

RAO BULLETIN

15 June 2012

PDF Edition

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USS Drum Museum: The USS Drum (SS-228), a Gato-class diesel-electric submarine, has been at home in Mobile, Alabama for nearly 40 years now. The Drum was the first of the Gato-class submarines to be

commissioned and enter WWII. The 77 Gato-class submarines were the star workhorses of the Pacific war with Japan throughout WWII. Amazingly, 20 of the 52 lost submarines in WWII were of Gato-class. The submarine's emblem of the octopus banging the drum was created by Walt Disney. Walt Disney Studios designed many unique emblems for military units throughout the United States Armed Forces in WWII. On November 22, 1943 while on her 8th war patrol, the Drum suffered a severe depth charge attack. The aft door frame upper hinge and adjacent plating in the conning tower (common on early Gato-classes) cracked and was letting in water at about two to three gallons per minute when submerged. The Drum headed immediately for Pearl Harbor, where an attempt to fix the door was made by replacing the after bulkhead with a new one without the problematic aft door. However, on a test dive on January 1, 1944, the conning tower began to buckle.

Lockwood sent the USS Drum to Mare Island for an overhaul and a entirely new conning tower. At Mare Island, she received a new, much stronger Balao-class ("thick hull") conning tower. This makes the Drum very unique! She's a Gato-class submarine with a Balao-class conning tower. The Drum made 13 war patrols in WWII, 9 of which were deemed "successful". Every submariner onboard for each "successful" patrol earned his submarine combat insignia pin or else earned another star for their submarine combat insignia pin. She earned 12 battle stars for her service in WWII. The crew claimed to sink 27 enemy vessels, but JANAC (Joint Army Navy Assessment Committee) officially credits the Drum with the sinking of 15 enemy vessels for a total of 80,580 tons. Discrepancies between submarine crews and JANAC are common for all submarines throughout WWII. This is the eighth highest of all WWII submarine confirmed sinkings.

Since opening as a museum on July 4, 1969, the Drum has been a silent reminder to thousands of visitors of the 52 submarines and over 3,600 submariners who made the ultimate sacrifice in WWII. Still, many people throughout the southeast United States have no idea such a rare naval WWII icon is right in their own back yard. Now the oldest American WWII submarine in existence, it resides on land at Latitude +30°40'52.40" North, Longitude - 88°01'00.00" West in Battleship Memorial Park Mobile, Alabama. Visitors can get inside of a WWII-era battleship (USS Alabama) and submarine for a hands on look. For those who cannot make the trip who would like to see or show their families close-up pictures of the interior of a Gato-class diesel-electric submarine refer to <http://www.flickrriver.com/photos/divemasterking2000/tags/ss228/>.

For those who can make the trip, tours aboard the USS Drum are self-guided. Tour guide pamphlets are available for a small fee in the gift shop.. If you would like a tour guide, there are a couple of volunteers who frequent the park almost daily. For more info on this contact Tom Browser at <mailto:tombrowser@drum228.org>. For more info on Battleship Park itself and the USS Alabama (BB-60) which also is available for touring refer to http://www.ussalabama.com/visitor_info.php. The park is open daily except Christmas Day 08-1800 (Apr thru Sep) 08-1700 (Oct thru Mar). Admission fees are Age 12 & up: \$12.00, Ages 6-11: \$6.00, and under age 6: Free. There is a \$2 Park Use Fee per vehicle, \$25 Fee for Semi-Trucks (includes admission for one person). No overnight parking allowed. Physical Address is 2703 Battleship Parkway, Mobile, AL 36602 Tel: (251) 433-2703, Fax: (251) 433-2777, or Email: btunnell@ussalabama.com. [Source: <http://drum228.org> Jun 2012 ++]

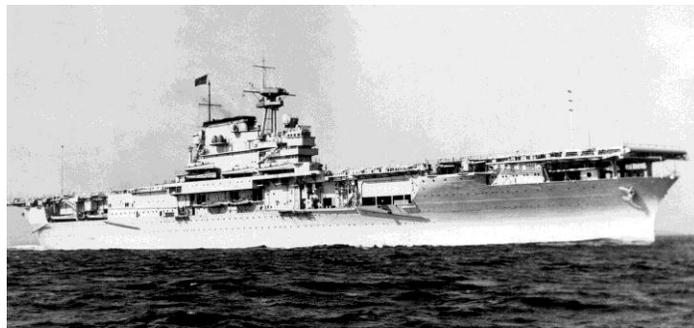


Battle of the Midway: On 4 JUN 1942, John Hancock fought in one of the epic battles of World War II, spraying Japanese planes with a machine gun, seeing his buddies die when a gun mount on the aircraft carrier Yorktown was obliterated and bobbing in the water for hours awaiting rescue with shrapnel wounds. The 87-year-old veteran of the Battle of Midway sat aboard the carrier's namesake at the Patriots Point Naval and Maritime Museum, describing his experiences on the 70th anniversary of the American victory that proved to be a turning point in the war in the Pacific. Hancock attended a program commemorating the anniversary of the battle fought June 4-7, 1942. "A battle at sea is like a thunderstorm," said Hancock, who lives in Athens, Ga. "It's all over you at once and then it's over with. And then it's like 'Holy Smokes, I'm still alive ... "



John Hancock

Badly damaged on the opening day of the battle, the first Yorktown sank three days later despite repeated salvage attempts. Hancock vividly remembers the two torpedoes that hit Yorktown, sending a catwalk with Marines sailing through the air. An earlier bomb hit one of the plane elevators, knocking him to the ground and stopping the carrier. Hancock said he got the job as a gunner at the rear of the tower beside the flight deck because he learned how to lead and shoot quail as a kid growing up in Georgia. He was on the ship for only about six months and had fought during the Battle of the Coral Sea a few weeks earlier. The Yorktown got back to Pearl Harbor after that battle, but was only given 72 hours to make repairs before it set out to sea again. "We all knew something was going to happen," he said. The Yorktown launched its planes against the Japanese fleet on June 4, but planes from the Japanese carrier Hiryu later located and attacked the Yorktown. By late afternoon, with the Yorktown badly listing, the order came to abandon ship.



Yorktown (CV5). Starboard bow, underway. 1937

Hancock remembers being in the water for four or five hours. "I had one of those old kapok life preservers and I remember floating along and looking at the tag and it said 'flotation assured for 24 hours.'" I was all by myself and I

said if someone doesn't find me, this is going to sink me with," he remembered. But he never doubted he would make it. "Kids don't think about that. Kids live one second at a time," he said. After the war, he didn't talk about his experiences much because "we were too busy making a living and having kids and doing all those things." Now he talks to classes and groups whenever he has a chance. "I know this sounds trite, but this is the greatest country in the world, and the kids have to know that," he said. [Source: Associated Press Bruce Smith article 4 Jun 2012 ++]



USS Yorktown (CV-10), centerpiece of Patriots Point Naval and Maritime Museum, was the tenth aircraft carrier to serve in the United States Navy.

Desert Storm Memorial: More than 20 years after the end of the first Gulf War, veterans of Operations Desert Storm and Desert Shield don't have a national memorial honoring their war experience. Now, one Tennessee lawmaker wants to change that. Rep. Phil Roe (R-TN) on 8 JUN introduced new legislation to create a memorial "dedicated to the valor and sacrifices" of troops who fought in that conflict. The measure would establish the National Desert Storm Memorial Association, to handle fundraising, planning and construction for the marker. No federal funds would be used for the work under Roe's plan. According to Defense Department Statistics, nearly 700,000 troops served in that war. A total of 382 troops gave their lives during the operations, including 147 combat deaths. Another 467 troops were wounded in the fight. [Source: Stars & Stripes Leo Shane article 8 Jun 2012 ++]

Elections 2012: The 2012 Presidential and Congressional elections are fast approaching and once again veterans are in the spotlight. Recent poll information shows that veterans are a strong voting bloc and make up about 13% of the U.S. population. Candidates for the Presidency and the House and Senate know this and are crisscrossing the country with their messages at Town Hall Meetings and other veteran-related forums. Attending these meetings is important to finding out where the candidates stand on the priority goals of member organizations of The Military Coalition. It is time to ask the tough questions about what the candidates are going to do for veterans, service members and their families if they are elected or re-elected.

One factor in deciding who to support in the upcoming elections is to know how current legislators voted on veterans' legislation that passed their respective chambers. At <http://capwiz.com/vfw/keyvotes.xc/?lvl=C> can be found a roll call registry to determine this. As in the past, several votes were taken by unanimous consent/voice vote, so individual votes were not recorded and do not appear in the roll call registry. In addition, a number of important veteran related bills have been introduced and are awaiting committee action. One list of such bills can be found at <http://capwiz.com/vfw/issues/bills/>. Reviewing this list prior to attending Town Hall Meetings and other veteran-related forums could be useful in forming questions to the candidates on how they support or would vote on these issues. For information on hosting or attending a Town Hall Meeting, or registering to vote, take a look at VFW's

veterans vote brochure at <http://www.vfw.org/uploadedFiles/Veterans%20Vot%20Brochure.pdf> . For a state-by-state election guide, go to http://vfw.capwiz.com/election/register_vote. And for a copy of VFW's, go to http://www.vfw.org/uploadedFiles/VFW.org/VFW_in_DC/2012%20Priority%20Goals%20Brochure.PDF. [VFW Washington Weekly 8 Jun 2012 ++]

Bells of Balangiga: Military veterans are stirred up and speaking out against the possibility that the U.S. might return three church bells seized as spoils of war from the Philippines more than a century ago. Such a simple gesture would go a long way toward demonstrating goodwill to an old and steadfast U.S. ally in the west Pacific. The U.S. veterans' opinion on returning the bells? Don't even think about it. "We oppose the return of the bells, period," said John Stovall, director of national security and foreign relations for the national American Legion. Two of the three Bells of Balangiga are displayed at F.E. Warren Air Force Base in Cheyenne. They're part of a memorial to 46 U.S. troops killed by Filipino insurgents in 1901. A third bell is with a U.S. Army regiment in South Korea. Last week, the U.S. Defense Department sent U.S. Marines Brig. Gen. Richard Simcock to Wyoming to talk with veterans about the bells. The visit was the strongest indication in years, if ever, that U.S. officials are giving serious consideration to returning the bells.

Recent discussion about repatriating the bells has prompted Wyoming's governor and congressional representatives to tell the Obama administration to keep the bells where they are. "I strongly oppose any efforts to deconstruct our war memorials that honor our fallen soldiers," Gov. Matt Mead wrote Clinton and Defense Secretary Leon Panetta on 3 MAY. Last month, the American Legion passed a resolution referring to the bells and calling on Congress to pass laws to protect military monuments from foreign governments seeking their removal. Filipinos revere the bells as symbols of their long struggle for independence. The bells gave the signal for insurgents to attack American soldiers who were occupying Balangiga after the U.S. took possession of the Philippines following the Spanish-American War. The issue could come up at the highest levels as Philippines President Benigno Aquino III visits the U.S. this week and meets with President Barack Obama and others. Veterans worry the bells have become something of a bargaining chip in U.S.-Philippine relations, said Stovall with the American Legion. "We think that one, that the bells represent a memorial to these fallen comrades in the Philippines. And two, were we to return the bells, it sets a dangerous precedent for other war memorials around the United States," he said.

Messages left with the Philippines Embassy in Washington, D.C., weren't returned, but a senior White House official said the bells are an important and emotional issue in both countries. "We will only have an announcement when we have good news, and we will only have good news when we have completed the process that is under way," the official said Thursday on condition of anonymity. The modest brick memorial housing the bells at F.E. Warren - a base inaccessible to civilians without advance arrangements - is the only place where the U.S. troops killed at Balangiga have been memorialized as a group, veterans point out. "That is what represents their death," said Todd White, an American Legion member from Worland in north-central Wyoming. 400 machete-wielding rebels attacked the 75 or so U.S. troops in Balangiga. Another company torched Balangiga the next day and took the bells as revenge. The reoccupying soldiers took the bells home to Fort D.A. Russell, which eventually became F.E. Warren. An old English cannon taken from Balangiga also is displayed at Trophy Park in F.E. Warren, a base that oversees dozens of nuclear missiles in underground silos scattered across the prairie. The base doesn't have any runways but is home to a herd of relatively tame antelope.

Talk about returning the bells has been a perennial issue in U.S.-Philippine relations. Whether the idea moves beyond mere talk this time remains to be seen: The White House official said he didn't know if the Bells of Balangiga would be discussed during Aquino's visit. More than 10 years ago, around the centennial of the massacre, former Philippines President Fidel Ramos suggested to an AP reporter a Solomonic solution. Send one bell from the

base to the Philippines and keep the other one in Wyoming. Cut each bell in half and send half of each bell to the other country. Weld the bells' halves together. "And then we end up with two pairs that are almost identical to the original," Ramos said. [Source: Associated Press Mead Gruver article 8 Jun 2012 ++]

Military Credit Unions Update 02: A retired sailor who posed as a SEAL chief to convince other sailors to turn over their personal information was sentenced today to a little more than seven years in prison for bilking a credit union out of nearly \$182,000. Lionel Jason Haynes, 31, pleaded guilty to bank fraud and aggravated identity theft. In U.S. District Court this morning, Haynes pleaded for mercy, telling the judge his "heart is filled with remorse, regret and embarrassment." U.S. Chief District Judge Rebecca Beach Smith took little pity on Haynes, sentencing him to the maximum of 87 months under federally recommended guidelines. "I find what you did unconscionable," she told him. Citing, in part, Haynes' "horrendous criminal record," Smith rejected his request for a five-year prison term and to self-surrender. Marshals took him away immediately. Haynes has 22 prior convictions, though his lawyer tried to argue that they were largely driving offenses. Haynes admitted that he posed as either a Navy SEAL, as a SEAL chief or as a chief petty officer to gain the trust of young sailors. He obtained their personal information and obtained \$181,000 in car loans from the Navy Federal Credit Union. Initially, authorities said they thought there were 14 known victims but now they believe there were 25 to 30. [Source: The Virginian-Pilot/Tim McGlone article 6 Jun 2012 ++]

Military Associations: There are over 1.4 million people serving on active duty in our U.S. Armed Forces, and another 848,000 assigned to the seven reserve components. That number doesn't include the more than 23 million veterans in our country. Almost all of these military members and veterans have family members, bringing the total military community to over 50 million individuals. There are many organizations and associations available to help members of the military during and after their service to the country. These associations not only encourage and spur camaraderie, they also offer incredible benefits for their members. Some provide advocacy, help you network and access job opportunities, tap into benefits at a reduced cost, lobby congress concerning issues vital to military life, or find support for you and your family in times of war and peace. Some of the advantages of to belonging to a military association are:

- **Professionals Who Identify With Members** - The needs of our expanding military community and their families are great, and growing daily. Who knows those needs better than someone who's experienced them firsthand? Military associations are usually founded and managed by experienced military professionals. And, because they've been where you are or been. they know and understand the unique needs of not only active duty military but those of retired, National Guard, and Reserve members.
- **A Sense of Community** - The membership of military associations is made up of people just like you, which creates a fraternity of sorts -- a brotherhood and sisterhood. Military associations are an excellent link to members from every branch of service - including active duty, National Guard, Reserve, retired, and their families. With so many different types of military associations, it shouldn't be difficult to find one whose membership is made up of men and women you can relate to and bond with. Members share each other's experiences and concerns and work together to improve the quality of life and offer support for those in their community.
- **Member Focused and Committed to Service** - Military associations may have large or small membership bases, but they have one thing in common. They are confident in and committed to their goal - to serve the

needs of the military community. Personal service is important to associations that work with military families because in many cases their members are their family.

- **Long History of Serving the Military** - Like the rich history of the United States uniformed services, many military associations have a long history of service and dedication to their cause. Many associations were founded after a member of the military saw a need that wasn't being met anywhere else. They've been where you are and they know the stresses and challenges that are unique to those who serve our country and their families.
- **Quick Response in Times of Rapid Deployment** - In recent years, military personnel and their families have been faced with more frequent and often longer deployments. This can be a confusing and stressful time even if you've been through it many times before. There are so many details to tend to in such a short amount of time that preparations can easily become overwhelming. Because military associations aren't bound by government red tape, they are often better able to respond to members facing rapid deployment. By focusing their resources where they are needed most within the military community, professional military associations can be an invaluable tool to manage the challenges of deployment. In fact, many of these organizations have multiple resources and staff specifically trained to ease worries about things at home.

Military associations often offer a wide variety of products and services for their members including accidental death and dismemberment, long-term care and other specialized insurance policies. Many offer newsletters and publications with timely information geared toward military families. Because these associations know and relate to their members on a level most civilian organizations don't, they make a conscious effort to seek out products and services that are the 'best of the best' – for our country's elite military community. Resources and services available may include:

- ✓ Mental health care and support groups
- ✓ Financial planning tools
- ✓ Emergency notification services
- ✓ Secure online tools for storing personal information, passwords, and other important documents
- ✓ Links to non-profit agencies focused on the specific needs of combat wounded, military families, and veterans

There are countless reputable national and local military associations to choose from all offering valuable benefits to their members. The attachment to this Bulletin titled, "**Military Associations**" contains a number of them along with contact data. However, the list is far from being all inclusive. I have no data on how many exist but it must be over 1,000 when you include all the Naval ship, Air Force, Army and Marine unit associations. In all likelihood at least one unit you served in during your tour of service has one. Feel free to join more than one. Regardless of which or how many or you join you can be confident that membership in a military association will give you access to the very best for you and your family. [Source: Military.com article 8 Jun 2012 ++]

Sequestration: The National Association of Uniformed Services (NAUS) continues to be seriously concerned at the lack of action on the sequestration cuts set to begin in January 2013. They are bothered that the Senate seems to not have a sense of urgency that many in and out of DoD are stressing. Secretary of Defense Panetta has said numerous times that sequestration would be a disaster for DoD, calling it "a doomsday button." The House passed the Sequester Replacement bill (H.R.5652) in early May. But the Senate has not taken a specific action. The House passed bill may not be perfect, but it is a start. It lays down a marker and begins the process of

averting a major national security catastrophe. The Senate needs to start as well before the sequester goes into effect, Jan. 2, 2013.

A sequester is a mandated automatic cut. Under this specific sequester, the Budget Control Act (BCA), Public Law 112-125, directs that \$1.2 Trillion will be reduced over the next nine consecutive fiscal years, beginning in calendar year 2013. The currently faced sequester comes into effect because the original BCA called for a bipartisan congressional committee, called a "Super Committee," to find an agreement to achieve the \$1.2 Trillion of required savings. The Super Committee failed. Therefore, an automatic sequester, designed as a backstop, is now in place. Under the sequester, \$984 billion will come from split evenly between defense and non-defense spending cuts divided evenly among the nine relevant years. (It is assumed that the remaining reduction, \$216 billion, would come from reduced debt service due to less borrowing.)

Unless an agreement can be found before January, defense will face a reduction of \$492 billion over the decade, over and above the \$485 billion defense reduction contained in the fiscal year 2013 budget, resulting in an approximate \$1 Trillion cut in defense over the next decade. Nearly all spending that is characterized as defense in the budget is annually appropriated (discretionary). Therefore, essentially the entire \$55 billion annual defense reduction will be achieved through defense discretionary spending reductions. In a letter to Speaker John Boehner prior to passage of H.R.5652, the Sequester Replacement Act NAUS President Klimp said, "Sequestration is a terribly blunt instrument that must be avoided. There is no credible voice in American politics that suggests the impact of the maximum sequester would be anything other than devastating. It presents a 'no-kidding disaster.'" NAUS will continue to press the Senate into action that averts a pending "no-kidding" disaster. [Source: NAUS Weekly Update 8 Jun 2012 ++]

TRICARE Pharmacy Copay Update 04: As it now stands both the House and Senate NDAA bills effectively kill most of the Pentagon-proposed TRICARE fee hikes. But there will be some increases in TRICARE pharmacy copays, and the only issue is how big the hikes will be. That's where the House and Senate bills take significantly different approaches. The Senate bill is silent on the pharmacy copay issue. Since current law gives the Secretary of Defense authority to set pharmacy copays, the Senate bill silently endorses the Pentagon-proposed plan to more than double the copays this year, and triple them over the next five years. The problem the Senate Armed Services Committee faced in stopping the proposed Rx copay hikes lies in Senate budget rules that require the Committee to find other offsetting cuts in either military retirement, survivor benefits, or other TFL benefits. Why? Because the offset law applies to so-called "mandatory spending" programs, and that includes any benefit funded through a trust fund - which TFL is.

