group has embraced the mantra “help others to help themselves.” Some of the most impressive programs were started or are facilitated by the wounded in an attempt to ensure their comrades never have to go through the darkness they went through. These wounds can be physical problems that are easy to identify or the mental disorders many veterans face that can go unacknowledged and ignored. The Wounded Warrior Project (WWP) seeks to help anyone who suffered any type of service-connected wounds, injuries or illnesses on or after 9/11 as it strives to fulfill its vision of fostering “the most successful, well-adjusted generation of wounded warriors in this nation’s history.”

According to organization officials, as of September 1, 2010, operations Iraqi Freedom and Enduring Freedom have resulted in a total of 1,621 service men and women who required amputation. A representative provides further perspective explaining that more than 45,000 service members have been physically injured in the current conflicts, with hundreds of thousands coming back with “invisible” injuries such as post-traumatic stress disorder (PTSD), depression or traumatic brain injury (TBI). The WWP features programs to cover a range of needs.

- In its most immediate effort, the WWP sends backpacks to wounded service members as they arrive at various military trauma units. The packs are filled with essential care and comfort items such as clothing, toiletries and entertainment.
- Those a little further along in their recovery can take part in the **Physical Health and Wellness program**, which provides recreation, adaptive sports and overall strategies to help the injured remain physically engaged as they adjust to their new lifestyles. Warriors who have lost multiple limbs also can engage in secondary rehabilitation for prosthetic care.
- Veterans seeking help with education and job placement can find what they need as well. Representatives from the WWP work with educational institutions to ensure that warriors’ needs are met and offer

additional help to these students that go beyond campus services. Additionally, the organization offers specialized educational options. **TRACK** is an education center specifically for wounded warriors. It has facilities in Jacksonville, Florida, and San Antonio. Students enter the one-year program as a team, continuing the journey together, as they receive a jump-start on meeting their educational goals with support from the project.

- The WWP's **Transition Training Academy** allows participants to explore information technology as a potential career field. Students learn skills with real-world application that can increase their chances of future employment. Veterans ready to enter the workplace can take advantage of a program that helps them transition to the civilian work force by providing career counseling and job placement assistance.
- The WWP also strives to reach out to veterans suffering from PTSD, which can occur with or without a physical injury. The organization tries to approach the issue from the warrior's perspective, understanding the stigma attached to mental care. Veterans can use the online tool **WWP Restore** to learn more about the condition and watch videos of fellow warriors sharing their experiences. Self-assessment tools and exercises also address readjustment challenges.
- Warriors can gather more personal support through **Project Odyssey**, which challenges veterans to set goals and understand their new normal in an outdoor rehabilitative retreat with their peers. Nancy Schiliro took part in one of these retreats after suffering an injury while serving in Iraq with the U.S. Marine Corps. The wound resulted in the loss of her eye, and she eventually sank into depression. She sought support, but no one seemed to identify with her issues. Finally, a counselor recommended she go on a Project Odyssey that included only female veterans who had been wounded in combat. "We all had the one basic common bond. That's what I really loved about WWP," she says. "It was like an unwritten language when I walked into that room."

Schiliro says that in the WWP she found a group that truly cares about and wants to help veterans. She also appreciates that it focuses on veterans from the current conflicts who can understand each other's experiences. Her involvement with the WWP helped her so much that she now works for the organization as a warrior outreach coordinator so she can use her firsthand knowledge to assist others. "We call it a sexy wound when you lose a limb or eye because people can see that and people can relate to that..." she says. "...But how do you heal a broken heart? How do you heal a broken spirit?...There's a big misconception with the general population that if you're not missing a limb, you're not wounded. That's 100 percent incorrect." Schiliro believes firmly in the WWP slogan to "heal through mind, body and spirit" as she works to help the physically injured become active again and the mentally scarred to find the support they need. "WWP has a program for everything," she says. And she understands that it might take time for a veteran to be ready for help. Once someone is entered into the WWP database, Schiliro explains that the organization reaches out regularly for years, inviting people to events whenever they feel ready to participate.

For those on the fence, Schiliro says, "The only advice I can give these guys and girls is to reach out and take a chance. I wasted three years of my life in depression...I wouldn't want anyone to experience the three years of hell I had to experience. Just reach your hand out, and we'll do the rest." Wounded veterans wanting assistance from the WWP should sign up for the alumni program, which provides support and services. From there, the organization can find resources that fit the warriors and their families. The WWP wants the public to remember these heroes' sacrifices, and a large part of its mission is to ensure no one forgets. Members of the public can help by donating to or volunteering with the WWP, but they also can help through daily interactions. Schiliro says most veterans prefer not to be thanked because they feel they were just doing their job. Instead, she suggests, "If you do see a veteran, tell them welcome home." For additional information about the Wounded Warrior Project refer to www.woundedwarriorproject.org or call (877) 832-6997. [Source: AFCRA Veterans Focus Rita Boland article Nov 2011 ++]

Veteran Hearing/Mark-up Schedule: Following is the current 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>:

- November 15, 2011. HVAC will hold a full committee hearing entitled “Potential Budgetary Savings Within VA: 10:00 A.M.; 334 Cannon HOB
- Hearing (formerly 11/3) - November 30, 2011. HVAC, Subcommittees on Oversight and Investigations, and Economic Opportunity will hold a joint hearing on the SDVSOB certification process.

