# RAO BULLETIN 15 July 2012

# **PDF Edition**

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**NDAA 2013 Update 07:** The White House threatened to veto the House's National Defense Appropriations Act if it is not changed. The bill is expected to be voted on by the House next week. The Obama

Administration had many objections to the Committee's legislation but they particularly objected to the fact that the appropriators proposals include a 0.5 percent pay raise for DoD civilian employees and for rejecting its proposals to increase TRICARE fees. In May the House passed its version of the National Defense Authorization Act included a 1.7% pay increase for service members that was included in the Administration's budget. However, the House did not include the Administration's numerous proposals to increase retirees' present TRICARE Prime fees and create many new retiree TRICARE fees (for TRICARE for Life, Standard and Extra) as well as increasing deductibles and the catastrophic cap. The Administration claims that their proposed changes would "save Defense an estimated \$12.9 billion in discretionary funding and generate \$4.7 billion in mandatory savings on Medicare-eligible retiree health care over the next five years." Since the House did not accept these proposals the projected savings are not included in their pending FY2013 budget. The Senate's Appropriations Subcommittee says that they hope to take up their version of the NDAA before the August recess. This is obviously another attempt of the Administration to pressure Congress to adopt several of their retiree TRICARE proposals. They are trying not to take NO as an answer. [TREA News for the enlisted 13 Jul 2012 ++]

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Military Benefit Proposals Update 01: The CSBA Rebalancing Military Compensation study was released 12 JUL at the National Press Club. This groundbreaking study presents a new approach for optimizing the military compensation system. Rather than focusing exclusively on reducing costs, the study looks at options for getting better value from the compensation system by shifting funds from undervalued forms of compensation to more highly valued forms of compensation. The study draws on the results of a survey of more military personnel, retirees, and dependents to develop a quantitative understanding of how service members value different forms of compensation. The new survey results can be seen at <a href="http://www.csbaonline.org/publications/2012/07/rebalancing-military-compensation-an-evidence-based-approach/">http://www.csbaonline.org/publications/2012/07/rebalancing-military-compensation-an-evidence-based-approach/</a>.

It found that senior military officers place a high value on retirement benefits and health care for their families while junior enlisted personnel tend to favor increases in pay. Active-duty service members at the lower end of the pay scale would prefer higher basic pay over other forms of compensation, even if it meant shelling out more for their health care in retirement, the survey from the Center for Strategic and Budgetary Assessments found. The lure of a pay boost is much more enticing to junior personnel than to those in the senior ranks: Increasing basic pay for those with less time and experience in the military had six times more impact per dollar than raising it for senior officers. "This finding calls into question the wisdom of across-the-board pay raises," the report said. Still, 89 percent of midcareer service members who participated in the survey said they would prefer a \$350 boost in annual pay in exchange for higher TRICARE Prime fees once they retire.

Service members at all career levels did not value the free TRICARE for Life benefit commensurate to the program's cost to the Defense Department, the survey found. TRICARE for Life beneficiaries do not pay enrollment fees but are responsible for Medicare Part B premiums. Those over 65 beneficiaries accounted for 48 percent of all Defense health care cost increases between 2000 and 2005. "DoD could rebalance the allocation of resources to move funding from undervalued forms of compensation, such as free TRICARE for Life, to more highly valued forms of compensation, such as basic pay," the report stated. "Rebalancing the compensation system would reduce costs while maintaining or improving the perceived value for service members."

CSBA looked at how respondents valued certain types of compensation rather than the costs associated with them. Defense should look at recalibrating compensation based on service members' priorities and where they are in their military careers by surveying personnel and their families periodically, said Todd Harrison, a senior fellow for defense budget strategies at CSBA and author of the report. "I think military people are more open to change than people realize," he said. "I think they are more open to it than even they realize." Harrison said Defense should take

a more comprehensive approach to overhauling military compensation rather than its traditional "piecemeal" approach. "It shouldn't be just about cutting benefits or keeping faith [with service members] to maintain the status quo," Harrison said. "It's about getting better value." Personnel costs account for one-third of the Defense budget, and reforming the pay and benefits of service members, particularly retirees, is a controversial topic. The Pentagon needs to save money while also attracting and retaining a strong military; its compensation system "has failed to adapt to the unique needs of an all-volunteer military," the report said. According to the Pentagon, during the past 12 years, basic pay has increased 62 percent, retirement costs have risen 78 percent and health care costs have spiked a whopping 203 percent.