When the Pentagon proposed higher Rx copays for TFL beneficiaries, it reduced the budget for TFL spending by the government - with the difference made up by the assumed revenues from higher copays. To reduce or bar the copay hikes, the Committee would have to replace the lost revenue by increasing government spending on TFL. And that requires an offsetting spending cut. The Senate didn't want to identify an offset - which meant letting Pentagon leaders double and triple Rx copays. The House thought those copay increases were so bad that they came up with an alternative offset that did three things:

- It substantially reduced the Pentagon-proposed copay increases for FY2013
- It put a statutory cap on any increases after FY2013, so that the percentage increase in Rx copays in any year couldn't exceed the retired pay COLA percentage
- To pay for these, it established a five-year pilot program that would require TFL beneficiaries to use the mail-order system for at least one year to refill any maintenance medications (waivers would be allowed)

under certain hardship or other conditions); after one year, beneficiaries could opt out of mail-order participation

Exactly what copay reductions would the House plan buy with the mail-order offset? The chart below contrasts how copays would change over the next 5 years under the House proposal vs. the DoD/Senate plan:

DoD/Senate vs House-Passed Rx Copays

Retail Meds (30 day supply)

	FY12	FY13	FY14*	FY15*	FY16*	FY17*
Generic						
DoD/Senate	\$5	\$5	\$6	\$7	\$8	\$9
House		\$5	\$5.15	\$5.30	\$5.46	\$5.62
Brand						
DoD/Senate	\$12	\$26	\$28	\$30	\$32	\$34
House		\$17	\$17.51	\$18.04	\$18.58	\$19.14
Non-Formulary						
DoD/Senate	\$25	**	**	**	**	**
House		\$44	\$45.32	\$46.68	\$48.08	\$49.52

Mail-Order Meds (90 day supply)

	FY12	FY13	FY14*	FY15*	FY16*	FY17*
Generic						
DoD/Senate	\$0	\$0	\$0	\$0	\$0	\$9
House		\$0	\$0	\$0	\$0	\$0
Brand						
DoD/Senate	\$9	\$26	\$28	\$30	\$32	\$34
House		\$13	\$13.39	\$13.79	\$14.20	\$14.63
Non-Formulary						
DoD/Senate	\$25	\$51	\$54	\$58	\$62	\$66
House		\$43	\$44.29	\$45.62	\$46.99	\$48.40

*Assumes 3% annual COLAs

** Non-formulary medications wouldn't be available in retail pharmacies under DoD/Senate plan

Here's the bottom line -- compared to the DoD/Senate plan, the House-passed plan would:

- Cut retail copays by about 40% below the DoD plan
- Keep access to non-formulary meds in retail stores
- Cut mail-order copays by more than 50% for brand-name meds
- Cut mail-order copays by 25% for non-formulary meds
- Keep mail-order copays at zero for generic meds

More than 90% of those who use the present mail-order system are very happy with it so mandatory mail-order use should not be a big issue to most. Without the House-proposed statutory cap on future increases, we'd be held hostage to bigger copay increase proposals every year. But if the COLA-based cap is put in law as the House proposes, Congress will be able to ignore any future proposed hikes above that rate - and won't have to come up with any offset. At this point, the only options on the table are: (1) letting the Pentagon impose whatever copays it wants or (2) accepting the House alternative plan. All things considered, the significantly lower copays and future protections of the House plan would be worth requiring a one-year mail-order trial for maintenance med refills. After a one-year trial, everyone would recover full choice. Once they try it, the vast majority of new enrollees will most likely be pleased with the convenience and significant cost savings of the mail-order system. [Source: MOAA Leg Up 8 Jun 2012 ++]

TRICARE Pharmacy Mail Order: The House version of the 2012 NDAA bill would establish a five-year pilot program in which all TFL beneficiaries would be required to use the TRICARE Pharmacy mail-order system for at least one year to refill any maintenance medications (waivers would be allowed under certain hardship or other conditions); after one year, beneficiaries could opt out of mail-order participation . In anticipation that this will be enacted and for those who are not currently enrolled in this program the following Q & A is provided:

Q: How long does it take to set up an account with the mail-order system?

A. You should allow two to three weeks between registering for mail-order and the first delivery of medication.

Q: How can I use the mail-order pharmacy if I need medication right away?

A: The initial prescription fill can be made through a military or retail pharmacy. The mail-order system is only for refills. Emergency or temporary medications such as pain relievers, antibiotics, etc. would still be filled in retail or military pharmacies.

Q. How would I start using the mail-order system?

A. You start by registering with the system. That can be done on-line, but many prefer to talk to a real person by phone at 1-877-363-1303. You'll need a 90-day prescription from your doctor, vs. the 30-day prescription normally provided through retail stores. If you already have a 30-day supply of medication, you can mail or fax the 90-day prescription to Express Scripts, or the Express Scripts agent can help you have an existing 90-day prescription transferred to the mail-order system. If it's a new prescription you've never used before, take the 90-day prescription to the retail or military pharmacy and ask for a 30-day supply, then call the mail-order agent to have the prescription transferred to the mail-order system so you'll receive your first delivery in a couple of weeks. If your doctor electronically prescribes, as many do, the mail order pharmacy can accept these prescriptions also.

Q: What happens when I use up the refills?

A: The mail-order system provides you a reminder when it's time to order a refill (by email if you signed up on line) or when a prescription will expire. At your request, the mail-order agent will contact your doctor to get the prescription renewed.

Q. What happens if my medication gets lost in the mail or otherwise doesn't arrive before my existing supply is about to run out?

A. If you are low or out of your medication and need immediate assistance, contact Express Scripts Customer Service at (877) 363-1303. Express Scripts can issue an override that will allow you to pick up your prescription at the retail pharmacy or send you a replacement order.

Q: I live in a very hot location. Won't medications be spoiled if they're left in a hot mailbox for hours?

A: The mail order pharmacy takes special precautions with medications that can be effected by extreme temperatures. Coolers are used to protect certain medications against temperature extremes. Beneficiaries can request specialty processing and scheduled delivery if there continues to be concern about a cooler being left on the front porch.

Q: Where can I go to find out more about this program?

A. Refer to <http://www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions/TMOP>

[Source: MOAA Leg Up 8 Jun 2012 ++]

Health Savings Accounts: Health Savings Accounts (HSAs) were created in 2003 so that individuals covered by high-deductible health plans could receive tax-preferred treatment of money saved for medical expenses. Generally, an adult who is covered by a high-deductible health plan (and has no other first-dollar coverage) may establish an HSA. It provides a way to save money to help pay for current or future qualified medical expenses on a tax-free basis. Rules governing the tax status of HSAs are covered in IRS Publication 969. The HSA is a tax-exempt trust or custodial account that you set up with a qualified HSA trustee to pay or reimburse certain medical expenses that you incur. You must be an eligible individual to qualify for an HSA. No permission or authorization from the IRS is necessary to establish an HSA. When you set up an HSA, you will need to work with a trustee. A qualified HSA trustee can be a bank, an insurance company, or anyone already approved by the IRS to be a trustee of individual retirement arrangements (IRAs) or Archer MSAs. The HSA can be established through a trustee that is different from your health plan provider. To be eligible for an HSA:

- You must be covered under a high deductible health plan (HDHP), described later, on the first day of the month.
- You have no other health coverage except what is permitted under Other health coverage, later.
- You are not enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

The benefits of an HSA are:

- You can claim a tax deduction for contributions you, or someone other than your employer, make to your HSA even if you do not itemize your deductions on Form 1040.
- Contributions to your HSA made by your employer (including contributions made through a cafeteria plan) may be excluded from your gross income.
- The contributions remain in your account from year to year until you use them.
- The interest or other earnings on the assets in the account are tax free.
- Distributions may be tax free if you pay qualified medical expenses. Qualified medical expenses are those expenses that would generally qualify for the medical and dental expenses deduction. These are explained in IRS Publication 502, Medical and Dental Expenses. Note. Non-prescription medicines (other than insulin) are no longer considered qualified medical expenses
- An HSA is "portable" so it stays with you if you change employers or leave the work force.

On 5 JUN Congressman Charles W. Boustany, Jr., M.D. (R-LA) introduced H.R.5858, "To amend the Internal Revenue Code of 1986 to improve health savings accounts, and for other purposes," which passed the House Ways and Means Committee and will be sent to the House floor. Section 5 of H.R. 5858 will remove the rule that prohibits veterans from continuing to save money in their health savings accounts once they receive care through the VA.

Congressman Boustany in a statement said that Veterans with service connected disabilities should be free to save for their families' health needs. [Source: IRS Pub 969 & TREA News for the Enlisted 8 Jun 2012 ++]

Traumatic Genital Injury: The Department of Veterans' Affairs have announced that they will pay \$50,000 to victims of traumatic genitourinary damage sustained during service in the military. This type of injury has never been so common. Historically, rates of traumatic genital injury — major damage to the penis, testicles, vulva or ovaries — has ranged from 2 to 5%. In 2010, that rate stood at 12.7% of all wounded. Warfare tactics have changed. The widespread presence of concealed Improvised Explosive Devices (IEDs) has led to catastrophic injury from the waist down being the norm, not the exception. The devices — often implanted in the ground and designed to explode upward — cause damage in a manner which conventional military body armor, designed to protect the torso, is incapable of mitigating. The result is a massive upswing in traumatic injuries to lower limbs and genitalia — injuries which are survivable, but so hard to live with. The psychological impact of these injuries is difficult to overstate. These are soldiers who, ten years ago, would have died from the wounds. Now they have to live with them. Despite how common this injury is, these veterans don't even have a support group. Other combat-induced disabilities such as blindness or loss of limb have always been pervasive. This one is new. Now, the Traumatic Servicemember's Group Life Insurance (TSGLI) has responded to the new wounded by creating a new class of injuries covered in the program. Genital injury will receive similar compensation to limb loss: \$50,000. The new policy applies to both male and female servicemembers, and is also retroactive to 2001. The Department of Defense has also tried to respond to the new threats from below by developing new body armor, called ballistic boxers or "combat diapers", designed to armor the vulnerable groin region. [Source: Business Insider | Military & Defense Walter Hickey article 5 Jun 2012 ++]

VA Medical Marijuana Policy Update 04: More veterans are backing the fight that would include PTSD as a qualifying condition for legal medical marijuana programs in 17 states, according to a USA Today article [<http://www.usatoday.com/news/military/story/2012-06-05/military-veterans-medical-marijuana/55395138/1>]. While some doctors and veterans disagree on the effectiveness of cannabis as PTSD treatment, the approval remains a complicated issue because it involves the U.S. Department of Veterans Affairs and potential federal oversight. The USA TODAY article quotes veterans who have gone through the tricky VA process of receiving and using medical marijuana for PTSD. In 2010, the Department of Veterans Affairs (VA) formally allowed the use of medical marijuana by patients being treated in medical facilities located in states where the use of marijuana for medical purposes has been legalized. However, since the use of marijuana for any purpose – medical or otherwise – still remains illegal under federal law, VA doctors cannot recommend it for treatment. Despite this directive, however, there are still VA patients who choose to buy and ingest marijuana illegally, as opposed to signing up with state medical marijuana programs. Paula Pedene, a spokeswoman with the Arizona VA hospital, shared: “They live in a place that has passed this law, and it’s their choice to use it... The question is: How can we co-manage their care?”

Pedene shared further that the VA does not keep track of patients who reveal their participation in the medical marijuana program. They also do not report them to such federal agencies as the U.S. Department of Justice or the Drug Enforcement Administration, both of which do not support medical marijuana. In Arizona veterans are pushing for the inclusion of post-traumatic stress disorder (PTSD) as a qualifying condition for their state’s medical marijuana program. At this time, Arizona’s medical marijuana law only allows the use of pot for such debilitating conditions as chronic pain and cancer, among others. Dr. Sue Sisley, an internist in private practice and assistant professor of psychiatry and internal medicine at the University of Arizona, shared that medical pot is effective for

Veterans, but she also said: “It’s really uncharted territory for veterans and the VA... The VA has taken a position where they’re not going to terminate patients if they have a card, but the truth is that a lot of doctors have a strong bias against it — they believe they are just drug addicts.” [Source: Stars & Stripes & USNAVYSEALS.com Blog articles 5 & 8 Jun 2012 ++]

Veterans Pension Update 03: A yearlong investigation into a federal pension program for low-income veterans has concluded that weak oversight and unclear rules have made the system ripe for abuse, including by financial planners and lawyers who help well-off retirees qualify for benefits by transferring or hiding assets. The report by the Government Accountability Office, released 6 JUN, found that more than 200 firms had sprouted up across the country to help veterans “restructure” assets so they can appear indigent and therefore eligible for tax-free pensions, which can pay more than \$20,000 a year. While transferring assets to qualify for the pension is not illegal under current rules, Congressional officials and veterans groups say the practice undermines the purpose of the pension system — aiding poor veterans — and burdens federal spending at a time of deep budget cuts. The G.A.O. also found that some firms overcharge veterans for services — in some cases more than \$10,000 — or sell them financial products that are potentially harmful, like trusts that limit a veteran’s access to the money or deferred annuities that generate income only after the veteran’s death.

The report placed partial blame for the problems on the Department of Veterans Affairs, saying it has unclear eligibility rules, does not systematically verify financial information and uses forms that do not require applicants to report asset transfers and other financial details. The G.A.O. also said Congress should consider giving the department “look-back” authority to deny applicants who transfer or hide assets in the years just before applying for pensions. Other means-tested programs, like Medicaid, have such policies. A bipartisan group of senators, including Ron Wyden (D-OR) and Richard M. Burr (R-NC), plans to introduce legislation giving the V.A. look-back authority. The Senate Special Committee on Aging was scheduled to discuss that bill and the G.A.O. report in a hearing. “If things continue as they are, and people see this program as a magnet for rip-offs and waste, I believe that in this financial climate support for the program will fall apart,” Mr. Wyden said. “I want to preserve this for people who need it.” The Department of Veterans Affairs said it concurred with the G.A.O.’s recommendations. A senior official said the department was also drafting new regulations that would clarify the types of asset transfers that might disqualify a pension applicant. Some transfers, such as for medical expenses, would remain acceptable under the new rules. “By making it clear the impact of asset transfers, we would close this gap and reduce the incentive for people to engage in this kind of behavior,” said Michael Daugherty, assistant director of the V.A.’s Pension and Fiduciary Service.

To qualify for the pension, applicants must be over 65 or be permanently disabled, have served during wartime and fall below the income threshold: about \$12,200 for a person with no dependents. Last year, the system paid \$4.3 billion to 517,000 veterans or their survivors — up from about \$3.7 billion in 2007. In addition to their pension checks, veterans who cannot cook, bathe or otherwise care for themselves can also receive stipends to pay for help, a benefit known as aid and attendance. The G.A.O. and Congressional officials said firms that market services to veterans had been particularly aggressive about obtaining aid and attendance benefits, which can increase a pension by more than 50 percent. The number of applicants approved for aid and attendance has grown sharply, to 38,000 in 2011, up from 22,500 in 2006. Though the G.A.O. and Congressional officials suggested that lax oversight had contributed to the high acceptance rate, V.A. officials said there were other factors at play, including a weak economy and a desire to get benefits quickly to frail veterans.

As part of their investigation, G.A.O. employees also posed as the children of an 86-year-old veteran who was seeking help qualifying for a pension. In calls to 19 firms, they were told time and again that they could qualify even

with assets worth hundreds of thousands of dollars, provided they put their money in annuities or trusts, for which the firms charged administrative fees. “V.A. allows you to qualify, regardless of what your assets are,” one company representative said, according to a G.A.O. transcript. “And I’ve had people with over a million dollars qualify for this benefit.” Investigators working for the G.A.O. and the Special Committee on Aging found that financial planners and lawyers often worked through nursing homes or assisted living centers for the elderly to gain access to veterans. In those cases, the pensions presumably helped finance the cost of living in the homes.

Investigators also found numerous cases of firms charging high fees for helping veterans apply, even though organizations like the American Legion, as well as many states, offer the same assistance free. In one case, a veteran in Utah reported signing a contract that gave his first pension check to an agent who helped him apply. But because of delays in the system, that check was unusually large: \$16,000. Investigators said some firms posed as veterans advocates when marketing services. And some of those services included selling products that turned out to be harmful to the veterans. A Montana woman, for instance, reported that a lawyer advised her father, a World War II veteran, to sell his house so he could move into an assisted living development. The lawyer assured the woman that her father would qualify for aid and attendance benefits that would help pay the bill. But the V.A. rejected the application, leaving the veteran on the hook for the entire monthly rent for his new home. “I do not know, fully, who is at fault,” the woman, Kris Schaffer, says in testimony submitted to the Senate committee. “I only know that, for my father, this is a terrible miscarriage of justice.” [Source: New York Times James Dao article 5 Jun 2012 ++]

Montana Vet Cemetery Update 02: The transition of the Yellowstone County Veterans Cemetery to a national cemetery is under way. John Ostlund, chair of the Yellowstone County Commission, received a letter from the Department of Veterans Affairs asking him to identify someone as a contact person “to begin this discussion.” “We’re pretty enthusiastic,” Ostlund said, adding that his colleague, Commissioner Bill Kennedy, a longtime champion of this effort, will serve as the county’s official point person. The letter, according to Kennedy, formalizes what county commissioners and all three members of Montana’s congressional delegation, Democratic Sens. Jon Tester and Max Baucus and Republican Congressman Denny Rehberg, have asked for all along. Kennedy predicted the Yellowstone County Veterans Cemetery, located north of Laurel, will be designated a national cemetery within six months to a year.

News that the VA is working with Yellowstone County means that no congressional legislation is needed to recognize the cemetery as a VA national cemetery. The VA’s letter didn’t appear out of nowhere. Earlier this year, Tester wrote VA Secretary Eric Shinseki on behalf of Yellowstone. In 2011, he brought Shinseki to Montana to hear from veterans about the issue. “Montana veterans deserve the honor of a final resting place in a VA national cemetery in our state,” said Tester, Montana’s only member of the Senate Veterans’ Affairs Committee. “Today’s news is a reflection on the men and women of the Big Sky State who fought for our freedoms and for national recognition of this important cemetery.” Tester announced in February that the President’s latest budget proposal allowed the VA’s National Cemetery Administration to purchase land from rural cemeteries in eight states, including Montana. Under the initiative, the newly purchased land would receive National Cemetery status by establishing National Veterans Burial Grounds within the boundaries of existing public or private cemeteries. The VA would operate and maintain the property at an estimated \$80,000 annually. The government would also incur capital equipment costs. Congress would have to appropriate money for the plan. Rehberg, a member of the House Appropriations Committee, said he included language in the bill that would permit the NCA to make the purchase. “It’s growing increasingly clear that if my language passes the Senate, Yellowstone County we will be closer to a national designation than we have ever been before,” Rehberg said. “I’m working closely with local officials to make sure this project is prominent on the VA radar. Working together, we can get a national cemetery that serves not only the local community, but the entire region.”

The Yellowstone County Veterans Cemetery, the nation’s only locally financed veterans cemetery, is a \$1.5 million, eight-acre burial ground on the north side of Laurel. From its beginning, it was designed to meet national standards and was dedicated on Veterans Day in 2008. The first burial, a Purple Heart veteran, was in December 2008. About 80 veterans and spouses have been interred since the cemetery opened. Lately, one or two burials per week have been scheduled. As part of the national designation, Yellowstone County would pay off the debt, currently about \$1.3 million, it incurred to design and build the cemetery. The debt is paid with an annual \$225,000 dedicated county property tax levy. Many veterans want to be buried in a national cemetery because it saves on financial hardships to families. Benefits at the Yellowstone County Veterans Cemetery include a U.S. burial flag, perpetual care of the grave site and a memorial certificate bearing the president’s signature. Funeral home services are not covered. Burial plots, headstone and markers are free for the veteran. A fee is assessed for casket burials, casket vaults and cremated remains. A nominal surcharge is also assessed for out-of-county residents.

The Veterans Administration operates more than 100 National Cemeteries. The best-known National Cemetery is Arlington National Cemetery near Washington, D.C., which is operated by the U.S. Army. National cemeteries provide many of the same benefits as county cemeteries, although the families of veterans may be eligible for more financial help with burial costs and other burial allowances such as being buried with a spouse. Yellowstone County is Montana’s most-populated county and has the highest percentage of military veterans in the state with more than 20 percent, the highest percentage in the nation. Until now, the VA has told local leaders and veterans that Montana doesn’t have enough veterans to warrant a national cemetery. A National Veterans Cemetery designation requires that 80,000 veterans live within a 75-mile radius of the cemetery. VA has developed a set of criteria for establishing the National Veterans Burial Grounds in locations where no more than 25,000 veterans reside, and where these veterans do not have reasonable access to burial in a national or state veterans cemetery. [Source: Billings Gazette Cindy Uken article 6 Jun 2012 ++]

GI Bill Update 118: An Iraq War veteran searching the web for “GI Bill schools” won’t find the Department of Veterans Affairs’ website about Post-9/11 GI Bill benefits among the top results. Instead, he or she will see GIBill.com , a slick commercial site advertising the select schools willing to pay to get their names featured — mostly for-profit schools with low graduation and high loan default rates. Predatory recruiting practices by for-profit schools have been the target of state attorneys general investigations and lawsuits, advocacy campaigns, Congressional hearings, and an Executive Order signed by President Obama. Now QuinStreet, the company behind GIBill.com, has come under investigation by 15 state attorneys general — led by Jack Conway from Kentucky — for its role in connecting veterans and servicemembers to its for-profit school clients. As California Watch’s Erica Perez reported today: In their inquiry, the investigators expressed concerns that QuinStreet’s marketing websites, such as <http://www.GIBill.com> and <http://www.ArmyStudyGuide.com>, mislead consumers into believing that the sites are affiliated with the government or that the for-profit colleges recommended by the sites are the only ones that accept subsidies such as the GI Bill or Tuition Assistance, which is for service members on active duty. Currently GIBill.com features multiple disclaimers that it is not affiliated with the government or military, Perez notes, but “an archived version of the website from July 2011 does not include the disclaimer.”