Vet Toxic Exposure~TCE: As early as WWII, United States Air Force and other Military bases used and disposed of chemical degreasers and other toxic substances that were later determined to contaminate drinking water and pose multiple health risks including: Cancers, Reproductive disorders, Birth defects, and Multiple other serious difficulties. Countless military personnel, their families, and private individuals living and working in the near vicinity of the bases may have been affected by these contaminants, through drinking water, general water usage and exposure through vapor seepage. The four most alarming contaminants are: Trichloroethylene (TCE), Tetrachloroethylene (PCE), Vinyl Chloride, and Benzene. Scientific studies show that some or all of these chemical compounds have breached the ground water supply on several of our US Military Bases and in some instances, have affected civilian properties adjacent to the bases including churches, schools and private wells. Currently, on-going research is being conducted on military bases around the country and on properties directly adjacent to these bases to identify just how wide spread this contamination may be.

The Navy investigated the groundwater beneath the Naval Weapons Industrial Reserve Plant (NWIRP) Bedford site during several environmental studies: the 1989 Phase I RI, the 1990 Supplemental Investigation, the 1992–1993 Phase II RI, the 1997 Environmental Baseline Study, and the 1998 Supplemental Investigation. Groundwater investigations indicate that groundwater flow from Hartwell’s Hill is largely influenced by topography: groundwater in the till flows outward in all directions from the top of the hill into the more permeable glacial outwash sands at the base of the hill (Halliburton NUS 1992). Once in the flat area at the base of the hill in the northern section, groundwater slowly discharges further northward into the Elm Brook (Roger, Golden, & Halpern 1986). Groundwater contamination in the southern section of the site is believed to be coming from the Hanscom Air Force Base site.

Surveys were undertaken by the Bedford Board of Health and Department of Public Works to determine whether any private drinking water wells were located near the NWIRP Bedford site (Halliburton NUS 1992, 1994). The survey results indicated that 12 residences within 1 mile east and northeast of the site (in the Hartwell Acres neighborhood) had private wells. The closest of the residences is located 700 feet from the northeast property line. All the homes are connected to the town of Bedford’s municipal water supply. Some of the private well owners reported using well water for watering lawns (Roger, Golden, & Halpern 1986). Although we have no way of knowing the full extent to which residents use their private wells, information gathered through the survey indicates that it was unlikely that these private wells have been used for drinking water or other domestic uses. Furthermore,

ten of the twelve residences registered average municipal water use. Although two residences had average-to-low or low municipal water use, they are located more than 2,000 feet from the northeast corner of NWIRP Bedford and therefore, are unlikely to be impacted by site contamination (Halliburton NUS 1992, 1994).

BTEX compounds contaminate the groundwater beneath the Transportation and Antennae Range Buildings of the site. The highest concentrations of these contaminants were detected during 1993 Phase II sampling in monitoring well (MW) 18, where total BTEX compounds reached 99,800 parts per billion (ppb). Concentrations of the individual constituents (benzene at 3,000 ppb, ethylbenzene at 7,800 ppb, toluene at 49,000 ppb, and total xylenes at 40,000 ppb) exceeded ATSDR's CVs for drinking water. Table 8 presents the maximum concentration of BTEX compounds detected at the site. Polycyclic aromatic hydrocarbons (PAHs) such as naphthalene (up to 130 ppb) and 2-methylnaphthalene (up to 38 ppb)—also constituents of gasoline—were detected in the overburden samples at concentrations above ATSDR's CV for drinking water. Findings of BTEX and PAHs together provide further evidence that the plume most likely originated from the gasoline release at the former UST. Neither BTEX constituents nor PAHs were measured in samples collected from the bedrock aquifer (Tetra Tech NUS 1999, 2000a).

BTEX is an acronym for benzene, toluene, ethylbenzene, and xylene, a group of volatile organic compounds found in petroleum hydrocarbons such as gasoline. These compounds were found in the groundwater in the northern section of the NWIRP Bedford site if gasoline released from a former UST. BTEX can dissolve in and move in groundwater, but because it sticks to soil particles, it moves slower than groundwater. To read more about this article go to <http://www.atsdr.cdc.gov/hac/PHA/index.asp>. [Source: <http://www.militarycontamination.com> Oct2011 ++]

Saving Money: If you're thinking about getting an iPhone, you now have a choice between three major national carriers: AT&T, Verizon, and Sprint. But each offers different plans at different prices. Which company has the cheapest plan for you? In short, it depends on how much data and texting you use.

- **Sprint.** For someone who does a ton of Web surfing or video streaming on their phone and can't keep their fingers from sending every communication through SMS, Sprint has the cheapest plan. It's \$80 a month, offers 450 voice minutes, and has unlimited texting and wireless data usage.
- **AT&T.** If you only send an occasional email or check the weather and think texting is for teenagers, AT&T and Verizon have better offerings. AT&T customers who use less than 200 MB of data, restrict themselves to 450 voice minutes, and never send text messages will pay just \$55 a month. But with a 20-cent-per-text-message fee, if you send more than 100 texts per month (about three a day) or plan to make regular use of your wireless bandwidth, take a look at Verizon.
- **Verizon.** Verizon has a plan with 450 voice minutes, 2 GB of data, and 250 text messages per month for \$75. That'll let you send about 8 text messages per day and use 10 times the Internet bandwidth of AT&T's cheapest plan without incurring any additional charges.
- **C Sprite.** Residents in parts of Tennessee, Mississippi, Alabama, and Florida will soon have a fourth alternative: C Sprite. While the company has not yet finalized its iPhone plan pricing, their normal smartphone plans are amazing. One includes 500 minutes, unlimited text messaging, and unlimited data for only \$50 a month.

While it's fairly easy for anyone to judge how many text messages they send in a month, estimating the amount of bandwidth you'll use can be tricky. Some general guidelines...