CSBA's survey included 2,655 respondents, 54 percent of whom were active-duty personnel. Harrison said senior officers were overrepresented in the study sample compared to more junior personnel. Senior officers are 6 percent of the active-duty population, but comprised 32 percent of the survey. Junior enlisted personnel are 45 percent of active-duty troops but were only 5 percent of the survey's respondents. So, the results of the study were not analyzed in the aggregate "because of clear differences in demographics between the study sample and actual active-duty population," the report stated. Other findings from the survey included:

- Service members did not place a high premium on performance-based bonuses relative to the cost of implementing them. The latest Quadrennial Review of Military Compensation released in June recommended Defense make greater use of such incentive pay.
- Service members in all groups preferred maintaining the service requirement of 20 years for retirement benefits versus lowering it to 15 years.
- More than 80 percent of service members in all age groups preferred a 1 percent boost in basic pay in exchange for raising the age at which service members can collect their pensions to 50.
- The value respondents placed on military exchanges and commissaries outweighed the cost of those benefits to Defense.
- Of the additional benefits to military personnel, service members prized most highly their choice of duty station and length of tour.

The only significant proposal affecting military pay and benefits that the Obama administration has pushed so far relates to TRICARE. The recommendations in Obama's fiscal 2013 proposal would increase fees for retirees under the family plan over the next five years, with those in the upper-income bracket seeing the biggest hike. The administration also supports requiring TRICARE for Life beneficiaries to pay an enrollment fee. Many concerns over changes to military compensation stem from fears that retirees or those close to retirement will lose out on the benefits promised to them over a lifetime of service. Defense Secretary Leon Panetta has pledged not to break faith with service members over compensation, but his message has not always resonated. Harrison noted that while paying attention to service members' priorities and behaviors when it comes to pay and benefits is crucial to making wise budget decisions, it's also important for policymakers to judge the pros and cons of certain kinds of compensation on their own merits. For example, even if service members indicate they do not highly value free health care over other compensation, the country benefits from a fit military. [Source: GovExec.com Kellie Lunney article 12 Jul 2012 ++]

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COLA 2013 Update 01: Veterans will receive a cost-of-living increase in their disability benefits if the bill passed 9 JUL in the House receives the same treatment in the Senate. The Veterans' Compensation Cost-of-Living Adjustment Act of 2012 passed the House on a voice vote. It would provide a cost-of-living boost equal to that given to Social Security recipients. Rep. Jon Runyan (R-N) introduced the bill. After it passed, he said, "Congress knows that veterans are dependent upon us acting in a timely manner with regards to their needs. By acting on the yearly COLA this summer instead of waiting until the last minute, we tell America's veterans that we

remain dedicated to ensuring that they are given the benefits they were promised when they signed up to serve." If passed by the Senate and signed by the president, the law will go into effect 1 DRC 2012. A press release from the House Committee on Veterans' Affairs estimates the COLA for this year will be approximately 1.9 percent. Runyan has also introduced the American Heroes COLA Act, which would put in place a permanent COLA like that for Social Security recipients. That legislation has been passed out of the Veterans' Affairs Committee and is awaiting vote by the full House. [Source: NGAUS Washington Report 10 Jul 2012 ++]

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Vet Cremains Update 14: After sitting unclaimed for years in funeral homes in Billings, Kalispell and Whitefish, the cremated remains of seven military veterans from Montana will be buried in JULY. Missing in America Project volunteers in the state recently identified the remains after visiting funeral homes, taking inventory of unclaimed remains and authenticating death certificates with U.S. Department of Veterans Affairs records. The veterans are Jon William Ball of Kalispell; James Brodniak of Kalispell; Orville Clinton Hatch of Billings; Anthony Mills of Billings; Michael Lynn Shannon of Whitefish; Charles Shelton of Kalispell; and Charles Rollin Spears of Kalispell. Hatch's remains had sat unclaimed and mostly forgotten on a shelf in a basement storage area at Dahl Funeral Chapel in Billings since October 1994, marked as "Cremation No. 4037." For six years, the ashes of Mills, a former Marine, had sat next to those of Hatch.



Marty Malone stands with the remains of two veterans

"These men served their country and sacrificed their lives," Marty Malone, Montana state coordinator for the Missing in America Project, told the Billings Gazette. "To have them sitting on a shelf in a box is tantamount to a crime." On the morning of 13 JUL, motorcycle processions from Billings and Kalispell will meet and escort their remains for burial at Fort Harrison, west of Helena. Riders from Kalispell, Livingston, Bozeman, Belgrade, Missoula and Butte will join into one procession. The seven veterans will be interred with full military honors at 2:30 p.m. at the Montana State Veterans Cemetery at Fort Harrison. The Montana American Legion and Disabled American Veterans have contributed \$880 to ensure that each of the seven men receives a burial vault and headstone.