To prevent further abuse by companies like QuinStreet, Obama’s new Executive Order directs relevant agencies such as the Department of Veterans Affairs to “take all appropriate steps to ensure that websites and programs are not deceptively and fraudulently marketing educational services and benefits.” “Much of it is just deceptive marketing,” said Tom Tarantino, Deputy Policy Director at Iraq and Afghanistan Veterans of America. “You won’t

be able to find a public college unless you go three or four clicks in. They're really advertising. If you enter your contact information on the site, you'll be subject to aggressive, sometimes harassing, recruiting calls by these for-profits." Targeting veterans is incredibly lucrative for for-profit schools and their shareholders not just because billions of dollars in Post-9/11 GI Bill benefits are being paid out. The "90-10" rule can increase a veterans' value to a for-profit school nine times over. Under the rule, at least 10 percent of a for-profit school's revenue must come from non-federal sources if it is to qualify to receive federal student aid dollars. That aid can make up 90 percent of the for-profit school's revenue. A loophole in the law counts GI Bill benefits as non-federal revenue. That puts a huge dollar sign on a veteran's back. For every GI Bill dollar a for-profit school raises, it can raise nine more federal student aid dollars.



Companies like QuinStreet are at the nexus for targeting and connecting veterans to for-profit schools. "The '90-10' rule fosters aggressive recruiting of veterans," said Tarantino. "We have to fix the loopholes in the law, but where the rubber meets the road is in the states and with their attorneys general." Across the country attorneys general are investigating for-profit schools themselves, but finding few common targets. Instead, they have recently turned their focus onto Congress as 21 attorneys general signed a letter requesting it close the "90-10" loophole. Investigations into companies like QuinStreet and their questionable practices that support and enable the for-profit industry must continue to curb the exploitation of our veterans and their benefits. [Source: ThinkProgress Security Lauren Jenkins article 6 Jun 2012 ++]

Stolen Valor Update 66: A U.S. Army soldier who prosecutors say falsely claimed to have fought in Vietnam and Afghanistan - and to have earned two Purple Heart medals and a Bronze Star for heroism - was indicted on federal charges on 6 JUN. Command Sergeant Major **William John Roy** is accused of lying about his service as he sought disability, medical and educational benefits from the U.S. Department of Veterans Affairs, U.S. Attorney's spokesman Thom Mrozek said. Roy, 57, was awarded more than \$27,000 in disability benefits and \$30,000 in educational benefits after submitting bogus evidence of his combat wounds and bravery in action, Mrozek said. According to an indictment handed down in U.S. District Court in Los Angeles, Roy claimed he served as a medic in Vietnam in 1974 and was twice injured in combat during that war. Roy also claimed that he was awarded two Purple Hearts and a Bronze star for his heroism in Vietnam -- when in fact an investigation found that he had been in Germany serving in a non-combat role at the time, Mrozek said.

Among the documentation Roy provided was a Purple Heart certificate purportedly signed by President Richard Nixon but dated four months after Nixon had resigned from office, Mrozek said. Roy also sent a letter to the Army in 2008 seeking a Purple Heart for extensive injuries he said he sustained in a mortar and rocket attack at a forward operating base in Jalalabad, Afghanistan, when in fact he was not involved in such an incident, Mrozek said. Roy

was indicted on one count of presenting false writings to defraud the United States, three counts of making false statements to the government and three counts of stealing government property. He faces a maximum sentence of 55 years in prison if convicted at trial. Mrozek said Roy, who remains on active duty, would be sent a summons to appear in federal court next month for an arraignment on the charges. [Source: Chicago Tribune Dan Whitcomb article 6 Jun 2012 ++]

Stolen Valor Update 67: A singer who appeared on the NBC show "America's Got Talent" and claimed he was injured during a grenade blast in Afghanistan has no military record of his purported combat injuries, the Minnesota National Guard said 5 JUN. **Timothy Michael Poe** appeared on the nationally televised show 4 JUN. He told the judges he spent 14 years in the military, and suffered a broken back and brain injury when he was hit by a grenade in Afghanistan in 2009. "I had volunteered for a team to go out and clear buildings and help out with the wounded," Poe said during a taped interview on the show. "There was a guy who come up with a rocket-propelled grenade. I saw it coming down, and by the time I turned and went to jump on top of my guys, I yelled 'grenade' and the blast had hit me." According to military records, Poe served with the Minnesota Army National Guard from December 2002 through May 2011, working as a supply specialist. Records show he was deployed in Kosovo from Oct. 10, 2007 to July 15, 2008, and then served in Afghanistan for about a month in 2009. "Sgt. Poe's official military records do not indicate that he was injured by a grenade in combat while serving in Afghanistan in 2009, as he reports," Lt. Col. Kevin Olson, a spokesman for the Minnesota National Guard, said in a statement.

Olson noted that Poe did not receive the Purple Heart, which is given to those who are injured in enemy combat. Poe didn't claim he had received the award. "We looked very closely at his record,"

Olson said in a telephone interview with The Associated Press. "We did not find something to substantiate what he said." Neither Poe nor NBC returned telephone messages from the AP. Poe told the judges that he was from San Antonio, Texas. The television show listed his age as 35. Poe had a stutter when he spoke with the judges, which he attributed to his brain injury. The stutter disappeared when he sang. He also didn't appear to stutter when he spoke with the show's host after his performance. When he was describing his injury, Poe said during the video clip: "When I was laying there I thought I'd never see my daughter walk down the aisle or throw the baseball with my son or be able to hold them and see them. ... I didn't want my life to be over." He said singing has helped him deal with the injury. "I'm just happy to be here," he told the judges. In a subsequent 23 minute interview on the military-focused podcast 'Tou Served' [<http://www.blogtalkradio.com/youserved/2012/06/06/interview-with-tim-poe>] he admitted that he, in fact, did not earn medals he once claimed to have received, but maintains he suffers from traumatic brain injury, despite assertions by military officials to the contrary. He said the Minnesota National Guard officials who dispute his claim do not have all of his medical records and he is willing to release his medical records supporting his diagnosis. The military blog You Served <http://www.blogtalkradio.com/youserved> plans to post them on its site if and when received, [Source: FoxNews.com AP article 5 Jun 2012 ++]



Timothy Michael Poe

DFAS SCAM Update 01: The IRS and Maryland’s comptroller are warning of a new scam that targets military personnel and retirees as well as civilian workers. Emails, which seem to come from the Defense Finance and Accounting Services, claim that recipients of disability compensation from the VA may be entitled to more money from the IRS. Not true. The email, which has a “.mil” domain, instructs recipients to send copies of their income tax returns, 1099-Rs, Retiree Account Statements, VA award letter to a colonel in Florida, officials say. With that kind of information, a con artist can steal an identity and wreak all sorts of havoc on a victim’s finances. The IRS says beware of any emails out of the blue promising benefits. Also, if you think it may be legit, contact the agency on your own — don’t respond to the email. And any email or phone solicitation asking for your Social Security number should send you running. [Source: The Baltimore Sun Eileen Ambrose article 6 Jun 2012 ++]

Veteran Discrimination: Boston’s Veterans Services chief said the discrimination claim by an Iraq and Afghan war veteran who is suing a peace activist over a Savin Hill rental dispute is “unusual,” despite the nation’s bitter divisions after a decade of war. “Things are definitely better than they used to be,” said Veterans Affairs Commissioner Francisco Urena, when asked if returning vets today are feeling the kinds of prejudices reported by Vietnam vets decades ago. The Boston Herald reported 4 JUN that Army National Guard Sgt. Joel Morgan, 29, filed a discrimination lawsuit in Suffolk Superior Court against property owner Janice Roberts, 63, of Boston, after she cited her anti-war views when suggesting he look elsewhere for an apartment. Roberts, citing issues such as questions about Morgan’s ability to pay and his failure to return a rental application, has denied she passed him over for the two-bedroom, \$1,220 a month flat over his war service, though she cited, “what you told me about the Iraq war,” in an April 9 voicemail in which she stated, “It probably would be better for you to look for a place that is a little bit less politically active and controversial.” Roberts doesn’t live at the Savin Hill property. State law bars landlords from rejecting veterans due to their military backgrounds. Harvey Silverglate, a noted local civil liberties lawyer who is not involved in the case, said of the looming legal dispute, “We’re living in highly contentious times. It’s just a reflection of the larger ideological battles that have divided this country. As a society, we’re forgetting how to live with our differences and this is very dangerous. We need to start talking to each other.” Meanwhile, Urena advised any vets who believe they are facing discrimination to call City Hall. [Source: Boston Herald Laurel J. Sweet article 6 Jun 2012 ++]

Reverse Boot Camp: Defense and Veterans Affairs officials are finalizing plans for a “reverse boot camp” for troops leaving the military, part of a series of efforts to better prepare soon-to-be veterans for the challenges of civilian life. The idea, announced by the White House last summer, is designed to be a dramatic improvement to the services’ Transition Assistance Program, which critics have said doesn’t fully prepare troops for challenges like navigating civilian job interviews, attending college classes and understanding veterans benefits. No specifics of the transition program have been released. The idea was one of several initiated by President Barack Obama last year as a way to properly repay troops for their service by ensuring success in their post-military lives. That included the formation of the Military Credentialing and Licensing Task Force, charged with finding ways to create more employment opportunities for separating servicemembers. Last week, the group announced its first partnership, establishing opportunities for 126,000 troops to receive “industry-recognized, nationally-portable certifications for high-demand manufacturing jobs.” The program includes accreditation through the American Welding Society and National Institute for Metalworking Skills for soldiers with certain machinist and welding

skills. Another agreement with the Society of Manufacturing Engineers will expand certification opportunities for troops in technical engineering fields, giving them a chance to seamlessly carry their military skills to a civilian job. [Source: Stars & Stripes Leo Shane article 5 Jun 2012 ++]

VAMC Orlando: Contractors are attributing the Orlando VA Medical Center's "much-delayed" opening to politicians and VA officials' "poor oversight." Delays have pushed the completion date of the 1.2 million-square-foot facility back a year and half. Now the date has been pushed into March or April 2014. Quinco, the project's electrical contractor, owner David Deese said the VA's "slow approvals" on orders and many construction suspensions forced him to lay off 60 workers; and extensive changes to the electrical drawings caused the contact cost, which "started at \$45 million" to nearly double. Project Manager George Paulson said the VA "had a chance to prevent all that" last October, when the primary subcontractors developed a two-phase plan that would have cost the VA a "little more," but would have ensured the VAMC was finished by the original October 2012 completion date. Deese concurred. "We thought it was a no-brainer," he said. But the VA "said no, according to those involved." [Source: Orlando Sentinel Marni Jameson article 5 Jun 2012 ++]

VA Budget 2013 Update 05: By a vote of 407-12, the House on 31 MAY overwhelming passed the Military Construction/VA funding bill despite threats of a veto by the Administration. To see how your representative voted, click on <http://clerk.house.gov/evs/2012/roll305.xml>. The bill, H.R.5854, provides \$146.4 billion dollars for FY 2013, which is a 10-percent increase above last year's levels. VA funding includes \$54.5 in Advanced Appropriations for medical care, a boost for medical services and increases for jobs and disability programs for veterans. House members voted to withhold funding on the DOD-VA integrated medical record project until both departments implement recommendations made by GAO earlier this year. This voted amount is \$1.5 billion less than the AMVETS, Disabled American Veterans, Paralyzed Veterans of America, and the Veterans of Foreign Wars of the United States annual Independent Budget recommendation of \$3.2 billion to meet increased demand and rising health care costs . The approved amount also provides:

- \$6.2 billion for mental health services
- \$5.8 billion for homeless veterans programs
- \$35 million for continued research on the effects of PTSD and TBI
- \$174 million for expansion of Arlington National Cemetery
- \$1.1 billion for major and minor construction projects
- \$1.7 billion for family and military personnel housing

House Adopted Amendments to the bill included:

- **Blumenauer (D-OR)** – The amendment makes a symbolic funding cut of \$10 million to the Defense-wide Planning and Design, and then adds the funding back to the same account. The purpose of the amendment is to express support for the Department of Defense (DoD) efforts for continued improvement to energy security and renewable energy initiatives. The amendment was adopted on a voice vote.
- **Hayworth (R-NY)** – The amendment allows non-active duty National Guard and Reservists to purchase government memorial headstones. The amendment was adopted on a voice vote.
- **Welch (D-VT)** – The amendment allows funds to be used for the Department of Veterans Affairs (VA) to comply with statutory energy management requirements and report on the inventory of energy efficiency in VA buildings, to be published online. The amendment was adopted on a voice vote.

- **Terry (R-NE)** – The amendment requires a VA Inspector General report on cost overrides on faulty bidding. The amendment was adopted on a voice vote.
- **Blumenauer (D-OR)** – The amendment makes a symbolic funding cut of \$35 million, and then adds the funding back to the same account, to encourage VA to increase their efforts on researching the effects of Post-Traumatic Stress Disorder and Traumatic Brain Injury, as increasing numbers of veterans return from the battlefield. The amendment was adopted on a voice vote.
- **Schock (R-IL)** – The amendment makes a symbolic funding cut of \$16 million to the Veterans Health Administration, and then adds the funding back to the same account. The purpose of the amendment is to draw attention to importance of pilot programs – Project ARCH and Project HERO – that provide veterans’ health care through local and/or private providers. The amendment was adopted on a voice vote.
- **Grimm (R-NY)** – The amendment strikes a provision in the bill that prohibits funding for the DoD or VA to solicit construction contracts that either favor or oppose project labor agreements (PLAs). The amendment would allow the Administration to continue to use PLAs in the consideration of federal contract bids. The amendment was adopted on a vote of 218-198.
- **Fitzpatrick (R-PA)** – The amendment prohibits funding for federal contracts that do not give veteran-owned small businesses all available preferences. The amendment was adopted on a voice vote.
- **Poe (R-TX)** – The amendment prohibits funds to employ a new national cemetery director who is not a veteran. The amendment passed on a voice vote.
- **Poe (R-TX)** – The amendment prohibits funds from being used to stop any veteran service organization from participating in the funeral or memorial service of a veteran. The amendment passed on a voice vote.
- **Runyan (R-TX)** – The amendment prohibits funding for DoD to informally close any military bases. The amendment passed on a voice vote.
- **Flores (R-TX)** – The amendment prohibits funds to implement a regulation under the Energy Independence and Security Act (section 526). The regulation prohibits federal contracts for alternative fuels, unless the alternative fuels are proven to produce less greenhouse gas than conventional fuels. This overly burdensome regulation would limit the ability of the federal government – including the Pentagon – from exploring and using alternative fuel options. The amendment was adopted on a voice vote.
- **Webster (R-FL)** – The amendment requires the director of construction and facilities management in the Department of Veterans Affairs to meet the employment requirements of current law. The amendment was adopted on a voice vote.
- **Stearns (R-FL)** – The amendment prohibits the use of funds for the Secretary of Veterans Affairs to provide performance awards for employees of the Senior Executive Services. The amendment was adopted on a voice vote.

[Source: VFW Washington Weekly 1 Jun 2012 ++]

VA Budget 2013 Update 06: The House on 31 MAY approved a measure offered by the Ocala Republican that would do away with salary bonuses to senior administrators within the VA. Stearns' amendment to a bill containing the VA's 2013 budget passed on a voice vote without opposition, according to House records. In a statement, Stearns, a longtime member of the House Veterans Affairs Committee, said the agency's top management should not be rewarded when military veterans are receiving less than exemplary service from the agency. "I want to ensure the best care for our veterans, but the VA continues to have an unmanageable backlog, extremely long wait lists and a poor record on oversight," Stearns said. "Given this troubling record, the VA should discontinue paying bonuses to its top executives." Stearns' amendment targets staffers within the senior executive service, or SES, the level of managers just below presidential appointees that administer policy and oversee the rest of the federal civil service. Stearns noted that SES workers are already paid between \$120,000 and \$180,000 a year.

He also highlighted testimony given last November to the Veterans Affairs Committee by Carl Blake of the Paralyzed Veterans of America, who said that the average bonus for VA employees within the SES was \$14,000. Yet the VA has a current backlog of more than 567,000 claims, and the average wait time for a veteran to have a claim resolved is eight months, according to Stearns. "This is why there should be no bonuses for VA's top executives," said Stearns, who represents one of the most veteran-heavy districts in the country. "The VA should focus its resources on caring for veterans and not on bonuses for its highest paid employees," he said. The amendment would not affect Stearns' district. According to Stearns' office, Thomas Capello was the only SES-level employee at a VA facility in Stearns' North Florida district. Capello, who retired earlier this year, made \$179,900 last year — more than six times the per capita income in Florida — while serving as director of the VA district that included the Malcom Randall Medical Center in Gainesville and the Lake City VA hospital as well as three regional outpatient clinics and seven community-based facilities in Florida and Georgia. He managed a \$797 million yearly budget and almost 4,700 employees who served more than 121,000 veterans. The Senate must still consider the VA budget bill. The House version passed by a lopsided 407-12. [Source: Ocala Star-Banner Bill Thompson article 2 Jun 2012 ++]

VA Health Care Access Update 03: You probably qualify for VA Health Care if any of the below statements are true:

- You served in the active military, naval, or air service and were honorably discharged or released; or
- You were/are a Reservist or National Guard member and you were called to active duty by a Federal Order (for other than training purposes) and you completed the full call-up period.

AND

- You were discharged or separated for medical reasons, early out, or hardship
- You served in theater of combat operations within the past 5 years
- You were discharged from the military because of a disability (not preexisting)
- You are a former Prisoner of War
- You received a Purple Heart Medal
- You receive VA pension or disability benefits
- You receive state Medicaid benefits

Your eligibility for VA health care benefits may be based on special factors such as service in Vietnam, other military history factors or even household income. All veterans are encouraged to apply now for VA health care benefits now before they encounter a medical issue that requires medical attention and compensation.. Submitting an application is the best way to find out if they qualify. Plus, if in the future new regulations take effect, VA will automatically reassess your application to determine if you qualify. With an application on file, VA will be able to notify you if new rules make you qualified for health benefits in the future. The fastest and easiest way to apply or update your information is online at <https://www.1010ez.med.va.gov/sec/vha/1010ez/>. Other ways to apply or UPDATE YOUR INFORMATION are:

- **By Phone** - You can apply for enrollment of your benefits or update your information by phone by calling 1-877-222-VETS (8387), Monday through , between the hours of 8:00 AM and 8:00 PM (Eastern Time). A VA representative will have your completed form sent to you for verification and signature.
- **By Mail** - Print the 10-10EZ form <https://www.1010ez.med.va.gov/sec/vha/1010ez/Form/1010EZ-fillable.pdf> or 10-10EZR form <https://www.1010ez.med.va.gov/sec/vha/1010ez/Form/1010EZR-fillable.pdf> or call to have the form mailed to you. Complete and sign the application, then mail it to your local VA Medical Center or clinic whose address can be found at <http://www2.va.gov/directory/guide/home.asp?isflash=1>.

- **In Person** - Visit a VA Medical Center or clinic nearest you to apply for enrollment or if you are already enrolled, to update your information in person.

If you do not have an ID card, another way you can get logged into the VA system would be by requesting to be screened for Agent Orange affects or getting an annual physical. There is no charge for the screening but dependent on your annual income and status you may have to pay a small copay for the physical. Then, to stay within the active VA database, continue to get the annual checkup. The backlog can be 6 to 8 months long for case reviews so position yourself for faster processing, should you need it. If you need help call at 1-877-222-8387, M-F between the hours of 8:00 AM and 8:00 PM EST. [Source: <https://www.1010ez.med.va.gov/sec/vha/1010ez/> Jun 2012 ++]

TSP Update 30: Thrift Savings Plan returns for May continued April’s downward trend, with most funds finishing the month lower than they started.

- Like April’s returns, all funds ended May in the red except for the F Fund, invested in fixed-income bonds, and the G Fund, comprised of government-backed securities. The F Fund was up 0.91 percent in May, and the G Fund was up 0.14 percent.
- The troubled I Fund, invested in international stocks, ended May down 11.40 percent, a dramatic decline after April’s drop of 1.87 percent. The fund has posted losses of more than 20 percent during the past 12 months.
- The C and S funds also saw large dips in May: The C Fund, invested in stocks on Standard & Poor’s 500 Index, lost just shy of 6 percent, and the S Fund, invested in small and midsize companies that track the Dow Jones Wilshire 4500 Index, posted a loss of 6.91 percent.