- ❖ 200 MB = 10,000 emails, or 1,150 Web pages, or 105 minutes of YouTube-type video streaming
- ❖ 2 GB = 100,000 emails, or 11,500 Web pages, or 1,050 minutes of YouTube-type video streaming

Of course, there may be other factors you wish to consider when deciding which cell phone provider to choose. If you pick one that has spotty or poor coverage in your area, it might not matter to you that you're paying less when your phone keeps dropping calls. To find out who's got the best coverage near you, do an informal survey. Ask your friends and neighbors who they get cell service from and how much they like it. Then invite a few of them over to your house and check out their phones' signal meters. You might notice that one service or another is consistently low. That could be a good indication to stay away. [Source: MoneyTalks News Dan Schointuch article 1 Nov 2011 ++]

Notes of Interest:

- **Legislator's Vet Voting Record.** To find out how your Congressman and Senator Voted on Key Veteran Issues plug in your zip code at <http://capwiz.com/dav/keyvotes.xc/?lvl=C>. You can also use the site http://www.votesmart.org/official_congress.php?dist=bio.php. Click on your state, click on your congressman click on issue...veteran issues.
- **Operation Christmas Child.** The U.S. Air Force Academy has pulled out of a Christian-sponsored children's toy drive after commanders were accused of religious intolerance. The academy graduate who runs the Military Religious Freedom Foundation, said the academy's participation in the program is inappropriate because of its evangelical Christian roots. Operation Christmas Child is sponsored by Samaritan's Purse, headed by Franklin Graham — the son of evangelist Billy Graham. It sends toys and other items to needy children around the world, along with a Christian message in each gift.
- **Ronald Reagan.** A waving, smiling, nine-foot, 900-pound bronze likeness of the 40th president was unveiled 1 NOV outside the original (Terminal A) building at Reagan National Airport. The sculptor is Chas Fagan of North Carolina, who also crafted the full-sized bronze Reagan in the Capitol Rotunda.
- **VA Blood Study.** One of the largest studies to focus on how genes play into a person's general health is being conducted at Veterans Affairs Medical Centers. The U.S. Department of Veterans Affairs hopes to get blood samples from 1 million American veterans over the next four years that will be coded and stored in what will be the largest secure bio-repository in the United States. The blood samples will be paired with an electronic health record through the VA health system to examine how certain genes play into a person's health over their lifetime.
- **Hospitals.** Visits to hospital emergency departments increased to an all-time high of 136 million in 2009, according to estimates released by the Centers for Disease Control and Prevention. This represents almost a 10% increase from the 2008 figure of 123.8 million.
- **Heart Disease.** The FDA has approved the Sapien Transcatheter Heart Valve for treatment of patients too sick to undergo open heart surgery to repair calcified aortic valves.
- **911 Site.** The first statue to be placed near ground zero in New York City, to salute the heroes of the Sept. 11, 2001, is a lone U.S. Commando on horseback in the Afghan mountains. Entitled "De Opresso Liber" — "to free the oppressed," the Green Berets' motto, the statue is a tribute to the first organized US forces to strike back at Al Qaeda's stronghold in Afghanistan. Thirty-four U.S. commandos conducted raids, organized Afghan tribesmen to fight the insurgents and even participated in a cavalry charge. The statue is 18 feet tall, weighs 3 tons and has a piece of the World Trade Center imbedded in its base.
- **GTMO.** Pentagon prosecutors have filed a sealed motion with the Guantánamo war court that apparently proposes allowing the general public for the first time to watch military proceedings against an accused al Qaida terrorist.
- **MLB Player of the Year.** Detroit Tigers pitcher Justin Verlander was named the 2011 Players Choice 'Player of the Year.' The \$100,000 award from the MLB trust goes to a charity of the player's choosing. He

chose John D. Dingell VA Medical Center and the VA Ann Arbor Healthcare System to each receive a \$50,000 donation.

- **Poverty Data:** The government increased by 2.9 million its estimate of the number of Americans living in poverty. The new total is 49.1 million, or 16 percent of the population, the Census Bureau said. In September, the agency pegged the numbers at 46.2 million, or 15.1 percent. Much of the increase came because of a recalculation of everyday costs, especially inflation in non-prescription health care items. As a result, the population 65 and older had the biggest poverty jump — to 15.9 percent from 9 percent. But the poverty rate for Hispanics rose to 28.2 percent, surpassing that of African-Americans for the first time.

Medicare Fraud Update 79:



- **Houston TX.** Ekpedeme Obot, 35, owner and operator of a Houston durable medical equipment (DME) company was sentenced 31 OCT in Houston federal court to 41 months in prison for his role in a Medicare fraud scheme. In addition to his prison term, Obot was sentenced to three years of supervised release and was ordered to pay \$945,637 in restitution. He pled guilty on 22 JUN, to one count of making false statements relating to health care matters and one count of health care fraud. His company “Praise” submitted claims to Medicare for DME, including orthotic devices, which were medically unnecessary and/or not provided. Many of the orthotic devices were components of an “arthritis kit,” and were purported to be for the treatment of arthritis-related conditions. The arthritis kit generally contained a number of orthotic devices including braces for both sides of the body and related accessories such as heat pads. From March 2007 through August 2008, Obot submitted claims of more than \$1.3 million to Medicare and was paid approximately \$945,637.
- **Houston TX.** Doctor Christina Joy Clardy, 61, has been sentenced 28 NOV to 135 months in federal prison for her role in a massive health care fraud conspiracy that billed the federal Medicare and Texas Medicaid programs for \$45,039,230 over a 2 ½-year-period. Clardy is the third defendant to be sentenced in this matter. Last week Umawa Oke Imo, the owner of City Nursing Services of Texas, Inc., was sentenced to 327 months for his role in the conspiracy and health care fraud. Clardy, who was found guilty of one count of conspiracy to commit health care fraud, 14 counts of health care fraud and three counts of mail fraud on May 27, 2011, after an 18-day trial and ordered to pay \$15,626,084.01 in restitution to Medicare and Medicaid. In arriving at Clardy’s sentence today, Judge Harmon considered the pivotal role

Clardy played in abusing the trust of the Medicare and Medicaid programs by allowing the fraudulent billing under her provider numbers. City Nursing billed more than \$25 million worth of physical therapy services under Clardy's physician provider numbers between January 2007 and August 2008. City Nursing employee Joann Michelle White, who played a minor role in the health care fraud conspiracy, pleaded guilty to conspiracy in February 2010 and testified for the United States during the trial. She was sentenced to 46 months on Oct. 14, 2011. The last convicted defendant, Kenneth Anokam, will be sentenced later next month.