John Dahl, owner of Dahl Funeral Chapel, praised the Missing in America Project, saying it gives funeral directors another option when repeated attempts to locate family and friends of a deceased veteran fail. "You can't put the fault on the family," Dahl said. "They've obviously signed a cremation authorization and the intent is there to do some type of interment, but they have not been able to follow through for whatever reason." He and his staff have worked closely with the group, giving members the access they need to crematory records to identify veteran remains. This is the group's second interment. The first was in 2009 when project members buried the remains of two veterans after discovering them in a Ronan funeral home. To date, Missing in America Project leaders nationally have visited 2,782 funeral homes and have found 16,100 cremains, 3,500 of them in one institution. Some 2,044 of the veterans' cremains have been identified and 1,854 of them have been interred. [Source: AP article 10 Jul 2012 ++]

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Scam ~ Jury Duty: A classic scam is back in action. People across the country are receiving fake voicemails and text messages informing them they missed jury duty and need to pay \$500 or face arrest. More than a dozen states have issued warnings about this scam, which tries to scare victims into parting with personal information. The scammers leave voicemails and text messages telling recipients they missed jury duty and must return the call immediately to avoid jail time. Scammers have used a variety of phone numbers with area codes originating in different states. When the victim calls back, the scammers then ask for personal information, including social security and/or credit card numbers. With enough details, scammers can assume a person's identity and drain his or her bank account. As a rule, jurors are not summoned via text message or phone. The court normally communicates through mail. Do not provide credit card or social security numbers to anyone claiming to represent the court system over the phone. If you ever question whether you need to appear for jury duty, call your local court system to check. For further information about jury duty scams, read the FBI's warning at http://www.fbi.gov/news/stories/2006/june/jury\_scam060206?utm\_source=Scam+Alert+--+You+Missed+Jury+Duty&utm\_campaign=Judy+duty+scam&utm\_medium=email. For more information about scams across the US and Canada, see BBB's online scam directory at http://www.bbb.org/us/scams?utm source=Scam+Alert+--+You+Missed+Jury+Duty&utm\_campaign=Judy+duty+scam&utm\_medium=email. [Source: BBB Scam alert 12 Jul 2012 ++1

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**Driver Safety Course:** Cars have changed. So have traffic rules, driving conditions, and the roads you travel every day. Some drivers age 50+ have never looked back since they got their first driver's licenses, but even the most experienced drivers can benefit from brushing up on their driving skills. By taking a driver safety course you'll learn the current rules of the road, defensive driving techniques, and how to operate your vehicle more safely in today's increasingly challenging driving environment. You'll learn how you can manage and accommodate common age-related changes in vision, hearing and reaction time. In addition, you'll learn:

- How to minimize the effects of dangerous blind spots
- How to maintain the proper following distance behind another car
- The safest ways to change lanes and make turns at busy intersections
- Proper use of safety belts, air bags, anti-lock brakes, and new technologies used in cars
- Ways to monitor your own and others' driving skills and capabilities
- The effects of medications on driving
- The importance of eliminating distractions, such as eating, smoking, and cell-phone use

After completing the course, you will have a greater appreciation of driving challenges and of how you can avoid potential collisions and injuries to yourself and others. You may be eligible to receive an insurance discount upon completing the course, so consult your agent for details. You might also be eligible to receive a discount on roadside assistance plans. Courses can be taken locally or online. To locate one to your liking go to your search engine and enter 'Driver Safety Course'. One such course is offered by AARP to both members and nonmembers. It is available in classroom and online settings. Go to

http://www.aarp.org/applications/VMISLocator/searchDspLocations.action and enter your zip code to find the closest classroom location. Course times, dates and locations will be listed along with a phone number to call to register. Or call 888-227-7669. To register for the online course, visit <a href="mailto:aarpdriversafety.org">aarpdriversafety.org</a>. Costs vary by provider. AARP charges \$12 for AARP members and \$14 for non-members for classroom course. The cost for their online

course is \$15.95 for AARP members and \$19.95 for non-members except in New York which is a little higher to cover state fees. After attending the course you'll receive a certificate of completion that can be presented to your insurance agent for a possible reduction in your auto insurance premiums. [Source: AARP article 1 Jan 2012 ++]