All TSP’s life-cycle funds ended May in the red, including the L Income Fund, which had gained 0.01 in April. That fund, meant for federal employees who have reached their target retirement date and have started withdrawing money, lost 1.38 percent in May, but has gained 1.31 percent this year to date. The L 2020 lost 4.20 percent in May; it is up more than 2 percent since the start of 2012. The L 2030 lost 5.23 percent in April; it is also up more than 2 percent since 2012 began but has posted negative returns during the past 12 months. The L 2040 was down 6 percent in May, and the L 2050 was down by nearly 7 percent. Both the L 2040 and L 2050 funds have posted positive returns in 2012 so far, but are in the red compared to a year ago. [Source: GovExec.com Amanda Palleschi article 1 Jun 2012 ++]



VA for Vets: VA for Vets is a comprehensive career development program that helps Veterans launch or advance their civilian careers at VA. From dynamic job searches and military skills translation to professional

development and deployment lifecycle support – there is something for every veteran in this program. The Veteran Employment Services Office (VESO), a new organization within the Department of Veterans Affairs, was established specifically to oversee the program. This office is the first of its kind dedicated entirely to ensuring the career success of veterans. They served for us. Now VA for Vets is serving those who have served our country.

Program features include:

- On-line support services tailored to the needs of each Veteran at <http://vaforvets.va.gov>
- Career Center to translate military skills to civilian work, create easy-to-read resumes, apply to open VA positions, and save all results into one profile.
- Contact coaches for help with deployment and reintegration issues or questions related to careers at VA.
- Deployment Lifecycle Resources to access vital information to prepare for and support deployment and reintegration.
- Professional Development through Web-based and instructor-led training to sharpen skills or learn more about deployment and reintegration topics.
- Webinars and Videos which cover the strengths and skills Veterans bring to the workforce and how to best support Military Service Members.
- Virtual Collaboration Tool which allows interaction with a coach, supervisor or HR professional in a personalized virtual workspace

The program's mission is simple: to create a world-class organization of Veterans serving Veterans. VA for Vets wants Veterans to love working at and to build meaningful careers at VA. To achieve this goal, VA for Vets aims to:

- Recruit Veterans outside of VA to come work at VA.
- Retain the 100,000+ Veterans currently employed at VA.
- Reintegrate VA's Military Service Member employees seamlessly after deployments.
- Recognize and honor Military Service.
- Educate VA's supervisors, hiring managers and human resources professionals and coworkers about Veteran specific issues and support resources.

[Source: VA for Vets Fact Sheet 1 Jun 2012 ++]

VA for Vets Update 01: The National Veterans Small Business Conference, the government's premier event for Veteran-owned small businesses, is coming to Detroit's Cobo Center June 26-29. The Department of Veterans Affairs announced that a "VA for Vets" Hiring Fair will be held June 26-28 during the conference for Veterans looking for careers in the public and private sectors. The conference is expected to attract thousands of Veterans, business owners and federal employees, and bring an estimated \$3 million in direct spending to the city. "VA is committed to bringing more Veteran-owned businesses into the public-private partnership," said VA Chief of Staff John Gingrich. "In addition to the National Veterans Small Business Conference, our Detroit Hiring Fair will provide Veterans with on-the-spot job opportunities and interviews, while also offering career search classes and one-on-one counseling." Last year's National Veteran Small Business Conference and Expo in New Orleans drew almost 5,000 attendees, and more than 6,000 participants are expected this year.

The Detroit Hiring Fair builds upon VA's success 18 JAN in Washington at which a partnership of federal agencies and private industry attracted over 4,100 Veterans and resulted in over 2,600 on-the-spot interviews and more than 500 tentative job offers. "These events are part of Secretary Shinseki's ongoing efforts to help Veterans find employment in both the public and private sectors," said Gingrich. "As the President said in his State of the Union address, Veterans are crucial to our economy, and we need to find them jobs." This year's conference will include an open house June 26-28 that gives Veterans the chance to learn the wide range of resources available to

help them with their own businesses. Also available will be the VetGovPartner online platform, which enables networking, viewing the business profiles of all participants, and identifying business opportunities with more than 400 government procurement decision makers in attendance.

Known historically as the world's capital for the transportation industry, the Detroit metro area is reinventing itself with six booming industries: medical research, defense, entertainment, green tech, urban farming, and aeronautics. About 330,000 Veterans are served by the city's VA medical center, and more than 704,000 Veterans live in Michigan. VA invites all interested persons and businesses to attend. More information about the small business conference is available at www.nationalveteransconference.com. Information and registration for the hiring fair is available at <http://www.VAforVets.VA.Gov/Detroit>. [Source: VA News Release 10 May2012 ++]

VRAP Update 01: On 28 MAY, House Veterans' Affairs Committee Chairman, Rep. Jeff Miller (R-FL), held a hearing to determine the progress being made on implementation of the Veterans Retraining Assistance Program (VRAP) which is part of the VOW to Hire Heroes Act of 2011. The VRAP offers 12 months of training assistance to Veterans who:

- Are at least 35 but no more than 60 years old
- Are unemployed
- Received an other than dishonorable discharge
- Are not be eligible for any other VA education benefit program (e.g.: the Post-9/11 GI Bill, Montgomery GI Bill, Vocational Rehabilitation and Employment Assistance)
- Are not in receipt of VA compensation due to unemployability
- Are not enrolled in a federal or state job training program

The program is limited to 45,000 participants from July 1, 2012, through Sept. 30, 2012, and 54,000 participants from Oct. 1, 2012, through March 31, 2014. The VA opened applications for the program on 18 MAY and one of the panel questioned by the committee, VA Under Secretary for Benefits, Allison Hickey, reported that the program has already received over 12,000 applications for the program and approved around 1,400 to begin training on July 1, the first day of program implementation. Under Secretary Hickey also reported that about 23 percent of the applications had been rejected. The most common reason was that the veterans still had remaining GI Bill eligibility. When discovered the VA is notifying the individual and reinstating the remaining eligibility. It should be understood that when GI Bill eligibility expires, eligibility for the VRAP program may be available. More details on the program are available at the VOW website <http://www.benefits.va.gov/VOW>. [Source: NAUS Weekly Update 1 Jun 2012 ++]

USERRA Update 14: On 30 MAY the House passed Representative Tim Walz's (D-MN) H.R.3670. The bill now passes to the Senate where companion legislation, S. 1990, sponsored by Sen. Joseph Lieberman (I-CT) with 27 co-sponsors awaits action. This bill requires the Transportation Security Administration (TSA) to comply with the Uniformed Services Employment and Reemployment Rights Act (USERRA), and protect deployed members of the National Guard and Reserves' civilian jobs when they return from military service. When the TSA was created after the attack of 9/11 it was exempt from following the USERRA requirements. Although TSA employs thousands of veterans including members of the Guard and Reserve this rare exemption still exists. Representative Walz, a retired Command Sergeant Major of the National Guard explained the need for the bill and the end of the exemption: "The unemployment rate among our servicemembers is already far too high. Protecting

the jobs they already have should be a top priority and I'm pleased the House took action on this common sense bill today. We have USERRA protections in place for a reason and this bill simply ensures that the thousands of veterans, Reservists, and members of the National Guard working for TSA are protected as they would be in any other position."

The House also passed the Servicemember Family Protection Act, H.R.4201. This bill originally sponsored by Representative Mike Turner amends the Servicemembers Civil Relief Act (SCRA) to ensure that a servicemember's deployment, or possible deployment, cannot be used as a factor in child custody determinations. "With every deployment, our men and women in uniform live with the constant fear that their custody rights as parents could be in jeopardy due to their service," said Rep. Turner. "This legislation would ensure that being deployed, or the possibility of deployment is not used against them when child custody decisions are made by the courts." There are now 12 pieces of veteran legislation passed by the House of Representatives waiting action by the Senate. [Source: TREA News for the Enlisted 1 Jun 2012 ++]

SBA Vet Issues Update 21: On 21 May Senators Burr (R-NC) and Brown (R-MA) joined the next day by Senator Heller (R-NV) introduced S.3210. This bill would amend the Veterans' Benefits Code under the Department of Veterans Affairs to allow for a 3-year transfer period of contracting benefits under the VA's service disabled veteran owned small business (SDVOSB) program to a surviving spouse if a veteran dies of causes not related to service. This change would allow the surviving spouse to have the time to either transfer the business to another qualified veteran or to make other plans to let the business survive and continue. Presently, unless the veteran owner dies of a service connected cause the business immediately loses all the veteran benefits. Senator Burr (R-NC) explained the need for the bill by saying: "Our nation's disabled veterans and their families have sacrificed much for our country, and we will forever be in their debt. Military families are the backbone of our armed forces, and many of them have faced grave difficulties as their loved ones suffer from physical and emotional wounds of military service. Giving the surviving spouse of a deceased disabled veteran sufficient time to plan for the future of their family-owned business is one small way to express our gratitude." Senator Brown added: "We honor our veterans by the way we take care of their families. Our veterans' spouses have sacrificed so much, and a family business shouldn't be punished when a veteran unexpectedly passes away. Their spouse should have some time to get the business on solid ground. My bill provides a three year transition period where spouses and families will have the opportunity to keep a veteran-owned business stable as they prepare for the future." [Source: TREA News for the Enlisted 1 Jun 2012 ++]

Forgiven Debt Tax: In general, if you owe money and it's eventually written off, as far as Uncle Sam is concerned, the destroyed debt is taxed like income. This might not seem fair. After all, it's not like you got a check. The forgiven debt is more like a gift, and gifts aren't taxable. So why would the IRS treat this forgiven debt as income? The logic lies in the way income and losses are treated for tax purposes. Basically, it's yin and yang: One man's deduction is the other man's income. When it comes to business, most transactions involving money are deductible to the one paying it and income to the one receiving it. For example, if a bank pays interest on your savings account, they get to deduct that money as an expense on their taxes – and you count it as income on yours. And if the bank lends money you don't pay back, the bank deducts the bad debt as an expense – and you have to include it in your income. In short, the term "debt forgiveness" makes it seem like a gift, but it's more like "debt deduction." When one party is writing something off, the opposing party is typically reporting it as income. That's the rule and the logic behind it. But as with many rules, especially those relating to income taxes, there are many exceptions. Let's look at a few:

- **Insolvency** - According to IRS publication 4681, if you're "insolvent," meaning you owe more than you own, forgiven debt isn't counted as income. Their words... Do not include a canceled debt in income to the extent that you were insolvent immediately before the cancellation. You were insolvent immediately before the cancellation to the extent that the total of all of your liabilities was more than the FMV (Fair Market Value) of all of your assets immediately before the cancellation. To qualify for this exclusion, you file Form 982. This is generally the form people file when they enter into debt settlement agreements like Mike's and will probably be his best chance at avoiding paying taxes on his forgiven debt.
- **Bankruptcy** - Debt cancelled through a Chapter 7 or Chapter 13 bankruptcy typically isn't taxable.
- **Mortgage debt** - A foreclosure often includes cancelled mortgage debt – the amount of the mortgage not recouped when the home is taken back and resold. Since that results in forgiven debt, the result for many hapless homeowners is losing their home, then months later getting a tax form in the mail informing them they owe taxes on potentially hundreds of thousands of dollars of income they never received. Depending on state laws, the same could be true for those doing a short-sale (selling their home for less than the mortgage balance) or participating in a program like Bank of America which recently cut qualifying mortgage holder's balances. Talk about salt in the wound! Fortunately Congress rode to the rescue years ago and passed a law called the Mortgage Forgiveness Debt Relief Act of 2007. This law applies to homeowners whose mortgage debt is "partly or entirely forgiven during tax years 2007 through 2012." You can read the details at this page of the IRS website, or by reading Publication 4681. But in general, if the forgiven mortgage debt was less than \$2 million for married couples (\$1 million for singles), was secured by a principal residence (as opposed to a rental property or vacation home), and was used to purchase or improve the home (as opposed to buying a car or paying off credit cards), it's not reportable as income.

The aforementioned are some common exceptions that could help you avoid taxes on forgiven debt, but they're not the only ones. There are also different rules for businesses, as well as for debts that are recourse (those for which you're personally liable) and non-recourse. State laws can also play a part, and so can other laws. For example, after hurricane Katrina, Congress passed a law allowing those in affected areas to exclude forgiven non-business debts from their income that year. Paying people to do things you can do yourself is not desirable but experienced professionals could be worth paying for. Publication 4681 (2011), Canceled Debts, Foreclosures, Repossessions, and Abandonments is 26 pages long and the amount of detail therein combined with the amount of money involved could warrant seeking advice/assistance, preferably before you agree to settle the debt. [MoneyTalksNews Stacey Johnson article 29 May 2012 ++]

Student Loans H.R.5044

Forgiven Debt Tax Update 01: Late last month Representative Scott DesJarlais (R-TN) introduced H.R.5044, the Andrew P. Carpenter Tax Act. The bill forgives the income taxes due that are added when a deceased servicemember's student loans are forgiven by the loan holder. Ordinarily, student loans are categorized as gross taxable income for families of veterans who have lost their life while serving on active duty in the United States Armed Forces. The drive to correct this injustice came from the story of Lance Corporal Andrew P. Carpenter of Columbia, Tennessee, who lost his life on February 19, 2011, while serving his country in Afghanistan. Three years prior, Andrew had taken out a private educational loan. After learning that he had been killed in action, the company administering the loan agreed to completely forgive the debt. Upon forgiveness of the debt, the family received a 1099-C form from the Department of Education informing them that the debt discharged would be factored into their gross taxable income for that year.

"I am humbled to have the honor of working with the Carpenter family to introduce this legislation," said Representative DesJarlais. "It is a fitting way to fix a glaring problem in our tax code, while paying tribute to the memory of Lance Corporal Carpenter. His family has experienced the pain of losing their son, husband and father. Hopefully, if passed this measure will in some way ease this burden." It is important to note that this bill would not make it mandatory for private lenders to forgive education loans. Private loan companies would still have the option of whether or not to forgive a loan, and federally backed loans are already forgiven for deceased veterans under the Higher Education Act. This legislation would simply prevent the IRS from collecting taxes on any amount of loan forgiveness. The Andrew P. Carpenter Tax Act would have a retroactive effective date of October 7, 2001, the start of Operation Enduring Freedom. The bill already has 20 cosponsors, including LTC Allen West (R-FL, USA-Ret.) and Sgt. Major Tim Walz (D-MN, USA-Ret). [Source: TREA News for the Enlisted 1 Jun 2012 ++]

Jobs, Education, Homes

VA Benefit Programs Update 01: The U.S. Department of Veterans Affairs wants veterans to know about their benefits, from job and education opportunities to home loans and programs for those who are disabled. Curtis Coy, VA's deputy under secretary for economic opportunity said 29 MAY. Veterans caught in today's high rate of unemployment likely can find a job in one of the more than 200 high-demand careers that have been identified by the Department of Labor, said Curtis Coy, VA's deputy under secretary for economic opportunity. Those occupations are listed on the VA's Web site. The U.S. Department of Labor's most-recent figures from last year show 900,000 veterans out of work, averaging 7.7 percent of Americans, and 12.1 percent for veterans returning home from Iraq and Afghanistan. "The high-demand jobs list is not a narrow one; in fact, it is a very broad list," Coy said, adding that the 2011 legislation, VOW to Hire Heroes Act of 2011 was enacted for veterans looking for "meaningful employment in high-demand jobs."

Overall, the VOW to Hire Heroes Act would lower the rate of unemployment among the nation's veterans, and combine two Congressional provisions from the Veterans Opportunity to Work Act and the Hiring Heroes Act, VA officials said. The act also would provide veterans tax credits in an all-inclusive jobs package to fight the veteran unemployment rate. The act has more than 20 provisions, including tax credits for businesses that hire veterans, Coy said. It also makes the Transition Assistance Program mandatory as of Nov. 21 for every departing service member. TAP readies departing active-duty personnel to re-enter the civilian world, officials said. "[TAP] is going to have a major impact on VA, DOL and the Defense Department because what used to be a voluntary program is now mandatory," Coy said.

Coy also wants veterans to know they can apply for up to a year of paid training to qualify for high-demand jobs through the Veterans Retraining Assistance Program. The VRAP training is geared toward veterans between the ages of 35 and 60, the hardest-hit unemployed age group, he said, adding that the education benefit must, by law be used toward earning an associate's degree or job certification. "The marketing tool we use is if you are or know of a veteran between ages 35 and 60 who's unemployed and [can] use another year of educational benefits to attain a high-demand job, the VRAP program is the exact, wonderful new benefit that will help them get that meaningful employment," Coy said. Applicants for the education program are taken on a first-come, first-served basis after their eligibility is confirmed, he added. The VA Web site has details. "I think the VA always has been the institution that takes a look at our veterans, not only today, but veterans of the past, and provides those services and benefits that Congress has so generously provided to [them]," said Coy, a 24-year Navy veteran. "Our job is to ensure veterans know of and get the benefits they so richly deserve."

In addition to benefits for training for jobs, Coy wants veterans and active-duty service members to know about VA's Home Loan Guaranty program for VA mortgages and Specially Adapted Housing Grants. VA mortgages in the past 15 quarters had the lowest foreclosure rates of any component in the country, Coy said. "That speaks volumes about our veterans, their responsibilities, and how they deal with business," he said. "The foreclosure rate in this country and the number of homes under water is a problem for many Americans. What we've done to help our veterans is keep a very close eye on [their] mortgages." VA doesn't lend veterans the money for mortgages. Instead, VA provides a loan guarantee. "We have a vested interest in being good stewards of our taxpayer money," Coy said. "Last year, we helped over 72,000 vets retain their homes who may not have been able to retain them otherwise. That's a 10-percent increase over the year before." He said the VA provides proactive support for veterans who might get into trouble with their mortgage. "We can be good agents for them, and in some cases intercede or help them with their banks and mortgage lenders to perhaps restructure [the loan] or take a look at the nuances of that particular mortgage," Coy explained. "We want to make sure our veterans stay in their homes, and we do everything to help them do just that," he added.

Eligibility for a VA home loan includes being a veteran or service member, having good credit and the ability to pay the mortgage, Coy said, noting no money down is required, unlike private lenders. "We are very scrupulous to make sure veterans don't get in over their heads on their mortgages," he said. The VA also offers Specially Adapted Housing Grants for disabled veterans and wounded warriors, with grants up to \$64,000 in homeowner assistance used to configure veterans' homes for their particular disability, Coy said. Information on the grant is available on the VA Web site, along with toll-free numbers, a list of 57 regional offices across the country, and some 800 vocation and rehabilitation programs. "The VA always has been the institution that takes a look at our veterans, not only [from] today, but veterans of the past, and provides those services and benefits that Congress has so generously provided," Coy said. "Our job is to ensure veterans know of and get the benefits they so richly deserve." [Source: AFPS Moon Cronk article 30 May 2012 ++]

VA Homeless Vets Update 30: The U.S. Department of Veterans Affairs announced 30 MAY it will collaborate with the "100,000 Homes" campaign and its 117 participating communities to help find permanent housing for 10,000 vulnerable and chronically homeless veterans this year. "President [Barack] Obama and I are personally committed to ending homelessness among veterans," Secretary of Veterans Affairs Eric K. Shinseki said in a VA news release. "Those who have served this nation as veterans should never find themselves on the streets, living without care and without hope." According to the 2011 Annual Homelessness Assessment Report to Congress, homelessness among veterans has declined 12 percent since January 2010. The new initiative is intended to help accomplish Shinseki's goal of ending veteran homelessness in 2015. It will also support the ongoing work of the U.S. Interagency Council on Homelessness and a host of state and local organizations working to implement "Opening Doors," the federal plan to end chronic and veteran homelessness.

The 100,000 Homes campaign is a national movement of over 100 communities working together to find permanent homes for 100,000 vulnerable and chronically homeless individuals and families by July 2014. The new partnership will better integrate the efforts of VA case managers and their local partners by leveraging VA resources and those of participants in the "100,000 Homes" campaign. The campaign's national support staff, provided by New York-based non-profit Community Solutions, will also work with VA to provide technical assistance to help communities reduce the amount of time necessary to house a single homeless veteran. As a result, community organizations will be better able to utilize the U.S. Department of Housing and Urban Development's Veterans Affairs Supportive Housing program. The program is a coordinated effort by HUD, VA, and local housing agencies to provide permanent housing with case management and other support services for homeless veterans. The collaboration will also help VA increase the proportion of HUD-VASH vouchers that help house chronic and

vulnerable homeless individuals. Research indicates that this approach can successfully end homelessness for vulnerable and chronically homeless veterans while also achieving significant public cost savings. From fiscal years 2008 to 2012, HUD has allocated funding to local public housing authorities to provide over 47,000 housing choice vouchers to homeless veterans.