- **Fort Wayne IN** - Kateen Morris, 44, pleaded guilty to health care fraud and will spend 12 months in prison and forced to pay back nearly \$400,000. Morris' swindled Hoosier taxpayers out of \$394,213.63 through fake Medicaid and Medicare bills. Morris will also serve two years on supervised release after she's released from prison. He created both M&M Transportation and K.A.T.S in JUL 08, businesses which provided transportation services, including medical transportation for Medicaid beneficiaries in and around Fort Wayne. The patients were transported by Morris' companies were primarily people suffering from severe mental and physical disabilities. In OCT 08 Morris began filing fake billing statements and in less than a year Morris' company went from a start-up company to the second largest billing recipient in the state. That's what triggered the investigation.
- **New York** - FBI agents arrested a dozen people early 2 NOV in a move against a massive health care fraud ring, officials said. The ring's members include several doctors, who allegedly worked together with people posing as patients to defraud Medicare of more than \$95 million. Investigators from the US Department of Health and Human Services teamed up with FBI agents to uncover the scheme, which involved ring members submitting phony health care claims to Medicare and their later reimbursement with tax-dollars for non-existent ailments. FBI officials confirmed the arrests, with many centering on Brooklyn. Those charged are expected to be arraigned in Brooklyn federal court. Authorities have yet to release the names of those charged because the indictments are still under court seal.
- **Houston TX** - A father and daughter have been sentenced to prison and must each repay \$8.6 million over government health care fraud. A federal judge in Houston on 1 NOV sentenced 56-year-old James Reese to 15 years in prison and 26-year-old Lia St. Junius to more than 11 years in prison. Prosecutors say Reese previously operated a company linked to fraudulent health care-related claims. He's barred from being a government health-care provider. Documents submitted in 2004 by St. Junius, to enroll The Mobility Store as a Medicare and Medicaid provider, did not indicate that Reese was involved. Reese pleaded guilty to health care fraud and tax evasion. St. Junius was convicted of conspiracy to commit health care fraud, seven counts of health care fraud and conspiracy to commit money laundering.
- **Miami FL** - Two former fugitive sisters, Caridad and Clara Guilarte (Gill-AR' in -tay), were sentenced 3 OCT in Miami federal court to 14 years each for their role in a \$9 million Medicare scam. were sentenced in OCT. The sisters were indicted in 2009 for submitting millions in bogus services at a Michigan clinic. Authorities said they billed Medicare for expensive medications and injections patients never received. Medicare paid \$4.3 million. The sisters fled the country and were captured trying to board a plane in Colombia in March. Federal authorities said they likely were trying to flee to a country that might not help U.S. authorities look for fugitives. The Guilarte sisters were on the top 10 health care fraud fugitives list produced by the Department of Health and Human Services inspector general.
- **Rhode Island** - An ambulance company owner has been sentenced to two years in federal prison for fraud. Federal prosecutors said 1 NOV that John Almon of Cranston must also pay more than \$700,000 in restitution to Medicare and Blue Cross Blue Shield of Rhode Island. He is the owner of Med

CareAmbulance, LLC. Prosecutors say the 55-year-old Almon pleaded guilty in June to obstruction of a federal audit, making false statements and two counts of health care fraud.

- **England** - The British drug company GlaxoSmithKline said 3 NOV that it had agreed to pay \$3 billion to settle United States government civil and criminal investigations into its sales practices for numerous drugs. The settlement would be the largest yet in a wave of federal cases against pharmaceutical companies accused of illegal marketing, surpassing the previous record of \$2.3 billion paid by Pfizer in 2009. In recent years, drug companies have been prime targets of federal fraud investigations, which have recovered tens of billions of dollars for Medicaid and Medicare. The cases against GlaxoSmithKline include illegal marketing of Avandia, a diabetes drug that was severely restricted last year after it was linked to heart risks. Company whistle-blowers and federal prosecutors said the company had paid doctors and manipulated medical research to promote the drug. GlaxoSmithKline had already set aside cash for the settlement, which analysts said would remove legal uncertainty.
- **Baton Rouge LA** - Henry Lamont Jones, 36, and Chikenna Jones, 35, were convicted 10 NOV on federal charges that they participated in Medicare frauds that netted \$4.2 million. The couple, divorced in 2009 continued to work together in companies that marketed durable medical equipment, such as power wheelchairs, to people insured by Medicare. Both face additional Medicare fraud charges in another trial scheduled for February. The Joneses took control of McKenzie Healthcare Solutions Inc. in late 2009 and paid patient recruiters to obtain prescriptions for power wheelchairs that cost as much as \$6,000. Medicare was billed for wheelchairs and other equipment that was never delivered to patients, the prosecutors added. Shedrick McKenzie, 39, was the owner of McKenzie Healthcare Solutions before his wife developed cancer. McKenzie transferred his company to the Joneses because of his need to stay with his wife in Houston during long treatments that ultimately failed to save her life. McKenzie pleaded guilty to a felony count in the case before it went to trial, as did Natchez physician Dr. Jo A. Francis, 60, and two Baton Rouge patient recruiters Mary Griffin, 52, and Stephanie Dangerfield, 50. Three Medicare patients testified they didn't want, need or receive power wheelchairs that Medicare funded. A fourth patient, who uses a manual wheelchair, testified that he never received a power wheelchair funded in his name. Henry Jones was convicted with three other men in a separate Medicare fraud trial in August. His sentencing in that \$2.5 million case is not yet scheduled.
- **Miami FL** - Beatriz Torres-Cruz, 50, pleaded guilty 8 NOV to one count of conspiracy to commit health care fraud and one count of solicitation of health care kickbacks for her participation in a \$25 million home health Medicare fraud scheme. According to plea documents, Torres-Cruz was a patient recruiter for Florida Home Health Providers Inc., a Miami home health care agency that purported to provide home health and physical therapy services to Medicare beneficiaries. Florida Home Health billed the Medicare program for expensive physical therapy and home health care services that were medically unnecessary and/or never provided. The medically unnecessary services were prescribed by doctors, including Jose Nunez, M.D. Nunez was also charged in the FEB indictment along with Torres-Cruz and 19 other co-conspirators. Torres-Cruz admitted that, beginning in approximately JAN 06 and continuing until MAR 09, she, along with co-defendants, offered and paid kickbacks and bribes to Medicare beneficiaries in return for those beneficiaries allowing Florida Home Health to bill Medicare for services that were medically unnecessary and/or never provided. Torres-Cruz solicited and received kickbacks and bribes from the owners and operators of Florida Home Health in return for her patient recruiting. Torres-Cruz knew that the patients she recruited for Florida Home Health did not qualify for the services billed to Medicare. As a result of Torres-Cruz's participation in the illegal scheme, Medicare was billed approximately \$195,000 for purported home health care services that were not medically necessary and/or were not rendered. Seventeen other co-conspirators have pleaded guilty for their roles in the fraud scheme, including Dr. Nunez. Sentencing has been scheduled for Jan. 30, 2012.