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SBP DIC Offset Update 35: The 11th Quadrennial Review of Military Compensation (QRMC) has recommended that the Pentagon end its opposition to allowing any deduction of VA survivor benefits from military Survivor Benefit Plan (SBP) annuities. That's the good news. Under current law, when an active duty or retired servicemember dies of a service-caused condition, the surviving spouse receives about \$1,200 a month in Dependency and Indemnity Compensation (DIC) from the VA. If the survivor also qualifies for SBP, the DIC amount in most cases is deducted from SBP. For years, The Military Coalition (TMC) has fought to eliminate that offset, while Pentagon leaders have opposed that effort. The QRMC logic for changing that position is that retirees paid premiums for SBP coverage, and it's not right to just cancel most or all of the coverage and refund the premiums (without interest) if the survivor also qualifies for DIC.

The QRMC report acknowledges that SBP is heavily subsidized by the government. But since retiree premiums cover about 50% of SBP annuity payouts overall, the QRMC report recommends that SBP widows affected by the DIC offset should be allowed to keep 50% of their SBP annuity in addition to DIC. That is, they should get to keep the half that retiree premiums paid for. The QRMC proposal would apply that rule for all SBP-DIC survivors, including those whose sponsors died on active duty and never had a chance to pay any premiums. The Military Officers Association Of America (MOAA) appreciates the QRMC's effort to make an objective assessment and its acknowledgement that the current offset is inequitable. But they believe its proposal to "divide the SBP baby" misses the point. First, there are some categories of survivors who already have been exempted from the offset. Surviving spouses of members who died on active duty after 9/11 can avoid the offset by transferring the SBP annuity to their children. Second, a court decision several years ago ruled that SBP-DIC survivors who remarry after age 57 can retain both SBP and DIC. So current law is a hodge-podge of conflicting provisions that belie almost any single rationalization, and the most recent changes have been aimed at eliminating the offset for selected categories of survivors.

MOAA believes the answer is to recognize the reality that SBP is, by-and-large, a member-purchased annuity intended to replace 55% of earned retired pay in the event of the member's death (for any reason). Any caveat that members who died on active duty didn't pay premiums ignores the obvious – they paid the highest premium of all. Similarly, any argument that survivors should only get the portion of the benefit that retiree premiums funded would subvert the whole intent of SBP, which was expressly designed as a government-subsidized program to incentivize participation and maximize survivor protection. By enacting SBP, Congress acknowledged that the previous, unsubsidized survivor annuity program was inadequate. In contrast, VA Dependency and Indemnity Compensation is a separate plan whose intent is to compensate survivors when uniformed service causes the member's death. That's what "indemnity" means. The law already recognizes that distinction by allowing some survivors to keep both payments. The route to consistency is to extend that logic to all SBP-DIC survivors, rather than applying tortured math to create a new class of "half-SBP-eligibles." [Source: MOAA Leg Up 6 Jul 2012 ++]

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**BRAC Update 26:** The Government Accountability Office's (GAO) study of the last completed round of Base Realignment and Closure (BRAC) concluded that implementation costs have risen from the predicted \$21 billion to \$35 billion by 30 SEP 2011 when the latest round of BRAC was formally completed. (Not that there is not still fine tuning going on today). Many projects were much more expensive than predicted. These included:

- Closing the original Walter Reed in DC and moving it to Bethesda (now called Walter Reed Military Medical Center) and a newly built hospital on Ft. Belvoir to provide "world-class medical care." It cost \$1.7 billion more than originally budgeted.
- Closing Ft. Monmouth N.J. and moving its various missions to Aberdeen Proving Ground, Fort Meade, and Fort Belvoir cost 1.1 billion more than expected. The biggest increase when the Army realized that they needed 750,000 additional square feet of space constructed for the Command, Control, Communications, Computers, Intelligence, Surveillance and Reconnaissance (C4ISR) Center of Excellence at Aberdeen.
- Creating 12 joint bases across the country.
- Consolidating several National Geospatial-Intelligence Agency (NGA) locations to one campus on Ft.
  Belvoir cost \$1.5 billion more than the original estimate of \$1.1 billion. The original estimate did not
  include a needed new technology center a data-storage warehouse of 200,000 square feet and information
  technology equipment and software, internal communication cabling, and furnishings to outfit the new
  buildings." according to the GAO.