Volunteers in participating "100,000 Homes" communities will help the VA identify homeless veterans through their registry week process. Registry weeks are community-wide efforts in which volunteers canvass their neighborhoods to survey homeless individuals and gather key information to help VA case managers expedite the housing process. Support staff will also offer quality improvement training designed to help reduce the amount of time necessary to house a homeless veteran to 90 days or less. Pilot training in Los Angeles and New York City has already helped shave an average of 64 days from the veteran housing process in these communities. In 2009, Obama and Shinseki announced the federal government's goal to end veteran homelessness by 2015. Through the homeless veterans' initiative, VA committed \$800 million in fiscal year 2011 to strengthen programs that prevent and end homelessness among veterans. VA provides a range of services to homeless veterans, including health care, housing, job training, and education. [Source: VA News Release 30 May 2012 ++]

Veteran ID Card Update 02: Governor Bob McDonnell on 30 MAY launched the new Virginia Veterans ID Card available from the Department of Motor Vehicles (DMV) in partnership with the Department of Veterans Services (DVS) during an afternoon event at the McGuire Veterans Affairs Medical Center in Richmond. The card will help thousands of Virginia veterans identify themselves as veterans and obtain retail and restaurant discounts around the state. The DMV 2 Go mobile office was present to process veterans' applications for the cards onsite. Governor McDonnell, a U.S. Army veteran who served for a total of 21 years in active duty and reserve roles, visited the mobile office's event and was one of the first to apply for the new ID card. Speaking about the launch of the Virginia Veterans ID Card, Governor McDonnell said, "Virginia is home to 823,000 veterans who have protected and served our great nation. It is Virginia's duty to serve them. The launch of the Virginia Veterans ID card will provide a new state resource to aid in obtaining discounts and other services from the Commonwealth's retail community, as well as providing convenient identification for Veterans. This initiative is a perfect example of state agencies working together to assist those individuals who have served and sacrificed for our great nation. We take seriously our responsibility to provide resources and support to our veterans. This is an important step towards reaching our goal of making Virginia the 'most Veteran friendly state in the nation.'"

Currently, retired military and veterans with a service-connected disability rating from the U. S. Department of Veterans Affairs are issued ID cards. These men and women comprise just a fraction of the state's veteran population. The remainder of Virginia's 823,000 veterans have no way to show veteran status other than by presenting their discharge documents. The new Virginia Veterans ID Card is convenient and fits in a wallet, cutting down on Veterans having to carry the DD 214 military discharge document as identification. Paul Galanti, Commissioner of the Virginia Department of Veterans Services, added, "Retailers and restaurants across the state offer discounts and other special promotions to veterans and military, especially around Memorial Day and Veterans Day. This is a winning situation for both veterans and retailers." Veterans may apply for the cards in person at any DMV customer service center, DMV 2 Go mobile office, or online at <http://www.dmvNOW.com>. Each applicant needs to present an unexpired Virginia driver's license or DMV-issued ID card, the veterans ID card application, his or her DD214, DD 256 or WD AGO document, and \$10. The card, which does not expire, will be mailed to the veteran and should arrive within a week. In the meantime, the temporary veterans ID card received at the time of the in-person application can be used as proof of veteran status. [Source: Gov. McDonnell press release 30 May 2012 ++]

Sunscreen & Skin Cancer: Twenty percent of us will develop skin cancer at some point in our life, according to the American Academy of Dermatology. Two million people in the United States are diagnosed with some form of the cancer each year. But the U.S. Food and Drug Administration is making it a little easier for shoppers to protect themselves. Last summer, after years of research and discussion, the FDA officially decided to update the federal sunscreen labeling rules. The new rules were supposed to go into effect in JUN, but the FDA recently announced that they're extending the deadline by six months. Still, some sunscreen products are expected to bear the new label starting this summer – and understanding the new rules now will help you better protect your skin this summer... What will change:

- The term “broad spectrum” will have a specific definition. It will mean that a sunscreen protects against both types of ultraviolet radiation from the sun: UVA and UVB. In the past, FDA rules focused on UVB rays, which cause sunburns. But UVA rays, which penetrate deeper into the skin, contribute to skin cancer and early aging even though they don't cause burns.
- The term “sunblock” will be banned – because it's misleading.
- The terms “waterproof” and “sweatproof” will be replaced with the more accurate terms “water-resistant” and “sweat-resistant.”
- Water-resistant details will be added. If a sunscreen is water-resistant, its label will specify how long it remains effective while you're swimming or sweating. So instead of just the word “water-resistant,” you'll see either “water-resistant (40 minutes)” or “water-resistant (80 minutes)” so you know how often to reapply.
- The Drug Facts label must appear on all products that contain sunscreen, including cosmetics (see the example below).

Sunscreen Labeling According to 2011 Final Rule

If used as directed with other sun protection measures, this product reduces the risk of skin cancer and early skin aging, as well as helps prevent sunburn.

Only products labeled with both "Broad Spectrum" AND SPF15 or higher have been shown to provide all these benefits.





Drug Facts

Active Ingredients	Purpose
Avobenzone 3% Homosalate 10% Octyl methoxycinnamate 7.5%	Sunscreen

Uses

- helps prevent sunburn
- if used as directed with other sun protection measures (see *Directions*), decreases the risk of skin cancer and early skin aging caused by the sun

Warnings

For external use only

Do not use on damaged or broken skin

When using this product keep out of eyes. Rinse with water to remove.

Stop use and ask a doctor if rash occurs

Keep out of reach of children. If product is swallowed, get medical help or contact a Poison Control Center right away.

Directions

- apply liberally 15 minutes before sun exposure
- reapply:
 - after 40 minutes of swimming or sweating
 - immediately after towel drying
 - at least every 2 hours.
- **Sun Protection Measures.** Spending time in the sun increases your risk of skin cancer and early skin aging. To decrease this risk, regularly use a sunscreen with a broad spectrum SPF of 15 or higher and other sun protection measures including:
 - limit time in the sun, especially from 10 a.m. – 2 p.m.
 - wear long-sleeve shirts, pants, hats, and sunglasses
 - children under 6 months: Ask a doctor

Inactive ingredients

aloe extract, barium sulfate, benzyl alcohol, carbomer, dimethicone, disodium EDTA, jojoba oil, methylparaben, octadecene/MA copolymer, polyglyceryl-3 distearate, phenethyl alcohol, propylparaben, sorbitan isostearate, sorbitol, stearic acid, tocopherol (vitamin E), triethanolamine, water

Other information

- protect this product from excessive heat and direct sun

Questions or comments?

Call toll free 1-800-XXXX-XXXX

Sample sunscreen labeled according to the FDA's new rule

More ways to save your skin now

- Check the expiration date. According to the Mayo Clinic, sunscreen has a shelf life of three years, tops.
- Don't leave sunscreen in the car (or anywhere else hot). Exposure to heat shortens its shelf life, according to the U.S. Centers for Disease Control and Prevention.
- Make sunscreen a daily habit. Even if you aren't planning to spend the day outdoors, you should still plan to protect your skin. The sun's UV rays can cause damage in fewer than 15 minutes, according to the CDC. So if you don't apply sunscreen daily, look for a moisturizer with sunscreen – and use it daily. Many makeup products like foundation, concealer, and lip balms include sunscreen.
- Remember the rest of your body. When we're in a swimsuit, it's hard to forget all that bare skin from the neck down. But when we're dressed for a regular day, many people forget the exposed skin on their lower arms or upper chest and only apply sunscreen to their face. As cosmetics expert Paula Begoun puts it, "You must apply sunscreen liberally on all parts of your body that will see daylight!"
- Dress up. Clothing can also act as sun protection. (Looser is better: The tighter the fit, the less effective it is as sun protection). So if you don't want to slather up your naked skin every day, wear a wide-brimmed hat and long sleeves.
- Remember the basics. No matter what expert you consult, they'll echo two basic sunscreen requirements: an SPF of at least 15 (some say 30) and broad-spectrum protection.
- Educate yourself. If you learn which active sunscreen ingredients protect against which UV rays, you won't have to blindly trust the term "broad spectrum." As Paula Begoun simply explains it, there are only a few ingredients that protect against UVA rays in the U.S.: zinc oxide, titanium dioxide, avobenzone (which may also be listed as Parsol 1789 or butyl methoxydibenzoylmethane), and Mexoryl SX. So if you don't see one of those exact ingredients listed as an active ingredient in your sunscreen, it won't protect you against both UVA and UVB radiation.
- Check the UV forecast. The sun's ultraviolet radiation can be more intense on some days than others, but the U.S. Environmental Protection Agency publishes a free UV Index and updates it daily at <http://www.epa.gov/sunwise/uvindex.html>. Just enter your ZIP code before leaving home and this cool tool will tell you – on a scale of 1 to 11- plus what time of that day to be extra wary of the sun. "Even on an overcast day, up to 80 percent of the sun's UV rays can get through the clouds," warns the FDA.
- Avoid the sun between 10 a.m. and 2 p.m. Just about every expert will tell you that's when the sun's UV rays are most intense. Some experts even say you should avoid the sun between 10 a.m. and 4 p.m.
- Skip the tanning bed. Baking in a tanning bed is like paying for cancer – and a recent Harvard Medical School study provides the latest evidence. The 20-year study found that tanning bed use corresponds to an increased risk of three different types of skin cancer, particularly for younger tanners.
- Look after your eyes. According to the EPA, even short-term sun exposure can burn the front surface of your eyes just as it does your skin – and long-term exposure can lead to eye disorders like cataracts. So look for sunglasses that are specifically labeled "sunglasses" and that have a label offering 99 to 100 percent UV protection against UVA and UVB rays. Don't feel like you have to pay extra for it, though: "Pricier sunglasses don't ensure greater UV protection," says the FDA.

[Source: MoneyTalksNews Karla Bowsher article 22 May 2012 ++]

VA Disputed Claims Update 06: While Americans spent 28 MAY at parades and ceremonies honoring service members killed in the line of duty, one Queens veteran believes government bureaucrats can't wait for him to die. **Frank Bari**, a 62-year-old lawyer, has been waging an eight-year legal battle with the Veterans Administration over his claims that he was left permanently disabled by the Agent Orange that was sprayed on him while he served with the Coast Guard in Vietnam. "I did one year, two months and three days" in the war zone, he

said. His job was boarding small local fishing boats called sampans in search of Viet Cong weapon stashes. He and his crewmates were stationed in an area where fierce firefights regularly took place and US planes dropped the powerful defoliant to expose the enemy's jungle hiding places. Bari says he has suffered from a rare form of cancer, Type II diabetes, chronic post-traumatic stress disorder and anxiety. He said the Veterans Administration has admitted all of these maladies have been linked to Agent Orange.



Frank Bari

Bari won a significant legal victory several months ago in the US Court of Appeals for Veterans Claims, but it has been sent back to a lower court. Meanwhile, as Bari's health continues to deteriorate, he's left wondering whether the government of the country he fought for would rather see him dead. "There are many other former Vietnam War veterans like me and sometimes, I think they [US government bureaucrats] are waiting for us all to just die," said Bari, a former Newark public defender who now practices criminal law. In 1999, he was diagnosed with Stage 4 non-Hodgkin's lymphoma and given just four months to live, he recalled. Many of the doctors he consulted, Bari says, were "fitting me for a casket," until he found one who saved his life through a newly approved drug therapy program. He took another hit after 9/11 when he was activated as a Coast Guard reservist and assigned to Ground Zero — a tour that he says led to chronic obstructive pulmonary disorder that is part of a separate medical claim with the government. Randy Noller, a spokesman for the VA, declined to discuss Bari's case, citing privacy issues. Noller was unable to provide data on how many other Vietnam War era veterans have pending medical disability claims, but officials say the number climbed in the past several years, as additional maladies have been included. [Source: New York Times Philip Messing article 28 May 2012 ++]

Victory for Veterans Stamp: During World War II, Americans of all ages shelled out dimes and dollars for the war effort. In this Memorial Day period a bipartisan group of lawmakers has sought to fire up that patriotic spirit with the Victory for Veterans Stamp Act. The act would provide for the sale of a 21-cent stamp to generate money for veterans programs, paying down the national debt and propping up the U.S. Postal Service. The stamp could not be used for postage, even though it would be offered for sale by the Postal Service. Rep. John B. Larson (D-CT), the bill's chief sponsor, said the stamp would be a way for Americans to show their patriotism and support for the troops. "Over a decade after 9/11, we know that the people of this country still possess a deep reservoir of patriotism and a collective desire to solve our greatest challenges," Larson said in a letter to colleagues seeking their support for the measure. "They just need to be asked." Larson came up with the idea for the stamp while going through letters his parents sent to each other during World War II. "I couldn't help but notice a unique 'victory' stamp that was used at the time as a means to help support the war effort," he said, referring to a 3-cent violet "Win the War" stamp featuring the American eagle with wings spread in a V, encircled by 13 stars.



World War II victory stamp

That stamp was used for postage, but post offices sold war savings stamps for as little as a dime to support the war effort. Larson said the new stamp could spur school campaigns to write troops. It could be attached to the envelopes, in addition to the postage. Larson suggested World War II-era artwork as a design for the stamp. It features an eagle inside a V, with American flags and the word “victory.” His proposal calls for splitting the 21 cents from every stamp evenly among veterans employment and training programs, the debt reduction effort and support for the Postal Service, which an aide noted employs a large number of veterans. Over the years, Congress has authorized various semipostal stamps, which sell for more than their face value to raise money for causes. Most well-known may be the now-55-cent breast cancer stamp, authorized in 1997, which has generated more than \$75 million for breast cancer research. [Source: Stars & Stripes Richard Simon article 27 May 2012 ++]

TRICARE User Fees Update 92: In late MAY Deputy Defense Secretary Ashton B. Carter warned Congress that holding the line on TRICARE fees would upset the “carefully balanced” budget request from the administration and undo key domestic priorities. The Deputy Secretary cast yet another administration insult toward those who served saying any change in the earned benefit of health care could harm our national security. The Deputy Secretary is not the only administration official looking to tag retired servicemembers and their families with the bill for deficit reduction. Robert Hale, DoD's comptroller, warned that if Congress rejected the administration's increase it could mean less palatable cuts elsewhere. "If, for example, Congress turned down all of our compensation proposals and we offset that hole with additional force cuts, we could have to cut roughly another 60,000 troops by 2017...These additional cuts will surely jeopardize the new defense strategy that we have recently put in play," Hale said. And Jonathan Woodson, assistant secretary of defense for health affairs and director of TRICARE Management Activity, said that increasing TRICARE fees nearly four-fold over the next 5-years is the right way to meet the nation's side of the promise for a 20-year or more career in uniform. The TRICARE benefit has been one of the "most comprehensive and generous health benefits in this country, and our proposals keep it that way," Woodson said. [Source: NAUS Weekly Update 1 Jun 2012 ++]

Vet Jobs Update 65: The U.S. Environmental Protection Agency (EPA) and the U.S. Department of Veterans Affairs' Vocational Rehabilitation and Employment (VR&E) Program on 29 MAY announced a memorandum of understanding to connect veterans with disabilities to career opportunities in the water and wastewater sectors as part of the EPA's Water Sector Workforce Initiative. The agreement allows EPA and VA to connect qualified veterans with staffing needs at water and wastewater utilities. EPA and the VA will work with water utilities and state and local VA counselors to promote water sector careers and resources for finding water jobs for veterans as well as educational programs to help veterans transition into careers in water industries. "This

agreement comes at the perfect time to address the predicted workforce shortages in the water and wastewater industries and the need for transitioning veterans into civilian jobs," said Nancy Stoner, acting assistant administrator for EPA's Office of Water. "EPA believes that well-trained and experienced water sector professionals are vital to ensuring sustainable, properly operated systems."

"VA has cultivated relationships with both public and private industry to ensure disabled veterans have opportunities to find and maintain meaningful employment," said Under Secretary for Benefits Allison A. Hickey. "We are thrilled to forge this relationship with EPA to assist them with hiring veterans through our Vocational Rehabilitation and Employment Program." More than one-third of all current water operators are eligible to retire within seven years and, according to the U.S. Department of Labor, employment for water and wastewater operators is expected to grow by 20 percent between 2008 and 2018, faster than the national average for all other occupations. Each year, VA's Vocational Rehabilitation and Employment Program assists more than 100,000 disabled veterans prepare for, find, and maintain meaningful careers. Veterans are an important target group for water and wastewater utility jobs because many veterans already possess training and technical skills that are directly transferable to careers in the water sector. There is a wide spectrum of water sector careers that veterans could be qualified for, including engineering, laboratory and water science, operations and maintenance, management and administration, communications, and public education. The Vocational Rehabilitation and Employment Program further supports veterans for the water workforce by providing necessary accommodations and additional training as needed. [Source: U.S. Department of Veterans Affairs/U.S. Environmental Protection Agency News Release 30 May 2012 ++]

Vet Jobs Update 66: (Note: Military Times Copyrighted material - Not authorized for reproduction on any publicly accessible website or website accessed newsletter . Forwarding via email in personal communications is authorized.)

President Obama has announced an initiative that could help thousands of separating service members get the credentials they need to qualify for manufacturing jobs. At a Honeywell plant in Minnesota, Obama touted a partnership between the *Manufacturing Skills Standards Council* and the services to allow some troops to receive industry-recognized credentials in logistics and advanced manufacturing. The effort is part of what the White House is calling the "We Can't Wait" initiative. Obama argued that it is a waste of time and money to make veterans undergo additional training before letting them do the same jobs in the civilian world that they performed in a war zone. "If you can save a life on the battlefield, you can save a life in an ambulance," he said. "If you can oversee a convoy or millions of dollars of assets in Iraq, you can help manage a supply chain or balance its books here at home. If you can maintain the most advanced weapons in the world — if you're an electrician on a Navy ship — well, you can manufacture the next generation of technology in our factories."

According to a statement from the Manufacturing Skill Standards Council, the organization is in the final stages of launching its pilot program with the Army. Soldiers will start taking MSSC assessments in early July. Each service will run its own pilot program for a limited number of uniformed service members. "Service members participating in the pilot will have the opportunity to earn [industrial] credentials free of charge," the statement adds. "The services will partner with MSSC to explore how opportunities for these credentials can be integrated into the services' existing training programs and expanded to the larger pool of service members with relevant skills and training." The certification effort will be a pilot program, at no cost to service members, building on existing credentialing programs in skilled manufacturing jobs. For example, it would help a Navy machinist mate receive civilian credentials for his military-learned skills that would be easily recognized in the private sector.

Obama also announced a second partnership between the Army, *American Welding Society* and *National Institute for Metalworking Skills* to provide machinist and welding credentials at the Army's Fort Lee, Va.,

ordnance school. About 20,000 soldiers attend the school each year, and all graduates will receive credentials, White House officials said. That program, expected to start this summer, will provide level-one machinist certifications to soldiers. Later this year, welder certification is expected to be available. Another partnership announced by Obama is between the Army and *Society of Manufacturing Engineers*. It will expand certification opportunities for Army engineering students in highly specialized and technical engineering fields. A one-year test program would allow engineer officers and warrant officers to receive SME credentials. The three partnerships are expected to help up to 130,000 active-duty members get civilian credentials, but it is unclear how many would find post-service jobs as a result of the certification, if they choose to stay in the same field once they leave the military. White House officials believe there are jobs to be filled because industry surveys show shortages of skilled workers. Obama cited a survey showing that 80 percent of manufacturers have trouble finding people with the abilities they need. In conjunction with Obama's announcement, Honeywell, an international manufacturing company with more than 120,000 employees, is launching a new effort to hire veterans that will involve accepting some veterans without college degrees.

The three pilot projects are the start of a much bigger effort that will involve many more military occupations, White House officials said. The next step, officials said, is to try to provide civilian certifications for truckers and emergency medical technicians. The certification programs are the result of a Defense Department task force created to focus on the difficulty of translating military-learned skills into civilian jobs. Even when skills appear similar, there are often differences in training and in practical experience. The task force is focusing its initial efforts on manufacturing, first responders, health care, information technology, transportation and logistics. In some cases, military training appears to be enough, with some minor tweaks, to receive civilian license or credentials. But in other cases, getting a civilian job could require additional training or a college degree. [Source: NavyTimes Rick Maze article 1 Jun 2012 ++]

Arlington National Cemetery Update 36: (Note: Military Times Copyrighted material - Not authorized for reproduction on any publicly accessible website or website accessed newsletter . Forwarding via email in personal communications is authorized.)

Legislation that would ban veterans convicted of serious sex crimes from being buried at Arlington National Cemetery, Va., or in national veterans cemeteries is gaining traction in Congress. Kathryn Condon, the Army National Cemeteries Program executive director, said the Army "fully supports the intent of the proposed legislation to keep the most heinous of sex offenders" from being buried or memorialized at Arlington. The service does not support the current bill, however, because it would not address what to do when a person is "found by an appropriate federal authority" to have committed a felony sex offense but dies before conviction, she said. Her concern, raised during a 6 JUN hearing of the House Veterans' Affairs Committee's disability assistance and memorial affairs panel, raises the even bigger question about whether the government could deny veterans benefits to someone who has not been convicted of a felony sex offense. Raymond Kelly of Veterans of Foreign Wars said the legislation follows a precedent set in 1997 under which some violent crimes can result in denial of burial rights. "The logic was [that] capital crime cases should trump veterans' burial rights ... granted to them for their service to our nation," Kelly said.