[Source: Fraud News Daily 1-14 Nov 2011 ++]

Medicaid Fraud Update 51:

- **New York City.** The city will pay the federal government \$70 million to settle a lawsuit that accused the city of overbilling Medicaid by improperly approving home care for frail and elderly clients, both parties said on Monday. In the settlement, the city acknowledged that for a decade, from 2000 to 2010, it had re-authorized personal care for certain patients without having physically obtained the required assessments from doctors, nurses or social workers. The city also admitted that it sometimes did not get “independent medical reviews,” as required when there was a dispute over the amount of care needed.

- **Detroit MI -** Deborah D'Anna, who used to run a Detroit clinic for poor people, was sentenced 27 NOV to more than four years in prison in an Ingham County court. She also owes \$3 million that a Medicaid scam took in. D'Anna was accused of billing Medicaid long after Palmer Park Medical Center closed in 2005. Authorities say she spent millions on a lavish lifestyle in Ocala, Fla.

- **Miami FL -** A Miami-Dade couple was in custody 4 NOV after being charged with defrauding the Florida Medicaid program out of nearly \$500,000. Maratib Hashmi and Nasim Hashmi, both 61, of Miami, were arrested on felony warrants issued by the Attorney General’s Medicaid Fraud Control Unit. An investigation showed the couple, who own L’Image Physical Therapy and Rehabilitation in Miami, fraudulently billed the Medicaid program for therapy provided by unlicensed therapists. They are also accused of overbilling the program for work done by assistant therapists. In total, the defendants were paid more than \$484,000 by the Agency for Health Care Administration based on fraudulent claims, documents said. Both are charged with Medicaid fraud, grand theft and organized scheme to defraud, all first degree felonies. They are also charged with conspiracy to commit Medicaid fraud, a second degree felony. If convicted, they face up to 105 years in prison and over \$2 million in fines.

[Source: Fraud News Daily 1-14 Nov 2011 ++]

State Veteran's Benefits: The state of Pennsylvania provides several benefits to veterans. To obtain information on these refer to the “**Veteran State Benefits PA**” attachment to this Bulletin for an overview of those benefits. Benefits are available to veterans who are residents of the state in the following areas:

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

[Source: <http://www.military.com/benefits/content/veteran-state-benefits/pennsylvania-state-veterans-benefits.html> Nov 2011 ++]

Military History: During World War I and World War II, hundreds of American Indians joined the United States armed forces and used words from their traditional tribal languages as weapons. Some Code Talkers enlisted, others were drafted. Many of the Code Talkers who served were under age and had to lie about their age to

join. Some were just 15 years old. Ultimately, there were Code Talkers from at least 16 tribes who served in the army, the marines, and the navy. The military asked them to develop secret battle communications based on their languages—and America’s enemies never deciphered the coded messages they sent. “Code Talkers,” as they came to be known after World War II, are twentieth-century American Indian warriors and heroes who significantly aided the victories of the United States and its allies. American Indian Code Talkers were communications specialists. Their job was to send coded messages about troop movements, enemy positions, and other critical information on the battlefield. Some Code Talkers translated messages into their Native languages and relayed them to another tribal member. Others developed a special code within their languages that they used in combat to send important messages.

In World War I, Choctaw and other American Indians transmitted battle messages in their tribal languages by telephone. Although not used extensively, the World War I telephone squads played a key role in helping the United States Army win several battles in France that brought about the end of the war. Beginning in 1940, the army recruited Comanches, Choctaws, Hopis, Cherokees, and others to transmit messages. The army had special American Indian recruiters working to find Comanches in Oklahoma who would enlist. The Marine Corps recruited Navajo Code Talkers in 1941 and 1942. Philip Johnston, a World War I veteran who had heard about the successes of the Choctaw telephone squad, was instrumental in advancing the use of Code Talkers. Although not Indian, he had grown up on the Navajo reservation and was familiar with their language and capabilities. In 1942, he suggested to the Marine Corps that Navajos and other tribes could be very helpful in maintaining communications secrecy. After viewing a demonstration of messages sent in the Navajo language, the Marine Corps was so impressed that they recruited 29 Navajos in two weeks to develop a code within their language. After the Navajo code was developed, the Marine Corps established a Code Talking school. As the war progressed, more than 400 Navajos were eventually recruited as Code Talkers. The training was intense. Following their basic training, the Code Talkers completed extensive training in communications and memorizing the code.