The complete BRAC exercise was expected to save the federal government \$36 billion by 2025. However with these and other additional costs the GAO states that DoD will save less than \$10 billion by 2025. And who knows what further additional costs will be discovered. When the Administration requested that Congress authorize 2 additional rounds of BRAC- there was deadly silence. With this new information it is clear that Congress will not be tempted to take up the proposal anytime in the near future. [Source: TREA News for the Enlisted 6 Jul 2012 ++]

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Sequestration Update 01: Lockheed Martin, the Nation's largest defense contractor, has publicly said they will likely notify the "vast majority" of their 123,000 workers on 2 NOV (less than 1 week before the federal election) that they are at risk of being laid off. The threat, according Walters, the company's vice president of legislative affairs, is based on the pending sequestration of \$500 billion of defense spending that is scheduled to take effect on January 2, 2013, if no agreement is reached. The Company says to Greg that they are required to give at least 60 days notice of possible lay-offs under the federal WARN Act. The sequestration would require across the board, automatic cuts in the next 10 years totaling \$500 billion. \$55 billion in cuts is called for in 2013. Some members of the WARN Act say that Lockheed Martin would not need to notify their total workforce and that this is a move to put political pressure on Congress and President Obama to reach a deal to stop the sequestration prior to the election. (Mr. Walter's position as VP for Legislative Affairs lends credence to this idea.) Behind the scenes other defense contractors are said to also be threatening to issue possible lay-off notices before the election.

This may also be an attempt to force a dialog among the defense contractors and the Office of Management and Budget (OMB) Lockheed Martin says that they plan to send out notices to the vast majority of employees since they do not know who could be affected since, although repeatedly asked, the OMB has not provided any guidance as to how the sequestration would be implemented. Mr. Walters told POLITICO" "We've wanted a dialog about what sequestration could look like but as of right now, no, we have no answers from OMB." Many members of Congress are proposing methods to stop or at least delay sequestration and the required across the board cuts for the Department of Defense or for all federal departments that would be effected. One bill H.R3662 introduced by Chairman of the House Armed Services Committee Rep. Buck McKeon (R-CA) and companion bill, S.2065, introduced by Jon Kyle (R-AZ) in the Senate, would pay for the 1st year of sequestration by a 10 year 10% reduction of the federal civilian workforce achieved through attrition.

While many commentators saw Lockheed's announcement as simply a political/legislative move Bloomberg Government just published a study about the pending sequestration and concluded that:

- Most companies will have to respond to sequestration by 1 OCT, if not sooner, by taking actions such as
  reducing workforces or cutting back on capital expenditures. Federal fiscal year 2013 begins on that date,
  and contract revenue may drop then if the Office of Management and Budget holds back funds in
  anticipation of sequestration.
- Small prime contractors and subcontractors may not have enough cash or credit to sustain operations in the hope that sequestration will be reversed or halted.
- How subcontractors respond will depend largely on what prime contractors do. The further removed a subcontractor is from the government customer, the fewer choices it may have."

So this may very well not be a bluff or tactic, but the first step required of defense contractors. Certainly there will be more to come on this topic in the future. [Source: TREA News for the Enlisted 6 Jul 2012 ++]

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**Tricare Prime Update 12:** TRICARE Management Activity (TMA) announced the TRICARE Prime's and the United States Family Health Plan's (USFHP) enrollment fees set for FY2013. The fees are scheduled to go into effect on October 1, 2012 the beginning of the federal government's new fiscal year. The fees do not apply to active duty service members or their family members. They apply primarily to military retirees, their families and survivors under the age of 65. They are:

	Annual	Quarterly	Monthly
Individual	\$269.28	\$67.32	\$22.44
Family	\$538.56	\$134.64	\$44.88

These numbers were calculated using a CY 2012 COLA of 3.6%. If you were enrolled in TRICARE Prime or the USFHP prior to October 1, 2011 you are presently paying \$230 a year for individual coverage or \$460 per year for Family coverage. If you enrolled after October 1, 2011 you are presently paying \$250 a year for an individual and \$520 for family coverage. Active Duty Survivors and Uniformed Services Medically retirees' premiums will stay frozen at the rate that they were enrolled in and will stay "frozen" as long as the policy remains active. It is interesting to note that TMA is saying that the rates may change in the middle of the year and that they are advising beneficiaries to pay either monthly or quarterly. What this clearly means is that DoD still hopes to get their proposed increases included in the FY2013 NDAA. They are not easing up on this issue and neither should we. [Source: TREA News for the Enlisted 6 Jul 2012 ++]

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VA Secretary Update 14: Following is a joint statement by local Student Veterans of America (SVA) chapter leaders and SVA's Executive Director commending Veterans Affairs Secretary Eric K. Shinseki for his leadership and desire to reform the VA:

"I am disheartened by recent criticisms of Secretary Shinseki, both in the media and by fellow veteran advocates," said Michael Dakduk, Executive Director for Student Veterans of America. "Secretary Shinseki appears to be less focused on tweeting and more interested in addressing the problems that plague the VA, which he readily admits are unacceptable. Clearly, the Secretary is misunderstood by some of my peers in the veterans community."