The bill, H.R.2355, the Hallowed Grounds Act of 2012, sponsored by Rep. Vicky Hartzler, R-Mo., would deny burial or memorials to veterans convicted of Tier III sex crimes. The House passed similar legislation as part of the 2010 defense authorization bill, but it died in subsequent negotiations with the Senate. Hartzler said she introduced her new bill after a woman approached her at a town hall meeting last year with a "heart-wrenching" story. "She told of being sexually abused by her father when she was a child," Hartzler said. "This man was a veteran who went on to be buried in a national cemetery, with full honors." The veteran, whom Hartzler did not identify, "received the distinction afforded war heroes, despite violating the family's trust, abusing his child and committing a violent

crime.” “Current law affording military honors to veterans convicted of sexual abuse is an affront to decency and results in victims and their families being victimized all over again,” she said. Like the Army, the Veterans Affairs Department supports the goal but not the details of Hartzler’s bill. Thomas Murphy, director of VA’s compensation service, said VA is concerned about the accuracy and reliability of information in state criminal databases that could be used to deny burial rights. “VA is also concerned by the fact that when sex offenders die, states are not required to maintain their records,” he said, which could require labor-extensive legal reviews to determine burial eligibility. [Source: ArmyTimes Rick Maze article 18 Jun 2012 ++]

TRICARE Autism Care Update 01: (Note: Military Times Copyrighted material - Not authorized for reproduction on any publicly accessible website or website accessed newsletter . Forwarding via email in personal communications is authorized.)

The House moved May 18 to expand coverage for autism services under TRICARE, setting the stage for debate later this year with the Senate in drafting a final version of the defense bill. An amendment to the House version of the 2013 defense authorization bill, sponsored by Rep. John Larson, D-Conn., would remove a \$36,000 annual cap for autism therapy set under TRICARE’s Extended Health Care Option program. It also would extend the same coverage to children of military retirees; currently, only active-duty dependents are eligible for autism therapy services under ECHO. The American Academy of Pediatrics recommends at least 25 hours a week of intense therapy for those newly diagnosed with autism. But TRICARE’s caps allow for just 10 to 20 hours a week for the treatment, known as applied behavioral analysis therapy.

Many health insurers argue that ABA is an educational therapy more appropriately provided by schools rather than as a medical treatment. But on April 19, the federal Office of Personnel Management concluded in a letter to Federal Employees Health Benefits program insurers that “there is now sufficient evidence to categorize ABA as medical therapy.” The decision allows, but does not require, companies that provide health care coverage to civilian federal workers to offer the treatment. Larson said the change stresses the importance of providing full ABA coverage to TRICARE beneficiaries, as well. “Autism is near epidemic in this country,” Larson said. “It’s hard enough when two parents are at home to deal with autism. It’s even more complicated when a father or mother is away in service to the country.” A similar amendment sponsored by Sen. Kirsten Gillibrand, D-N.Y., failed to pass the Senate Armed Services Committee in late May, which means the House and Senate will discuss the issue when negotiators meet to write a final compromise defense bill.

To offset the estimated \$30 million cost of broader coverage, the House trimmed an equal amount from the Army’s Research, Development, Test and Evaluation budget: \$9 million from endurance unmanned aerial vehicles and \$21 million from the Aerostat Joint Program Office, a move that further reduced that office’s funding to \$40 million below the Pentagon’s original \$190 million budget request. Autism advocates say Larson’s amendment is a “small victory” in the effort to broaden services. Marine wife Karen Driscoll, a government relations specialist with the advocacy group Autism Speaks, said lifting coverage caps would benefit active-duty families struggling to pay for extended treatment and help families of troops injured in combat. She said she’s been contacted by three service members in the past month who were medically retired and only recently learned that their new status as retirees meant their children no longer could access treatment. “There’s been a lot of discussion within the Pentagon and Capitol Hill about ‘keeping faith with military families,’ ” Driscoll said. The House bill “would be a huge step forward for helping those who are vulnerable.” [Source: ArmyTimes Patricia Kime article 13 Jun 2012 ++]

Tattoo Removal Update 01: (Note: Military Times Copyrighted material - Not authorized for reproduction on any publicly accessible website or website accessed newsletter . Forwarding via email in

personal communications is authorized.) A May dermatology industry study reports that laser tattoo removal procedures climbed 32 percent last year, with “employment reasons” as the leading factor. “The increased awareness of laser tattoo removal, economic pressure and the explosion in tattoo popularity have all converged to drive up demand for this procedure,” says Jasson W. Gilmore, CEO and co-founder of The Patient’s Guide, a group of dermatology Web publications. Dr. R. Rox Anderson has seen his fair share of mistakes, regrets and hopes for a clean slate. You could call him the godfather of disappearing ink. As a top dermatologist and researcher at Harvard Medical School, Anderson helped pioneer many laser removal techniques over the past 20 years. “It’s still a lot easier to get tattoos than to get rid of them,” Anderson said. “But we are getting better at it.” It wasn’t long ago that if you wanted to lose a tattoo, you either had to cut it out or sand it down using a technique called dermabrasion, which hasn’t changed much since the days of ancient Rome. For the smallest tattoos, snipping them out with a quick surgical incision remains one of the fastest — and often least expensive — removal options.

The first lasers developed for tattoo removal through the 1980s, dubbed CO2 lasers and still used in some clinics, “essentially trade the tattoo [for] a scar,” Anderson said. Another option involves freezing the skin, but that also tends to leave heavy scarring. The methods Anderson helped to develop use what is called a Q-switched laser. Removal requires multiple treatments, with enough time between sessions for the skin to heal and to allow the ink to break up and get absorbed by the body. These days, he said, the chances of scarring are 10 percent or less for most patients. Anderson’s latest technique, developed over the past year and already seeing adoption by clinics across the country, is dubbed R20. It combines four laser passes 20 minutes apart in a single session. The result: faster clearing in fewer sessions with even less of a chance of scarring. “So instead of someone coming in for, say, 10 treatments, we can cut that in half for many,” he said. And the state of the art in skin art removal is moving faster than ever.

New creams are being tested in combination with laser treatment. Meanwhile, new “picoseconds lasers with pulses a thousand times shorter than Q-switched lasers” hold significant promise for tattoo removal, as well, Anderson said. Lt. Col. Chad Hivnor, a top Air Force dermatologist at the San Antonio Uniformed Health Education Consortium, has built on Anderson’s work by honing another cutting-edge technique involving a fractional ablative laser, typically used by the military to help repair scar tissue, in conjunction with traditional tattoo-removal lasers. “The story is far from over on this,” Anderson said. “We’re nearing a tipping point where cost, availability and effectiveness will all come together. I’d say in less than five years, we’ll be there.” [Source: ArmyTimes article 18 Jun 2012 ++]

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>:

- **June 19, 2012:** The House Veterans Affairs Committee will hold a hearing on VA's Veterans Benefits Management System. 2:00 P.M.; TBD.
- **June 21, 2012:** HVAC, Subcommittee on Economic Opportunity will hold a hearing on pending legislation. 10:00 A.M.; 334 Cannon.
- **June 27, 2012:** SVAC will conduct a legislative hearing. The agenda is comprised mainly of bills regarding health care, disability compensation, and NCA matters. 10:00 A.M.; 418 Russell

[Source: Veterans Corner w/Michael Isam 14 Jun 2012 ++]

PTSD Update 104: Retired Army Maj. James LaCaria said he was afraid to leave his apartment before he got Kaeci, his 5-year-old service dog. LaCaria, 36, from El Paso, Texas, was diagnosed in 2010 with post-traumatic stress disorder after combat tours in Iraq and Afghanistan. He had been in and out of inpatient psychiatric treatment facilities before his psychiatrist recommended he get a service dog to help him cope with his anxiety and nightmares. But an Army policy implemented in JAN 2012, critics say, has made it harder for soldiers such as LaCaria who are suffering from PTSD and traumatic brain injuries to have specialized psychiatric service dogs on military posts. Matt Kuntz, executive director of the Montana chapter of the National Alliance on Mental Illness, launched an online petition last month calling on Army Secretary John McHugh to revise it. "In our point of view, the need for basic regulation turned into a mountain of red tape," Kuntz said. The policy was implemented shortly after a 6-year-old boy in Kentucky was fatally mauled by a German shepherd trained to help a soldier at Fort Campbell cope with PTSD. The incident happened away from the post. Before January, service dogs were allowed on Army posts under the Americans with Disabilities Act.

Now, service dogs must be provided by groups approved by Assistance Dogs International. ADI does not have chapters in 18 states, making the process of acquiring one in those states more difficult. The new policy also requires service members to get approval of a care plan from their commander. "Our policy is supportive of the use of service animals in treating physical disabilities, as well as PTSD," said Maria Tolleson, a spokeswoman for the U.S. Army Medical Command. Kuntz's petition at <http://www.change.org/> calls on the Army to make it clear that soldiers do not need to exhaust all other treatment methods before they can qualify for a service dog, and to ensure that soldiers with service dogs can have living quarters where they can keep their service dogs, and to broaden the definition of an accredited service animal provider beyond ADI. Sen. Jon Tester (D-MT) last month sent a letter to McHugh urging the Army to change its new policy. Lt. Gen. Patricia Horoho, surgeon general and commanding general of MEDCOM, responded in a letter that the Army "is committed to providing the highest level of care to all soldiers" but "has no studies underway to determine the efficacy of service dog use in the treatment of traumatic brain injury." [Source: USA Today article 7 Jun 2012 ++]

Veteran License Plates Alaska: The state of Alaska offers a number of military specialty license plates to its veterans. Refer to <http://doa.alaska.gov/dmv/military/military.htm> or the attachment to this Bulletin titled, "**Vet License Plates AK**" to view the available plates and access the appropriate guidelines for issuance of each plate. [Source: <http://www.ador.state.al.us/motorvehicle/militaryview.html> May 2012 ++]

WWII Vets Update 21: **Charles Heffron** has neither an explanation nor a clear understanding of why or how he survived one of World War II's most infamous crimes against humanity 70 years ago. He says simply he lived through 1,278 days as a Japanese prisoner of war after the fall of Bataan and Corregidor, where he was assigned to Gen. Douglas MacArthur's staff and was present when the general left the Philippines ahead of the defeat of the important islands. Although he was not on the Bataan Death March in 1942, Heffron suffered through a longer march from Corregidor one month after the fall of Bataan. He endured the Hell Ships, lived through working in a steel mill and then walked out to freedom through the atomic-bombed wrecked city of Nagasaki in 1945.

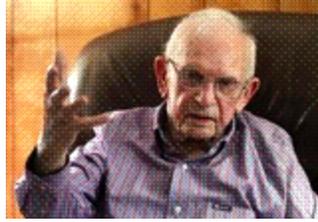


APR 1942

Heffron, 93, is one of the very few prisoners of war from the Philippines alive today. He is in decent health, although he says his legs give him trouble and are brittle from 3 1/2 years of captivity in which he received little protein, fruit or adequate vegetables, and no medical care. Most days in captivity, his meals consisted of one rice ball in the morning and one in the evening. The rice ball fit in the palm of his hand. Heffron, who lives in Athens with his wife, Frances, continues to suffer from the trauma of his imprisonment. He has post-traumatic stress disorder and chronic obstructive pulmonary disease (COPD), and is on 100 percent disability from the Veterans Administration. The COPD, he says, is the result of working in a Kyushu, Japan, steel mill where he was forced to make railroad cars and castings for hand grenades. He also had to climb inside of hot furnaces to clean out steel slag. Heffron was among the estimated 8,000 American soldiers, sailors and marines and 5,000 Filipino troops and civilians captured at Corregidor. These prisoners were first sent to an area called 92nd Garage, which was a motor pool for the 92nd Coast Artillery. Some 12,000 Americans languished there before being herded into boats for the trip to Manila and then to Cabanatuan, one of the more infamous Japanese POW camps on Luzon, largest of the volcanic isles in the Philippines. Cabanatuan (KA-ba-na-TWHN) was known as "The Rock." Its name means "place of rocks."

How Heffron arrived at The Rock is the story of a trip to hell and back. In 1941, after enlisting in the U.S. Army, he was trained in the new science of radar and was then sent to the Philippine islands. As a sergeant, he was put in charge of a crew on Iba, on the coast of Luzon, 60 miles north of Manila, on the edge of the South China Sea. On the same day Japan bombed Pearl Harbor, Japanese fighters and bombers strafed and bombed Iba, killing five of Heffron's men. With the fall of Bataan imminent, Heffron went to Corregidor, about three miles across from the peninsula, and was assigned to MacArthur's staff where he encoded and decoded messages for the general's headquarters. In a controversial decision, President Franklin Roosevelt ordered MacArthur to leave Corregidor. Heffron and other staffers escorted the general and his wife and daughter to a waiting PT boat in the dead of night. "It was a very dark night," says Heffron. "And the general left."

Bataan fell to the Japanese April 9, 1942. The Japanese 14th Imperial Army found itself with close to 100,000 prisoners, which included American and Filipino soldiers and Philippine citizens. The Japanese were neither prepared nor capable of feeding, housing or caring for that many prisoners. Corregidor capitulated about a month after Bataan, which began the "death marches." About 12,000 soldiers, sailors and marines were captured on Bataan. Another 60,000 Filipinos were also rounded up and marched from Bataan north to POW camps. Along that march, prisoners were shot, bayoneted, starved and left to die in the heat. After helping MacArthur and his family escape, Heffron says he went to an area near Malinta Tunnel, which served as a hospital and as MacArthur's headquarters. Here, Heffron waited for the inevitable. The Japanese infantry took him prisoner, along with about 8,000 other soldiers and 5,000 Filipinos and secured them in the 92nd Garage.



Charles Heffron

Heffron was wounded by a piece of shrapnel just before Corregidor fell. The inch-long gash hadn't healed and there was no medicine. But, there were larvae from a blizzard of blowflies, which had infested the makeshift latrines that quickly overflowed with human waste. "I got some of that larvae and put it in my wound," he says. The maggots ate the dying flesh and actually helped the healing process. "It itched when they ate," says Heffron. Soon, with the tide turning in the war, Japan was running short of laborers. POWs were herded aboard "Hell Ships" bound for Japan. Heffron found himself in the hold of a Hell Ship for about three weeks. One bucket of food a day was lowered into the hold where men were suffering from diarrhea, dysentery, malaria and sweltering heat. The Japanese transport ships were unmarked and constantly attacked by American submarines. Heffron says he heard two of them "break up." Each Hell Ship carried about 1,000-1,500 prisoners. He was taken to Kyushu to a steel factory. He had to shovel iron ore, which he says was very heavy, dirty work. During the time he labored in the mill, he said a Japanese woman running a large crane and bucket tried to drop the heavy equipment upon the American soldiers. His POW camp was about 50 miles from Nagasaki. When President Harry Truman decided to end the war with atomic bombs on Hiroshima and Nagasaki, Heffron says his "guards disappeared over night." When he was liberated, he weighed 92 pounds.

The POW's in the Philippines experienced a mortality rate of 40 percent, with approximately 11,107 deaths out of the total 27,465 internees in the Philippines. The latest figures from the American Ex-Prisoners of War organization, shows that as of 2003, roughly 4,400 ex-POWs from the Pacific theater were still alive. He spent seven months in a U.S. hospital recovering from his ordeal at Bataan and Corregidor. Later, he went to Cornell University on the GI bill and earned a degree in electrical engineering. Heffron went to work for Westinghouse developing color television. He and his wife teach ballroom dancing at a McMinn Senior Activities Center."We dance twice a week," says Heffron. [Source: Knoxville News Sentinel Fred Brown (brownf08@gmail.com) article 12 Feb 2012 ++]

World War II Posters (7)





POW/MIA Update 21: "Keeping the Promise", "Fulfill their Trust" and "No one left behind" are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. More than 83,000 Americans are missing from World War II (73,000+), the Korean War (7,900+), the Cold War (126), the Vietnam War (1,666), 1991 Gulf War (0), and OEF/OIF (6). Hundreds of Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home. For a listing of all personnel accounted for since 2007 refer to http://www.dtic.mil/dpmo/accounted_for. For additional information on the Defense Department's mission to account for missing Americans, visit the Department of Defense POW/Missing Personnel Office (DPMO) web site at <http://www.dtic.mil/dpmo> or call (703) 699-1420. The remains of the following MIA/POW's have been recovered, identified, and scheduled for burial since the publication of the last RAO Bulletin:

Vietnam

- DPMO announced 30 MAY that the remains of a U.S. serviceman, missing in action from the Vietnam War, were identified and returned to his family for burial with full military honors. Air Force Chief Master Sgt. **Arden K. Hassenger**, 32, of Lebanon, Ore., burial was scheduled for 8 JUN in his hometown. On Dec. 24, 1965, Hassenger, and the crew of the AC-47D aircraft nicknamed "Spooky" failed to return from a combat strike mission in southern Laos. After a "mayday" signal was sent, all contact was lost with the crew. Two days of search efforts for the aircraft and crew were unsuccessful. In 1995, a joint U.S./Lao People's Democratic Republic (L.P.D.R.) team investigated a crash in Savannakhet Province, Laos. Local

villagers recalled seeing a two-propeller aircraft, similar to an AC-47D, crash in December 1965. One man had found aircraft wreckage in a nearby field while farming, and led the team to that location. The team recovered small pieces of aircraft wreckage at that time and recommended further investigative visits. Joint U.S./L.P.D.R. investigation and recovery teams re-visited the site four times from 1999 to 2001. They conducted additional interviews with locals, recovered military equipment, and began an excavation. No human remains were recovered, so the excavation was suspended pending additional investigation. In 2010, joint U.S./L.P.D.R. recovery teams again excavated the crash site. The team recovered human remains, personal items, and military equipment. Three additional excavations in 2011 recovered additional human remains and evidence. Scientists from the Joint POW/MIA Accounting Command used dental records and material evidence to identify Hassenger. With the accounting of this airman, 1,666 service members still remain missing from the Vietnam War.

- DPMO announced 5 JUN that the remains of two U.S. servicemen, missing in action from the Vietnam War, were identified and will be returned to their families for burial with full military honors. Air Force Lt. Col. **Edward D. Silver**, 34, of Junction City, Ore., will be buried on June 6, in Arlington National Cemetery, near Washington D.C. On June 7, there will be a group burial service at Arlington National Cemetery honoring Silver and the other crew member, Maj. **Bruce E. Lawrence**, 25, of Easton Pa. Lawrence was buried on Sept. 21, 2011, in his hometown. On July 5, 1968, Silver and Lawrence, were flying the lead F-4C Phantom II aircraft of a two-ship formation, on a night armed-reconnaissance of enemy targets, in Quang Binh Province, North Vietnam. Other pilots flying in the area reported that they witnessed anti-aircraft fire striking the aircraft shortly before it crashed. No parachutes or signs of survivors were seen. In 1993, a joint U.S./Socialist Republic of Vietnam (S.R.V.) team traveled to Quang Binh Province to investigate a possible site related to the crash. Harsh terrain and safety concerns limited access to the location of the aircraft. From 1998 to 2000, joint U.S./S.R.V. teams interviewed witnesses, excavated several aircraft crash sites in the area, and recovered human remains. Additional recovery of military equipment, related to Silver and Lawrence's crash, confirmed that two individuals were in the aircraft at the time of the incident. Among other forensic identification tools and circumstantial evidence, scientists from the Joint POW/MIA Accounting Command and the Armed Forces DNA Identification Laboratory used mitochondrial DNA – which matched that of both Lawrence and Silver's living relatives – as well as nuclear DNA to identify the two men.
- DPMO announced 7 JUN that the remains of a U.S. serviceman, missing in action from the Vietnam War, were identified and returned to his family for burial with full military honors. Navy Lt. **William E. Swanson**, 27, of Zimmerman, Minn., will be buried June 11, at Fort Snelling in Minneapolis. On April 11, 1965, Swanson was the pilot of an A-1H Skyraider aircraft that crashed while on an armed reconnaissance mission over Khammouan Province, Laos. Other Americans in the area reported seeing his aircraft being struck by enemy fire and no parachute was deployed prior to the crash. Recovery efforts were not possible due to enemy presence in the days following the crash. In October 2000, a joint U.S./Lao People's Democratic Republic (L.P.D.R.) team was investigating a different crash in Khammouan Province. Local villagers reported an aircraft crash site nearby, in the mountains north of the town of Boualapha. The team surveyed the site and found small pieces of aircraft wreckage, and unexploded bombs and rockets of the same type that Swanson's A-1H had been carrying. In 2009, a joint U.S./L.P.D.R. recovery team excavated the site and found material evidence and military equipment. In 2010, another U.S./L.P.D.R. team completed the excavation and recovered human remains and additional evidence. Two data plates, with numbers matching Swanson's aircraft, were found at the site. Scientists from the Joint POW/MIA Accounting Command used circumstantial and material evidence to identify Swanson's remains.