Many Code Talkers earned medals during and after the war, but this was recognition that many servicemen and women received, depending on where they were and what they did in the war. Special recognition for Code Talking did not come for more than 40 years. One reason that Code Talkers were not recognized until much later is because the program was secret and classified by the military. The Navajos were ordered to keep their wartime jobs secret. It wasn’t until 1968 that the Navajo Code Talkers program was declassified by the military. The military did not order the Comanche Code Talkers to keep silent about their jobs in the war. However, mostly due to security concerns, the program was not discussed outside the Comanche community. After the programs were declassified, people started to realize the importance of the Code Talkers’ achievements, and recognition finally began to arrive.

- In 1989, the French government awarded the Comanche Code Talkers the Chevalier of the National Order of Merit, a very high honor.
- In 2000, the United States Congress passed legislation to honor the Navajo Code Talkers and provided them with special gold and silver Congressional Medals. The gold medals were for the original 29 Navajos that developed the code, and the silver medals for those that served later in the program. A statement in the Navajo language on the back of the medals translates to: “With the Navajo language they defeated the enemy.”
- In 2007, a Congressional bill was introduced to officially recognize all American Indians who served as Code Talkers during the twentieth century.
- Beyond Washington, D.C., tribal governments, some state and local governments, and a variety of organizations have acknowledged the importance of the Code Talkers.

Now there is only one code talker still living. Chester Nez, 90, is the last of the original 29 Navajo Code Talkers. All the rest of the U.S. Marines who created the first unbreakable code that baffled the Japanese during World War II have died. Nez has been asked to tell his own story many times. To hear it go to the attachment to this Bulletin

titles, "**Code Talker**". [Source: www.nmai.si.edu/education/codetalkers/htm & The Arizona Republic Aug 2010 & Oct 2011 ++]

Military History Anniversaries: Significant November events in U.S. Military History are:

- Nov 16 1944 - WWII: Dueren, Germany is completely destroyed by Allied bombers.
- Nov 16 1945 - Cold War: Operation Paperclip - The United States Army secretly admits 88 German scientists and engineers to help in the development of rocket technology.
- Nov 17 1913 - The first ship sails through the Panama Canal, which connects the Atlantic and Pacific oceans.
- Nov 17 1970 - Vietnam: Lieutenant William Calley goes on trial for the My Lai massacre.
- Nov 19 1861 - Civil War: Julia Ward Howe writes "The Battle Hymn of the Republic" while visiting Union troops.
- Nov 19 1861 - Civil War: The Confederate raider Nashville captured and burned the Union clipper ship Harvey Birch in the Atlantic Ocean.
- Nov 19 1863 - Civil War: Lincoln delivers the "Gettysburg Address" at the dedication of the National Cemetery at the site of the Battle of Gettysburg
- Nov 20 1943 - WWII: U.S. Marines landed on Tarawa in the Gilbert Islands, one of the bloodiest campaigns waged by American forces against the Japanese in the Pacific.
- Nov 20 1950 - Korea: U.S. troops push to the Yalu River, within five miles of Manchuria.
- Nov 21 1864 - Civil War: From Georgia, Confederate General John B. Hood launches the Franklin-Nashville Campaign into Tennessee
- Nov 23 1863 - Civil War: Union forces win the Battle of Orchard Knob, Tennessee.
- Nov 23 1863 - Civil War: The Battle of Chattanooga in Tennessee, one of the most decisive battles of the War, begins.
- Nov 23 1941 U.S. troops move into Dutch Guiana, by agreement with the Netherlands Government in exile, to guard the bauxite mines to protect aluminum ore supplies from the mines in Surinam.
- Nov 23 1968 - Vietnam: Battle of Nui Chom Mountain. The 4th Bn, 31st Infantry, 196th Inf Bde fought and destroyed the 21st NVA Regiment on Nui Chom Mountain southwest of Da Nang in a fierce six day battle.
- Nov 24 1943 - WWII: The USS Liscome Bay is torpedoed near Tarawa and sinks with nearly 650 men killed.
- Nov 23 1944 - WWII: The first bombing raid against Tokyo is carried out by 88 American aircraft from Saipan.
- Nov 24 1979 - The United States admits that thousands of troops in Vietnam were exposed to the toxic Agent Orange.
- Nov 25 1940 - WWII: First flight of the deHavilland Mosquito and Martin B-26 Marauder.
- Nov 26 1941 - WWII: The Japanese fleet departs from the Kuril Islands en route to its attack on Pearl Harbor.
- Nov 27 1950 - Korea: China sent 200,000 troops across the border of Korea at Chosin Reservoir to attack U.N. forces..
- Nov 27 1950 East of the Choosing River, Chinese forces annihilate an American task force.
- Nov 28 1941 - WWII: The aircraft carrier USS Enterprise departs from Pearl Harbor to deliver F4F Wildcat fighters to Wake Island. This mission saves the carrier from destruction when the Japanese attack.
- Nov 30 1782 - American Revolution: The British sign a preliminary agreement in Paris, recognizing American independence

- Nov 30 1942 - WWII: Guadalcanal Campaign Battle of Tassafaronga - A smaller squadron of Japanese destroyers defeats a US cruiser force.
- Nov 30 1950 - Korea: President Truman declares that the United States will use the A-bomb to get peace.
- Nov 30 1995 - Official end of Operation Desert Storm.