- DPMO announced 7 JUN that the remains of a U.S. serviceman, missing in action from the Vietnam War, were identified and returned to his family for burial with full military honors. Air Force Capt. **Virgil K. Meroney III**, 25, of Fayetteville, Ark., will be buried June 9, in his hometown. On March 1, 1969, Meroney was a crew member aboard an F-4D Phantom II aircraft that crashed while carrying out a nighttime strike mission in Kahammouan Province, Laos. Nearby U.S. aircrews reported seeing Meroney's aircraft hit by enemy fire. No parachutes were seen after the aircraft was hit. Heavy enemy presence in the area prevented recovery efforts. In 1994, a joint U.S./Lao People's Democratic Republic (L.P.D.R.) team investigated the crash site in Khammouan Province, Laos. The team located aircraft wreckage of an F-4 and military equipment, which correlated with Meroney's aircraft. From 2000 to 2011, additional joint U.S./L.P.D.R. recovery teams investigated and excavated the crash site multiple times. Teams recovered human remains, and military equipment, including an engine data plate, a radio call-sign plate, and a military identification card bearing Meroney's name. Scientists from the JPAC used circumstantial evidence and forensic identification tools including dental comparisons, and radiograph comparisons in the identification of Meroney.

Korea

- DPMO announced 5 JUN that the remains of a U.S. serviceman, missing in action from the Korean War, were identified and will be returned to his family for burial with full military honors. Army Cpl. **Dick E. Osborne**, 17, of Brookville, Pa., will be buried June 6, in Sigel, Pa. On Nov. 2, 1950, Osborne and members of the 8th Cavalry, 3rd Battalion, L Company, were fighting Chinese forces near the Kuryong River, North Korea, in an area known as "Camel's Head." Following the fighting, Osborne was listed as missing in action. His body was not recovered at the time, and he was likely buried on the battlefield by Chinese or North Korean forces. On April 12, 2007, North Korea gave the United States six sets of human remains believed to be U.S. servicemen. North Korean documents, turned over with some of the boxes, indicated that some of the remains were recovered from the area where Osborne had reportedly died in battle. Evidence such as military items and uniform fragments were included with the remains. To identify the remains, scientists from the Joint POW/MIA Accounting Command and the Armed Forces DNA Identification Laboratory used circumstantial evidence, and forensic identification tools such as dental records, and mitochondrial DNA – which matched Osborne's living nephew.

World War II

- DPMO announced 5 JUN that the remains of a U.S. serviceman, missing in action from World War II, have been identified and were scheduled to be returned to his family for burial with full military honors. Marine Corps Pfc. **John A. Donovan**, 20, of Plymouth, Mich., will be buried June 8, in Ann Arbor, Mich. Donovan was a crewmember aboard a PBJ-1 aircraft that failed to return from a night training mission over the island of Espiritu Santo, in what is known today as Vanuatu. None of the crew was recovered and in 1945 they were officially presumed deceased. In 1994, a group of private citizens notified the U.S. that aircraft wreckage had been found on the island of Espiritu Santo. Human remains were recovered from the site at that time and turned over to the Department of Defense. In 1999, a survey team traveled to the site, which was located at an elevation of 2,600 ft. in extremely rugged terrain, and determined that recovery teams would need specialized mountain training to safely complete a recovery mission. In 2000, a Joint POW/MIA Accounting Command (JPAC) team visited the site and recovered human remains. From 2009 to 2011, multiple JPAC recovery teams excavated the site and recovered additional remains, aircraft parts and military equipment. Scientists and analysts from JPAC used circumstantial evidence and dental records in the identification of Donovan's remains.

[Source: http://www.dtic.mil/dpmo/news/news_releases/ Jun 2012 +]

Homes for Our Troops: John Gonsalves started this organization in 2004 after watching a news report of a severely injured veteran who had returned from Iraq. He thought to himself "What now, what happens to this person now?". He searched for an organization that he assumed was already in place where he could donate his building expertise for a few weeks. When he found out that none existed and started Homes for Our Troops (HFOT) and registered it as a national non-profit, non-partisan 501(c)(3) organization. HFOT is committed to helping those who have selflessly given to our country and have returned home with serious disabilities and injuries since September 11, 2001. They feel it is their duty and an honor honor to assist severely injured Veterans and their immediate families. This they accomplish by donations of money, building materials and professional labor and to coordinate the process of building a home that provides maximum freedom of movement and the ability to live more independently. Most of the projects they undertake are the building of new homes. In rare cases, especially in areas with very high land costs, it is more cost effective to buy an existing home and renovate it with all the special modifications needed as dictated by the particular disabilities and injuries of the veteran. Eligible veterans or service member may receive a Veterans Administration Specially Adapted Housing Grant up to a maximum amount of \$63,780. HFOT assistance covers all costs over and above this grant to ensure that the home is provided at no cost to the recipient. For a list of completed and current home building/home adaptation projects refer to <http://www.homesfourtroops.org/site/PageServer?pagename=Homes>

Charity Navigator, one of the premiere charity rating agencies in the country, has reviewed HFOT's finances and awarded them with its highest rating of 4 stars. Charity Navigator analyzes the most recent four years of a charity's finances in areas such as percent of funds spent directly on programs, overhead costs and other important factors that measure if a charity is prudently managing the funds entrusted in the hands of a charity. HFOT received a score of 68.96 out of a possible 70 points - a grade of 98.5%. The Charity Watch, one of the country's premier charity watchdog organizations, has included HFOT in their "Top-Rated Veterans & Military Charities" listing. Only 7 of the 40 Veterans charities rated by AIP are included in the Top-Rated Category. Because of their stringent review process, the AIP is described as "the pit bull of watchdogs" by the New York Times. Newsweek said "It's the toughest of the bunch. Because it disregards certain, potentially suspect, expenses and donations, it fails some nonprofits that the other raters. For more info on Homes for Our Troops refer to <http://www.homesfourtroops.org> or contact them via email info@homesfourtroops.org, Tel: 1- 508-823-3300, or visit their office at 6 Main Street, Taunton, MA. [Source: <http://www.homesfourtroops.org> Jun 2012 ++]

Homes for Our Troops Update 01: The Homes for Our Troops (HFOT) organization recently added a "Home Award Program" that will allow them to provide the "American Dream" of home ownership to a broader population of our nation's wounded and injured Veterans and to the spouses of our fallen service members, completely mortgage-free. HFOT will soon begin receiving donations of homes that are currently owned by national banks. These top-quality homes are in move-in condition and located throughout the country. The banks want to donate these homes to HFOT for Veterans and their families, mortgage-free! HFOT would like to help as many applicants as possible and need your help in disseminating this word. Basic Qualification Criteria is:

- You are a Veteran that sustained injuries during combat or while deployed in support of combat operations after September 11, 2001.
- You are Widow/Widower or dependent of a service member due to injuries sustained in combat or while deployed in support of combat operations after September 11, 2001.
- You plan to make your new "HFOT Home Award" home your primary residence for a minimum of three years.

- You accept the responsibility of home ownership and have the resources to maintain a home. (ongoing maintenance and upkeep, taxes, utilities etc.)

Applications are being accepted now. Potential Home Award Candidates need to fill out the open application at http://www.homesforourtroops.org/site/Survey?SURVEY_ID=5641&ACTION_REQUIRED=URI_ACTION_USE_R_REQUESTS and provide the required documentation to start the application process. The open application gives applicants the opportunity to become pre-qualified for a "Home Award Program" home by the selection committee at no cost to the applicant. When HFOT receives notification from their banking partners that a home becomes available that fits the criteria specified in an application, they will send an email notification to the applicant with all the information on the home(s). Applicants will then have seven (7) calendar days to notify HFOT if they want one of the homes on the list. If you have questions about this program refer to www.homesforourtroops.org/homeaward or to contact HFOT at HAP@homesforourtroops.org. [Source: CFLNewsChat Michael Isam article 7 Jun 2012 ++]

Saving Money: You have two priorities after a hit-and-run accident: Get a police report and collect information from any witnesses. Doing both of these things can help you make a successful claim against your own car insurance company. Of course, you need to have the right coverage. If you only have the mandatory bodily injury liability and property damage liability coverage, then you're unfortunately out of luck. These pay for damages you cause to others, not damages or injuries that you sustained in an auto accident. Uninsured motorist coverage usually doesn't help, either. Some insurers, in some states, allow a hit-and-run driver to be classified as an uninsured motorist, but only if a police report is made and there's a disinterested witness to the accident who can verify that they saw a car – whose owner and operator cannot be identified – hit your vehicle. However, a majority of insurance companies don't allow uninsured motorist property damage claims for hit-and-run accidents. Their belief is that if they would allow such claims, people would be dishonest and try to place what should be a collision claim under UMPD coverage – short for "uninsured motorist property damage" – to get out of paying their collision deductible amount.

To be certain that damage to your car is repaired, you need to carry collision coverage on your vehicle. With collision coverage, your repairs would be covered, minus your deductible, or your car's actual cash value could be paid out if its repairs cost nearly as much as it's worth. Without collision coverage you are likely going to be left to pay out of your own pocket for repairs after this type of incident. The biggest portion of any car insurance policy is usually the cost of liability coverage, and you're already shelling out for that. For many drivers, adding collision coverage isn't that big of an expense because the insurance company's risk is limited to the value of the car. Of course, cost varies based on rating factors such as the type of car you drive and your driving record, but it can be well worth the added cost if you could not easily replace your car otherwise. In this economy with the numbers of uninsured motorists rising, it's likely there are more drivers fleeing the scene rather than facing the consequences. If you are not currently covered you might want to shop around for a car insurance policy that includes collision and compare its cost to your current policy – and add collision if it makes financial sense. [Source: MoneyTalksNews article 15 May 2012 ++]



VA Fraud Waste & Abuse Update 51:

- **Little Rock AR** - In less than three months three top ranked administrators have left the Arkansas Department of Veterans Affairs, and they each have left scandals behind them. On 1 JUN, Deputy Director **Lawrence Pickard** was fired because the VA says he collected almost \$600,000 in illegal maintenance fees from veterans at the Little Rock Veterans Home. Newly-appointed Director Cissy Rucker fired Pickard after he admitted to knowing he was collecting excess fees since December 2010. "Because he did not take immediate action he was terminated," said VA spokesperson Kendall Thornton. Former Director **David Fletcher** resigned last month after an audit revealed \$200,000 in funds that were improperly logged. **Janet Levine**, a former VA Home administrator, was fired in April for misappropriating nearly \$600,000 at the Little Rock Veterans Home, according to the Arkansas VA. "We're going through transitions and we have a new state director that's been in place to correct these issues and to make sure that it does not happen again," said Thornton.



Little Rock Veterans Home

At the center of it all is the Little Rock Veterans Home, where the VA claims Levine and Pickard have collected a combined \$1.1 million in illegal fees to veterans living there. "The Little Rock Veterans Home was collecting fees from residents who had a disability rating of 70 percent or above after a federal rule change ended that practice in 2009," said Thornton. She says the affected veterans will receive their money back over a period of time that has not yet been determined. Still, one advocacy group isn't satisfied and they're letting the department know. They recently created a YouTube video entitled "Swindling Arkansas Veterans" that blasts the troubled the state Department of Veterans Affairs for its recent money mismanagement. "Our goal was to create a higher level of accountability and transparency," said Teresa Oelke, State Director of Americans for Prosperity - Arkansas Chapter. "Hard-working Arkansas taxpayers and especially our veterans deserve better," said Teresa Oelke The VA believes its new director will restore credibility to the department. "We are working every single day hard to make sure that this does not happen again and that we are going to rebuild the trust of the veterans of Arkansas," said Thornton. Criminal charges against Pickard are unlikely, according to the VA. [Source: KATV-7 Matt Johnson article 5 Jun 2012 ++]

- **Mobile AL -- John Theodore Reutckem**, 57, accused of faking a stroke and then giving a phony name and Social Security number to Springhill Medical Center has pulled a version of the scam nearly 2 dozen times before, according to Mobile police. Cpl. Christopher Levy, a spokesman for the Police Department, said investigators from Florida recently contacted Mobile authorities following news reports of the arrest of Reutckem on charges that he ran up tens of thousands of dollars in unneeded care. Two days before he checked into the Mobile hospital, Levy said, he got out of Baptist Hospital in Gulf Breeze under then name

John Kraft. Levy said Reutckem incurred some \$56,000 in health costs after complaining of a stroke. Reutckem presented hospital officials with a phony health card from the U.S. Department of Veterans Affairs and claimed to be the owner for Kraft Foods, Levy said. Levy said federal authorities opened an investigation in Florida after learning of the arrest in Mobile. "Now, the kitchen sink is being thrown at him," he said. Reutckem remains at Mobile County Metro Jail, facing charges in Mobile County District Court. But Levy said police have referred the matter to the FBI for possible federal prosecution. Rick Yelverton, a lawyer appointed to represent Reutckem, said he had not yet had a chance to talk to his client.



John Theodore Reutckem

Levy said Reutckem has been treated at Veterans Affairs hospitals at the following locations: New Mexico; Fargo, N.D.; Cheyenne, Wyo.; St. Petersburg, Fla.; Miami; Denver; Loma Linda, Calif.; Montgomery; Tennessee; Portland, Wash.; Puget Sound, Wash.; San Diego; Sheridan, Wyo.; South Texas; Los Angeles; and West Palm Beach, Fla.; and Charleston and Columbia in South Carolina. A representative with the Department of Veterans Affairs in Florida referred calls to the department's Office of Inspector General. Spokeswoman Cathy Gromek said she could not discuss specific cases but added that the agency does get complaints of patients "doctor shopping" for drugs and fraudulently obtaining health services -- even when the patient is not actually sick. "We've investigated these issues before," she said. [Source: Press-Register Brendan Kirby article 8 Jun 2012 ++]

- **Pickens County SC - Megan Nichole Hanson Mosteller**, 26, was sentenced 8 JUN for fifteen months on fraud charges for using her deceased husband's name to collect his military benefits. She was convicted earlier this year and sentenced in federal court for theft of government funds. Evidence presented by the government established that Mosteller had married Jeremy Mosteller, a Marine. But Megan and Jeremy separated just a few months after their wedding, Nettles said. Jeremy Mosteller died on March 7, 2008. Three days after his death, Megan Mosteller filed for Survivor's Benefits through the Department of Veterans Affairs. Nettles said Megan Mosteller had claimed to have lived with Jeremy continuously until his death. Five months after Jeremy died, Megan Mosteller married David Redding, Jr. and the couple purchased a home in Easley. After marrying Redding, she continued to use the name Mosteller to hide her new marriage. She continued to collect VA benefits during this time, Nettles said. She also applied for, and received, Education Benefits from the Department of Veteran's Affairs. Two and a half years after Mosteller began receiving the VA benefits, an investigation was launched after someone reported Mosteller, Nettles said. The benefits were stopped after the fraud came to light. At that time, Mosteller had already received \$37,000, Nettles said. He said if her fraud had not been detected, she would have received over \$800,000 in benefits. United States District Judge Terry L. Wooten sentenced Mosteller to 15 months imprisonment, three years supervised release, and ordered her to pay \$32,718.15 in restitution. [Source: EasilyPatch Jason Evans article 8 Jun 2012 ++]

[Various 1-14 Jun 2012 ++]

Notes of Interest:

- **WWII KIA's** - Check out https://www.youtube.com/watch?v=C6f_FvZpm3g&feature=player_embedded#! for the true story of the recovery of 19 US Marines Killed in Action on Makin Island in WWII and their return home to Arlington National Cemetery 58 years later.
- **IRS.** All U.S. citizens (including those residing overseas) must file tax forms every year if their income, regardless of source, is above the minimal amount. To locate 1040 forms, instructions, and schedules for 1999 through 2011 refer to <http://www.irs.gov/app/picklist/list/priorFormPublication.html?value=1040&criteria=formNumber&submitSearch=Find>.
- **Gas Prices.** Why is gasoline so costly. In the U.S. supply is up and demand is down. MoneyTalksNews explanation is at http://www.moneytalksnews.com/2012/06/06/why-gas-prices-are-high-and-14-ways-to-save/?utm_source=Money+Talks+News+Updates&utm_campaign=email-2012-06-06&utm_medium=email
- **Speed Limits.** A stretch of Texas highway may soon be the first road in the country to have a posted 85 mph speed limit. The Texas Department of Transportation said this week that part of a toll road being built between Austin and San Antonio will be tested to see if motorists can safely push it to 85.
- **Naval Policy.** Secretary Panetta stated that the Pentagon intends to assign approximately 60% of the Navy's warships into the Pacific.
- **MIAs.** The Department of Defense announced 5 JUN that the United States and India have agreed to resume remains recovery activities in parts of Northeastern India. DoD records indicate that there are approximately 400 unaccounted-for service members from some 90 aircraft crashes in the area during World War II.
- **USS Miami (SSN-775).** A vacuum cleaner has been identified as the source of a fire that caused about \$400 million in damage to the U.S. Navy's nuclear-powered submarine Miami.
- **USS Iowa.** The Pacific Battleship Center plans to recommission the ship July 4 and hold the first public tours three days later.
- **USNA.** As of 13 JUN, 295 young women accepted appointments to the U.S. Naval Academy and that could result in the largest female class in the academy's history since it began accepting women in 1976. Overall, the class of 2016 will be smaller, so the percentage of female students will be higher and could be more than 24 percent female.

[Source: Various 16-31 May 2012 ++]

Medicare Fraud Update 94:



- McAllen TX** - A federal grand jury indicted urologist Dr. **Hossein Lahiji**, 48, and his wife, attorney Najmeh Vahid Lahiji on three counts of healthcare fraud 31 MAY. The superseding indictment is the third set of charges returned in less than two years them. The latest indictment alleges a conspiracy to commit healthcare fraud and healthcare fraud against the government and private insurance providers over the course of about nine years. The Lahijis already had been indicted on charges of healthcare fraud in February 2011. And in December 2010, federal prosecutors in Portland, Ore., accused the Iranian-American couple of illegally funneling more than \$1.8 million to Iran. The latest indictment accuses the Lahijis of conspiring to defraud federal healthcare programs Medicare and Medicaid, as well as private providers Aetna, Blue Cross Blue Shield, Humana and United Healthcare between January 2003 and February 2012. The indictment alleges they submitted false and fraudulent claims in connection with the use of unlicensed, unqualified medical personnel and billed for medical services not rendered. The Lahijis submitted fake claims to healthcare providers for urology services performed when he had traveled outside Texas and the United States. Those who actually performed the "urology services" were only licensed medical assistants who treated patients without supervision from any doctor or other qualified, licensed medical personnel, the indictment states. The scheme involved specific days where Dr. Lahiji claimed to treat between 65 and 117 patients in a single workday — between 7 a.m. and 6 p.m., prosecutors said. Dr. Lahiji also falsely claimed some patients required the taking of comprehensive medical history — an unnecessary task in many circumstances, while in others he did not even perform the exam. Such practices violate regulations established by Medicare, Medicaid, as well as state law and rules set by private insurance companies.



Dr. Hossein Lahiji

- Columbia MO** - The University of Missouri's medical school dean is stepping down amid a federal investigation into potential Medicare billing fraud by two radiology professors. The university health system announced 1 JUN that Dr. **Robert Churchill**, a 25-year university employee and former radiology department chairman, will retire in October. The university also fired the two radiologists at the center of the federal probe. The moves come as the U.S. attorney's office in Kansas City continues a seven-month investigation the school said involves Medicare violations by Dr. Kenneth Rall and Dr. **Michael Richards**. Rall stepped down as radiology department chairman in December, but he remained a professor. An internal investigation by the school found that the two doctors falsely said they reviewed X-rays but instead relied solely on resident physicians, a violation of Medicare and hospital rules. It was emphasized that Churchill, who was hired as dean in October 2009 at a base salary of \$480,000, was not involved in wrongdoing but will resign because he "does not want to allow distractions. School officials have yet to determine how much Medicare money was involved or how long the fraud lasted.