[Source: Various Nov 2011 ++]

Military Trivia Update 39: See if you can answer the following related to the invasion of Inchon, the strategic military maneuver that saved South Korea from the North

- 1) Which general planned and encouraged the invasion? Douglas MacArthur | Omar Bradley | Dwight Eisenhower | George Patton
- 2) What the date of the 1950 invasion? September 15 | May 15 | June 6 | August 20
- 3) Before the invasion, an American military officer was sent to gather information about Inchon. Who was he? Ronald Davis | Kel Schimt | Benjamin Ford | Eugene Clark
- 4) Which city had UN forces been pushed back to so that an invasion at Inchon was necessary to save many lives? Seoul | Ulsan | Pyongyang | Pusan
- 5) What island did Marines make the first landing of Inchon on? Gwanji Island | Inchon Island | Wol Mi-do | Wil Sik-ye
- 6) What was special about the harbor of Inchon that made the invasion very difficult? Harsh weather | Harbor mines | Heavy North Korean defense | Tides
- 7) What was done to the LCTs (Landing Craft Tanks) that carried troops and supplies in order to allow them to unload efficiently?
 - a) They were unloaded from afar, then supplies were floated in.
 - b) They were unloaded from afar, then supplies were flown in.
 - c) LCTs did not participate in the invasion of Inchon.
 - d) They were beached.
- 8) How many Marines were lost in taking the first island of the invasion? 0 | 5 | 10 | 20
- 9) What city did the invasion force look to take next? Seoul | Pusan | Pyonyang | Ulsan
- 10) What year was the Korean cease-fire signed in? 1951 | 1952 | 1953 | 1954

Answers

1. General Douglas MacArthur was put in charge of the American forces in Korea by President Harry S. Truman.
2. The invasion fleet arrived in the early morning of 15 SEP by the guidance of a nearby lighthouse.
3. Eugene Clark. He was sent in order to gather information on Korean forces, the tides of Inchon harbor, and the height of the seawalls that the Marines would have to climb after landing.
4. Pusan. Seoul was the capital of South Korea, which had been captured by the North. Pyongyang was the capital of North Korea. Ulsan is a city Northwest of Pusan, captured by the North.
5. Wol Mi-do. Marines had to set up a defense of the island for 12 long hours while they waited for the tides to rise again, allowing ships to reinforce the island.
6. The tides made the invasion difficult, as they were only high enough to sail in every 12 hours.
7. The LCTs were beached on the mud surrounding Wol Mi-do while being protected by destroyer fire.
8. Zero. The island, Wol Mi-do, was hit very hard from destroyer fire and was taken easily.
9. Seoul. Seoul was very near to Inchon, and was the South Korean capital, a very strategic city to take.

10. 1953. South Korea was handed back over to the South Koreans after Seoul was captured, but the fighting lasted for three more long years until the cease-fire was signed in 1953.

[Source: http://www.funtrivia.com/quizzes/history/war_history.html Nov 2011 ++]

Tax Burden for Illinois 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 Illinois:

Sales Taxes

State Sales Tax: 6.25% (1% on qualifying food, prescription & non-prescription drugs, medical appliances). Local government taxes can raise the total to a high of 11.5%.

Gasoline Tax: * 39.4 cents/gallon. Tax rates do not include local options - 5 cents in Chicago and 6 cents in Cook county.

Diesel Fuel Tax: 43 cents/gallon

Cigarette Tax: 98 cents/pack of 20 (In Chicago, the state and local rate is \$3.66; Evanston is \$3.48), Cicero is \$3.14, Rosemont is \$3.03, cities with no tax in Cook County - \$2.98)

Personal Income Taxes

Tax Rate Range: Flat rate of 3% of federal adjusted gross income received in 2010. Increases to 5 percent for income received in 2011.

Personal Exemptions: Single - \$2,000; Married - \$4,000; Dependents - \$2,000

Standard Deduction: None

Medical/Dental Deduction: health insurance and long-term care insurance premiums are deductible.

Federal Income Tax Deduction: None

Retirement Income Taxes: Illinois does not tax distributions received from qualified employee benefit plans, including 401(K) plans; an Individual Retirement Account, (IRA) or a self-employee retirement plan; a traditional IRA that has been converted to a Roth IRA; the redemption of U.S. retirement bonds; state and local government deferred compensation plans; a government retirement or government disability plan, including military plans; railroad retirement income; retirement payments to retired partners; a lump sum distribution of appreciated employer securities; and the federally taxed portion of Social Security benefits. For more information go to

<http://www.revenue.state.il.us/individuals/pension.htm>.

Retired Military Pay: Not taxed.

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

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

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

Property Taxes

Taxes are imposed by local government taxing districts (counties, townships, municipalities, school districts, and special taxing districts. Most property in the state is assessed at 33.33% of its market value, except farmland which

is based on its ability to produce income. Cook County has different criteria. Single family residences are assessed at 16%.

There are seven major homestead exemptions and some that are limited in the application. For details refer to <http://www.revenue.state.il.us/LocalGovernment/PropertyTax/taxrelief.htm>.

General Homestead Exemption is available annually for owner-occupied residential property. The amount of exemption is the increase in the current year's equalized assessed value (EAV), above the 1977 EAV, up to a maximum of 6,000.

Senior Citizens Assessment Freeze Homestead Exemption allows senior citizens who have a total household income of less than \$55,000, and meet certain other qualifications to elect to maintain the equalized assessed value (EAV) of their homes at the base year EAV thereby preventing any increase in that value due to inflation.

Homestead Improvement Exemption is limited to the fair cash value that was added to the homestead property by any new improvement, up to an annual maximum of \$55,000. The exemption continues for four years from the date the improvement is completed and occupied.

Senior Citizens Homestead Exemption allows a \$4,000 reduction in the EAV of the property that a person 65 years of age or older is obligated to pay taxes on, and owns and occupies, or leases and occupies as a residence. Exemption is limited to the fair cash value that was added to the homestead property by any new improvement, up to an annual maximum of \$45,000. The exemption continues for four years from the date the improvement is completed and occupied.