- Los Angeles CA** - Physician assistant **David James Garrison**, 50, who worked at fraudulent medical clinics where he used the stolen identities of doctors to write prescriptions for medically unnecessary durable medical equipment (DME) and diagnostic tests has been convicted of conspiracy, health care fraud, and aggravated identity theft charges in connection with a \$18.9 million Medicare fraud scheme. The evidence at trial showed that Garrison worked at fraudulent medical clinics that operated as prescriptions mills and trafficked in fraudulent prescriptions and orders for medically unnecessary DME, such as power wheelchairs, and diagnostic tests. The fraudulent prescriptions and orders were used by fraudulent DME supply companies and medical testing facilities to defraud Medicare. Garrison wrote the prescriptions and ordered the tests on behalf of some doctors he never met and who did not authorize him to write prescriptions and order tests on their behalf. The trial evidence showed that between March 2007 and September 2008, Garrison's co-conspirator, Edward Aslanyan, and others owned and operated several Los Angeles medical clinics established for the sole purpose of defrauding Medicare. Aslanyan and others hired street-level recruiters to find Medicare beneficiaries willing to provide the recruiters with their Medicare billing information in exchange for high-end power wheelchairs and other DME, which the patient recruiters told the beneficiaries they would receive for free. Often, the Medicare beneficiaries did not have a legitimate medical need for the power wheelchairs and equipment. The patient recruiters provided the beneficiaries' Medicare billing information to Aslanyan and others, or they brought the beneficiaries to the fraudulent medical clinics. In exchange for recruiting the Medicare beneficiaries, Aslanyan and others paid the recruiters cash kickbacks.
- St. Louis MO** - A foreign exchange student from Kazakhstan has pleaded guilty to creating fake companies to defraud the Medicare program. **Kamoliddin Akramov**, 21, pled guilty to one felony count conspiracy to defraud the Medicare program. According to court documents, Akramov, a citizen of Kazakhstan, was in the United States on a J1 visa during the summer of 2010 and 2011 when he set up fake front companies in the St. Louis area, Tennessee and California. Officials said he rented mail boxes at UPS stores and other commercial mailbox companies and opened bank accounts for the false front companies. Authorities said Akramov used stolen identities of multiple medical doctors to submit thousands of reimbursement claims to the Medicare Program for non-rendered services. The doctors were not affiliated with the false front companies and did not know the companies existed, according to officials. Akramov's sentencing is set for August 7. He faces up to 10 years in prison and fines up to \$250,000.
- Houston TX - Floyd Leslie Brooks**, 45, entered a plea of guilty to conspiracy to violate the Anti-Kickback Statute for his role in the \$45 million City Nursing Health Care scandal. This Statute prohibits solicitation or receipt of any type of remuneration, directly or indirectly, overtly or covertly, in cash or in kind, for referring an individual to a person for the furnishing or arranging for the furnishing of any item or service for which payment may be made in whole or in part under a federal health care program. The U.S. attorney's office reported that the owner of City Nursing, Umawa Oke Imo, was convicted in May 2011 and sentenced to more than 27 years in federal prison for his role in the health care fraud conspiracy which included making cash payments to both beneficiaries and recruiters bringing Medicare beneficiaries to City Nursing. According to the plea agreement, Brooks received 32 checks totaling \$13,700 for referring beneficiaries to Imo. In turn, City Nursing billed the Medicare numbers of those referred by Brooks for \$1,196,230 worth of physical therapy services that were not provided and City Nursing received at least \$790,461 in payment from Medicare and Medicaid for those services. Magidson said Brooks also admitted he referred another individual to Imo so that individual could also refer Medicare beneficiaries in return for payments. Brooks was permitted to remain on bond pending his sentencing hearing, which is scheduled for Sept. 20, 2012. At that time, he faces up to five years in prison and a \$250,000 fine.

[Source: Fraud News Daily 1-14 Jun 2012 ++]

Medicaid Fraud Update 64:

- **Oklahoma City OK** - An Oklahoma City counselor has received a 3-year suspended sentence and orders to pay more than \$15,000 in restitution after pleading guilty to two counts of Medicaid fraud. **Vickie Yearwood** entered the plea 30 MAY in Oklahoma County District Court. The multicounty grand jury indicted Yearwood, a licensed professional counselor through Beacon Pointe LLC, last month for Medicaid fraud. The 53-year-old Yearwood was accused of presenting false claims for reimbursement to the Oklahoma Health Care Authority for more than \$5,000 in services between October and December. The indictment also alleged Yearwood created false documentation for counseling sessions that didn't occur. Yearwood previously pleaded no contest to one count of Medicaid fraud in April 2011.
- **Montgomery AL** - A Clarke County dentist has pleaded guilty to charges that he attempted to file a claim with Medicaid for a dental procedure that was not performed. Alabama Attorney General Luther Strange said 61-year-old **Victor Clarence Hawkins** of Grove Hill pleaded guilty before Montgomery County District Judge Jimmy Pool to one count of attempting to file a false claim with the Alabama Medicaid Agency. That's a Class A misdemeanor. The Attorney General's Medicaid Fraud Control Unit had accused Hawkins of billing Medicaid for a root canal for a child. Strange said a review of an x-ray revealed the procedure had not been performed. Pool placed Hawkins on probation for a year and the dentist was permanently barred from being an Alabama Medicaid provider.

[Source: Fraud News Daily 1-14 Jun 2012 ++]

State Veteran's Benefits: The state of Alabama provides several benefits to veterans. To obtain information on these refer to the “**Veteran State Benefits AL**” 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 Benefits
- Financial Assistance Benefits
- Employment Benefits
- Veterans Business Benefits
- Education Benefits
- Other State Veteran Benefits

[Source: <http://www.military.com/benefits/veteran-state-benefits/alabama-state-veterans-benefits.html?comp=7000022835803&rank=1> Jun 2012 ++]

Military History: The attachment to this Bulletin titled, “**WWII Memories: William George Sauer**” contains an account in Sauer’s own words of his memories from entering the service until his medical discharge during the conflict. [Source: http://carol_fus.tripod.com/army_hero_william_sauer.html Apr 2012 ++]

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

- Jun 17 1775 – Revolutionary War: Battle of Bunker Hill (actually it was Breed's Hill)

- Jun 17 1942 – WWII: 1st American expeditionary force lands in Africa (Gold Coast)
- Jun 18 1812 – War of 1812: The U.S. Congress declares war on the United Kingdom of Great Britain and Ireland.
- Jun 18 1945 - WWII: USS Bonefish (SS-223) sunk by combined efforts of escort destroyer Okinawa, and three Coast Defense Vessels off southern coast of Honshu, Japan. 85 killed
- Jun 19 1944 – WWII: First day of the Battle of the Philippine Sea. 300 Japanese aircrafts shot down
- Jun 20 1941 - USS O-9 (SS-70) foundered during deep submergence tests off New London, Connecticut. 33 died
- Jun 21 1945 – WWII: US defeat Japanese forces on Okinawa.
- Jun 22 1944 – President Roosevelt signed into law the Servicemen's Readjustment Act of 1944, commonly known as the GI Bill of Rights.
- Jun 22 1990 – Cold War: Checkpoint Charlie is dismantled in Berlin.
- Jun 23 1945 – WWII: Last organized Japanese defiance broken (Tarakan)
- Jun 24 1952 – Korean War: US airplanes bomb energy centers at Yalu Korea
- Jun 25 1876 – Custer & 7th Cavalry wiped out by Sioux & Cheyenne at Little Big Horn
- Jun 25 1948 – Cold war: The Berlin Airlift begins.
- Jun 25 1950 – Korean War: Conflict begins with the invasion of South Korea by North Korea.
- Jun 25 1996 – The Khobar Towers bombing in Saudi Arabia kills 19 U.S. servicemen.
- Jun 26 1918 – WWI: Western Front Battle for Belleau Wood - Allied Forces under John J. Pershing and James Harbord defeat Imperial German Forces under Wilhelm German Crown Prince.
- Jun 26 1924 – Latin America Interventions: After 8 years of occupation US troops leave Dominican Republic
- Jun 26 1993 – The U.S. launches a missile attack targeting Baghdad intelligence headquarters in retaliation for a thwarted assassination attempt against former President George H.W. Bush in April in Kuwait.
- Jun 26 2005 - War in Afghanistan: Three U.S. Navy SEALs and 16 American Special Operations Forces soldiers are killed during Operation Red Wing, a failed counter-insurgent mission in Kunar province, Afghanistan.
- Jun 27 1944 – WWII: Cherbourg, France liberated by Allies
- Jun 27 1950 – Korean War: North Koreans troop reach Seoul, UN asks members to aid South Korea, Truman orders Air Force & Navy into Korean conflict
- Jun 28 1919 – WWI: Treaty of Versailles ending war signed in France
- Jun 28 1965 – Vietnam: 1st U.S. ground combat forces authorized by Pres Johnson
- Jun 29 1943 – WWII: Germany begins withdrawing U-boats from North Atlantic in anticipation of the Allied invasion of Europe
- Jun 29 1949 – US troops withdraw from Korea after WW II
- Jun 29 1966 – Vietnam: U.S. planes bomb Hanoi & Haiphong for 1st time
- Jun 30 1815 – US naval hero Stephen Decatur ends attacks by Algerian pirates
- Jun 30 1943 – WWII: Gen MacArthur begins Operation Cartwheel (island-hopping).

[Source: Various Jun 2012 ++]

Military Trivia: PTSD was observed and noted in the Civil War, too. The illness was called, "Nostalgia". In October 1861 Alfred Lewis Castleman, a surgeon in the Fifth Regiment of the Wisconsin Volunteers, described the first death in his regiment. It was not from battle. "The poor fellow died of Nostalgia (home-sickness), raving to the last breath about wife and children," he wrote. "Deaths from this cause are very frequent in the army." While today "nostalgia" is used to describe the longing for a lost time, the word originally signified acute homesickness, a

condition widely regarded as a dangerous and often deadly illness. Doctors maintained that it could kill, either by worsening existing maladies or by causing its own physical symptoms, which included heart palpitations, lesions, damage to internal organs, “hectic fever,” bowel problems and incontinence. A Civil War veteran described nostalgia’s effects in 1866, noting how it “fastens upon the breast of its prey, and sucks, vampyre-like, the breath of his nostrils. Many a heroic spirit after braving death at the cannon’s mouth . . . has at length succumbed unresistingly to this vampyre, Nostalgia.” During the Civil War, with close to three million men away from home and therefore potential victim to its ravages, Americans both on the battlefield and on the home front worried about nostalgia. To read an interesting article from the New York Times about it refer to the attachment to this Bulletin titled, “**Nostalgia**”. [Source: New York Times Susan J. Matt article 19 Apr 2012 ++]

Tax Burden for Nebraska 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. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retire in **Nebraska**:

Sales Taxes

State Sales Tax: 5.5% (food and prescription drugs exempt); local option taxes could add an additional 2.0% to the state rate. For local rates refer to <http://www.revenue.state.ne.us/salestaxrates.html>.

Gasoline Tax: 26.7 cents/gallon

Diesel Fuel Tax: 26.7 cents/gallon

(Fuel taxes are variable and are reset on July 1 and January 1)

Cigarette Tax: 64 cents/pack of 20

Personal Income Taxes

Tax Rate Range:- 2.56%; High – 6.84%

Income Brackets: Four. Lowest – \$2,400; Highest – \$27,000. The tax brackets reported are for a single individual. For married couples filing jointly, the same rates apply for income under \$4,800 to over \$54,000.

Personal Tax Credits: Single – \$120; Married – \$240; Dependents – \$120;

Standard Deduction: Single – \$5,450, Married – \$10,900

Medical/Dental Deduction: Federal amount

Federal Income Tax Deduction: None

Retirement Income Taxes: Railroad Retirement benefits are exempt. Out-of-state government pensions are fully taxed. Social Security is taxable to the extent of federal taxation.

Retired Military Pay: Follows federal tax rules.

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

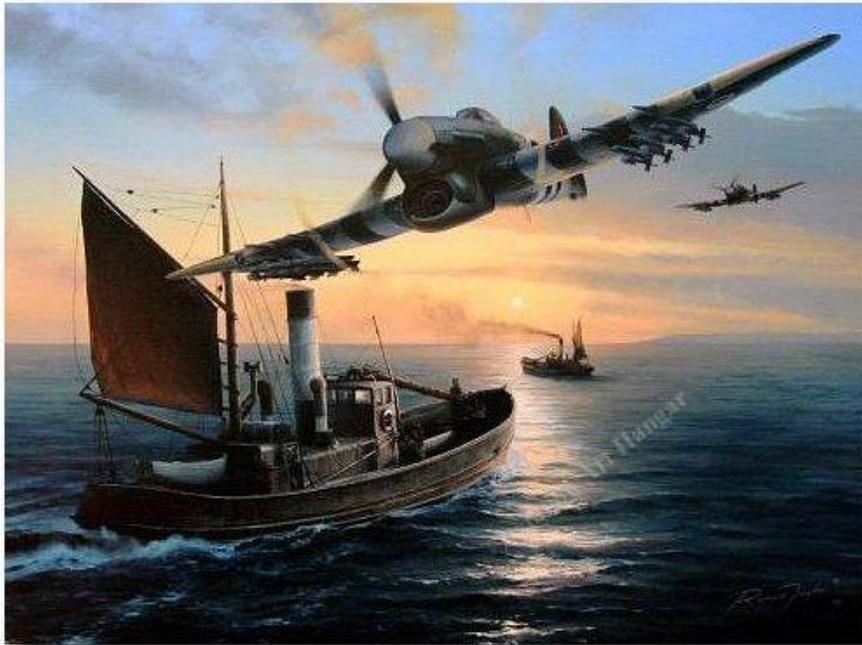
Real property is assessed at 100% its actual (market) value. A property tax credit is provided for all parcels of property based on the valuation of each parcel. The estimated credit for 2011 is \$75.31 for each \$100,000 in valuation. The state has a homestead exemption that provides relief from property taxes by exempting all or a portion of the valuation of the homestead from taxation. There are three groups of exemptions: A) persons age 65, B) certain disabled individuals, and C) certain disabled veterans and their widow(er)s. Call 800-742-7474 or 402-471-5984 for details or [click here](#). For information about the homestead exemption refer to <http://www.revenue.ne.gov/PAD/homestead.html>.

Inheritance and Estate Taxes

Nebraska's inheritance tax, which is collected at the county level, applies to bequests, devises, or transfers of property or any other interest in trust or otherwise having characteristics of annuities, life estates, terms for years, remainders, or reversions. Nebraska inheritance tax is computed on the fair market value of such annuities, life estates, terms for years, remainders, and reversions. The fair market value is the present value as determined under the provisions of the Internal Revenue Code of 1954, as amended, and its applicable regulations with respect to estate tax. The Nebraska estate tax and generation-skipping transfer tax have been repealed for decedents dying or transfers made on or after January 1, 2007.

Nebraska has a statutory provision for automatic adjustment of tax brackets, personal exemptions or standard deductions to the rate of inflation. For further information, visit the Nebraska Department of Revenue site <http://www.revenue.state.ne.us/index.html>. [Source: www.retirementliving.com Jun 2012 ++]

Aviation Art: Typhoons Outward Bound



Typhoons Outward Bound

As another fine summer day begins, Hawker Typhoon Mk1b's of 247 Squadron are en-route to the Normandy battlefield, the first of several missions that day. Skimming at mast-top height, the Typhoons pass over two ancient steam drifters, conscripted into the wartime role of patrolling the Channel and, should the need arise, rescuing any downed aircrew in need of help. In the months following D-Day, Hawker's hard-hitting, snub-nosed Typhoon struck terror into the German formations in Normandy, crack Panzer units wilted under the constant hail of rockets and bombs. Several times a day the Typhoon pilots would cross the Channel to run the gauntlet of flak and ground fire, and deliver their lethal cargo. This British fighter bomber service in 1941 as the successor to the Hurricane as an mid-altitude interceptor. Its real potential was later found as a low altitude fighter and an excellent ground attack aircraft. [Source: <http://www.brooksart.com/Typhoonsoutbound.html> Jun 2012 ++]

Veteran Legislation Status 13 June 2012: 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? Men Are Just Happier People.

- Your last name stays put.
- The garage is all yours.
- Wedding plans take care of themselves.
- Chocolate is just another snack.
- You can be President.
- You can never be pregnant.
- You can wear a white T-shirt to a water park.
- You can wear NO shirt to a water park.
- Car mechanics tell you the truth.
- The world is your urinal.
- You never have to drive to another gas station restroom because this one is just too icky.
- You don't have to stop and think of which way to turn a nut on a bolt.

- Same work, more pay.
- Wrinkles add character.
- Wedding dress \$5000. Tux rental-\$100.
- People never stare at your chest when you're talking to them.
- New shoes don't cut, blister, or mangle your feet.
- One mood all the time.
- Phone conversations are over in 30 seconds flat.
- You know stuff about tanks.
- A five-day vacation requires only one suitcase.
- You can open all your own jars.
- You get extra credit for the slightest act of thoughtfulness.
- If someone forgets to invite you,
- He or she can still be your friend.
- Your underwear is \$8.95 for a three-pack.
- Three pairs of shoes are more than enough..
- You almost never have strap problems in public.
- You are unable to see wrinkles in your clothes..
- Everything on your face stays its original color..
- The same hairstyle lasts for years, maybe decades.
- You only have to shave your face and neck.
- You can play with toys all your life.
- One wallet and one pair of shoes one color for all seasons.
- You can wear shorts no matter how your legs look..
- You can 'do' your nails with a pocket knife.
- You have freedom of choice concerning growing a mustache.
- You can do Christmas shopping for 25 relatives on December 24 in 25 minutes.

NICKNAMES

- If Laura, Kate and Sarah go out for lunch, they will call each other Laura, Kate and Sarah.
- If Mike , Dave and John go out, they will affectionately refer to each other as Fat Boy, Bubba and Wildman

EATING OUT

- When the bill arrives, Mike , Dave and John will each throw in \$20, even though it's only for \$32.50. None of them will have anything smaller and none will actually admit they want change back..
- When the girls get their bill, out come the pocket calculators.

MONEY

- A man will pay \$2 for a \$1 item he needs.
- A woman will pay \$1 for a \$2 item that she doesn't need but it's on sale.

BATHROOMS

- A man has six items in his bathroom: toothbrush and toothpaste, shaving cream, razor, a bar of soap, and a towel.
- The average number of items in the typical woman's bathroom is 337. A man would not be able to identify more than 20 of these items.

ARGUMENTS

- A woman has the last word in any argument.
- Anything a man says after that is the beginning of a new argument.

FUTURE

- A woman worries about the future until she gets a husband.

- A man never worries about the future until he gets a wife.

MARRIAGE

- A woman marries a man expecting he will change, but he doesn't.
- A man marries a woman expecting that she won't change, but she does.

DRESSING UP

- A woman will dress up to go shopping, water the plants, empty the trash, answer the phone, read a book, and get the mail.
- A man will dress up for weddings and funerals.

NATURAL

- Men wake up as good-looking as they went to bed..
- Women somehow deteriorate during the night.

OFFSPRING

- Ah, children. A woman knows all about her children. She knows about dentist appointments and romances, best friends, favorite foods, secret fears and hopes and dreams.
- A man is vaguely aware of some short people living in the house.

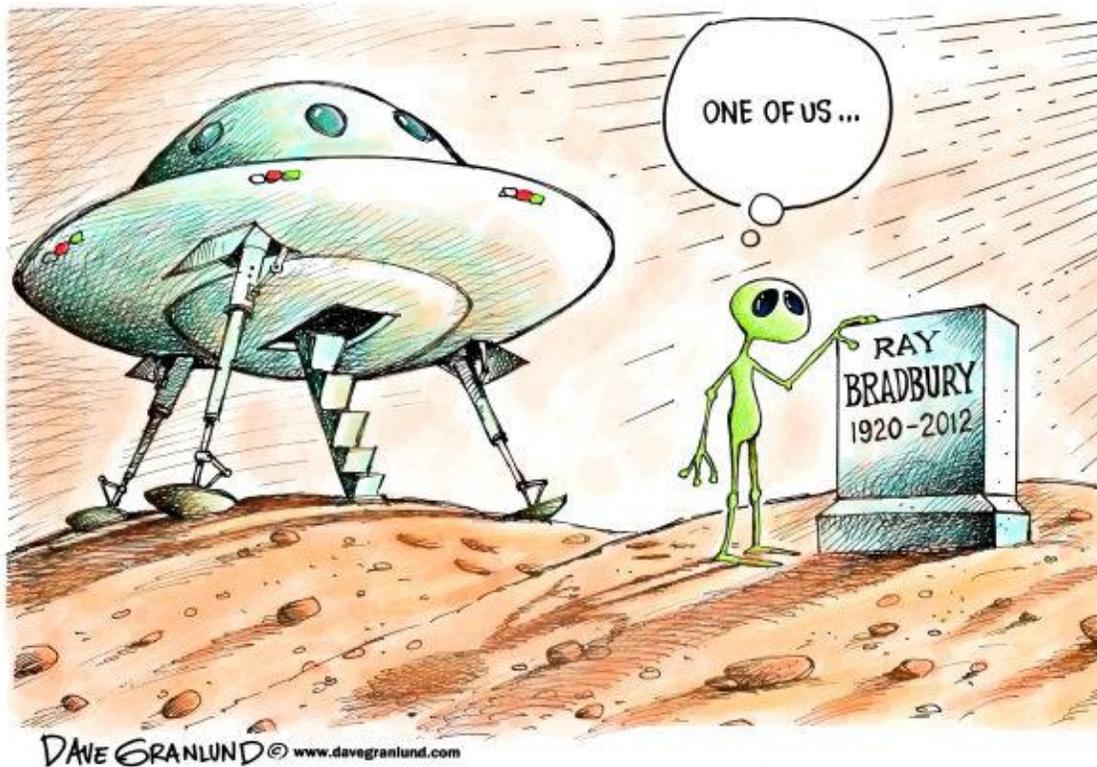
Naval Term of the Day: “Between the Devil and the Deep”. In wooden ships, the "devil" was the longest seam of the ship. It ran from the bow to the stern. When at sea and the "devil" had to be caulked, the sailor sat in a bosun's chair (i.e. a short plank and a suitable set of ropes to suspend it from) to do so. He was suspended between the "devil" and the sea -- the "deep" -- a very precarious position, especially when the ship was underway.

"When I lost my rifle, the Army charged me 85 dollars. That is why in the Navy the Captain goes down with the ship."

— **Dick Gregory** (60's comedian, vegetarian, Civil Rights activist)







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