Disabled Veterans' Homestead Exemption may be up to \$70,000 of the assessed value for certain types of housing owned and used by a disabled veteran or his or her unmarried surviving spouse. The Illinois Department of Veterans' Affairs determines the eligibility for this exemption, which must be reestablished annually.

Senior Citizens Real Estate Tax Deferral Program allows persons age 65 or older, who have a total household income of less than \$50,000 and meet certain other qualifications, to defer all or part of their real estate taxes and special assessments. The deferral is similar to a loan against the property's market value and a lien is filed on the property in order to ensure repayment to the deferral. The state pays the property taxes and then recovers the money, plus 6 percent annual interest, when the property is sold or transferred.

Disabled Persons' Homestead Exemption provides a \$2,000 reduction in a property's equalized assessed value to a qualifying property owned by a disable person. An application must be filed annually for this exemption. Information on the state's Circuit Breaker and Pharmaceutical Assistance programs can be found in the state's Web site <http://www.cbrx.il.gov/>.

Inheritance and Estate Taxes

There is no inheritance tax and only a limited estate tax related to federal estate tax collection. Up until 2010 a \$2 million exclusion is allowed.

For further information, visit the Illinois Department of Revenue site <http://www.revenue.state.il.us/> or call 800-732-8866. [Source: www.retirementliving.com Nov 2011 ++]

Veteran Legislation Status 13 NOV 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.

Have You Heard? Attorney Questions

These are from a book called Disorder in the American Courts, and are things people actually said in court, word for word, taken down and now published by court reporters that had the torment of staying calm while these exchanges were actually taking place.

ATTORNEY: What was the first thing your husband said to you that morning?

WITNESS: He said , 'Where am I, Cathy?'

ATTORNEY: And why did that upset you?

WITNESS: My name is Susan!

ATTORNEY: What gear were you in at the moment of the impact?

WITNESS: Gucci sweats and Reeboks.

ATTORNEY: Are you sexually active?

WITNESS: No , I just lie there.

ATTORNEY: This myasthenia gravis, does it affect your memory at all?

WITNESS: Yes.

ATTORNEY: And in what ways does it affect your memory?

WITNESS: I forget..

ATTORNEY: You forget? Can you give us an example of something you forgot?

ATTORNEY: Now doctor , isn't it true that when a person dies in his sleep , he doesn't know about it until the next morning?

WITNESS: Did you actually pass the bar exam?

ATTORNEY: The youngest son , the 20-year-old , how old is he?

WITNESS: He's 20 , much like your IQ.

ATTORNEY: Were you present when your picture was taken?

WITNESS: Are you kidding me?

ATTORNEY: So the date of conception (of the baby) was August 8th?

WITNESS: Yes

ATTORNEY: And what were you doing at that time?

WITNESS: Getting laid

ATTORNEY: She had three children , right?

WITNESS: Yes.

ATTORNEY: How many were boys?

WITNESS: None.

ATTORNEY: Were there any girls?

WITNESS: Your Honor, I think I need a different attorney. Can I get a new attorney?

ATTORNEY: How was your first marriage terminated?

WITNESS: By death..

ATTORNEY: And by whose death was it terminated?

WITNESS: Take a guess.

ATTORNEY: Can you describe the individual?

WITNESS: He was about medium height and had a beard

ATTORNEY: Was this a male or a female?

WITNESS: Unless the Circus was in town I'm going with male.

ATTORNEY: Is your appearance here this morning pursuant to a deposition notice which I sent to your attorney?

WITNESS: No, this is how I dress when I go to work.

ATTORNEY: Doctor , how many of your autopsies have you performed on dead people?

WITNESS: All of them.. The live ones put up too much of a fight.

ATTORNEY: ALL your responses MUST be oral , OK? What school did you go to?

WITNESS: Oral...

ATTORNEY: Do you recall the time that you examined the body?

WITNESS: The autopsy started around 8:30 PM

ATTORNEY: And Mr. Denton was dead at the time?

WITNESS: If not , he was by the time I finished.

ATTORNEY: Are you qualified to give a urine sample?

WITNESS: Are you qualified to ask that question?

And last:

ATTORNEY: Doctor, before you performed the autopsy, did you check for a pulse?

WITNESS: No.

ATTORNEY: Did you check for blood pressure?

WITNESS: No.

ATTORNEY: Did you check for breathing?

WITNESS: No..

ATTORNEY: So, then it is possible that the patient was alive when you began the autopsy?

WITNESS: No.

ATTORNEY: How can you be so sure, Doctor?

WITNESS: Because his brain was sitting on my desk in a jar.

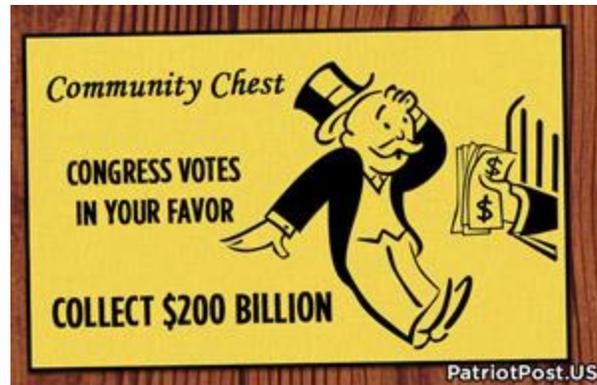
ATTORNEY: I see, but could the patient have still been alive, nevertheless?

WITNESS: Yes, it is possible that he could have been alive and practicing law.

Beware when the great God lets loose a thinker on this planet.

--- **Ralph Waldo Emerson (1803 - 1882)**





Corporate welfare from the community chest

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