The Secretary has taken a more hands on approach to engaging with this generation of veterans. He has traveled the nation to meet them in the communities where they live.

Nichole Tovar, President of the SVA Chapter at The University of Alaska Anchorage, said, "I have had the opportunity to meet him personally on two occasions. I was pleasantly surprised that after meeting him in Alaska he remembered and mentioned me during his speech at the SVA National Leadership Summit [in Madison, WI]. He shows his support by personally meeting with young veterans and taking the time to attend community town-hall meetings and ceremonies. His words of encouragement will always stay with me."

Josh Lang, Vice President of the SVA National Leadership Council and student veteran at Shippensburg University, acknowledged that the VA has issues. He stated, "The VA is far from perfect, but I know Secretary Shinseki is working hard to fix the issues in a system that has been broken for many years. I don't think he sits in his office contemplating ways to delay benefits for veterans. I know he wants to fix the many issues within the VA."

Tovar continued, "He is the type of leader that believes in being amongst his troops and communicating face to face with them. I am more impressed by a man in his position appearing at the SVA conferences than I would be by his office paying someone to keep up with a twitter account. Shaking hands with him while he stressed the importance of me completing my degree has more impact than a tweet. He shows his support through actions."

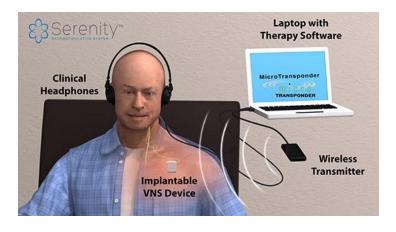
Presently, SVA is working diligently with the VA to address the GI Bill backlog and the delays in the VA-Work Study program.

Dakduk concluded, "We believe that the best way to support all veterans and truly rectify the problems in the VA is to work with the Secretary. We offer solutions, not empty criticisms."

[Source: SVA Notice 6 Jul 2012 ++]

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VA Tinnitus Care Update 03: Dallas-based MicroTransponder Inc. reported today positive results from an early clinical trial for a wireless neurostimulation system that treats patients with tinnitus, which is commonly known as "constant ringing in the ears." The privately held company also said it raised \$2 million in angel funding to continue developing the tinnitus therapy known as the Serenity System. The treatment combines an implanted device, similar to a pacemaker, that stimulates a nerve in the neck with listening to tones. The trial, which took place in Belgium, found that seven out of 10 patients reported significant decreases in tinnitus, the company said. The improvement lasted at least two months and in some cases six months to a year. Data from the initial, 10-patient trial was presented last month at the Tinnitus Research Initiative conference in Belgium. As many as 2 million Americans suffer from severe tinnitus, according to the American Tinnitus Association, with the problem especially acute among military veterans returning from Iraq and Afghanistan. More than 850,000 former soldiers are estimated to suffer from this ailment. No cure exists for tinnitus. MicroTransponder plans to conduct a 30-person clinical trial in the United States in 2013, said company spokesman Jordan Curnes. The company continues to raise money with another \$1.5 million needed to complete trials for the Serenity System, Curnes said. For more information on the clinical trial or the tinnitus treatment, check out MicroTransponder's web site <a href="http://www.microtransponder.com">http://www.microtransponder.com</a>. [Source: Dallas News Hanah Cho article 5 Jul 2012 ++]



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Clark AFB Vet Cemetery Update 02: American war veterans in the Philippines are urging the U.S. Congress to pass a bill that would require Washington to repair and maintain a cemetery north of Manila where the graves of thousands of American servicemen and dependents have been covered in ash since a 1991 volcanic eruption. The head of an American veterans' group, Retired Army 1st Sgt. John Gilbert, said 4 JUL that the neglect of Clark Veterans' Cemetery is a disgrace to the memory of more than 8,000 U.S. servicemen and their dependents who are buried there. The U.S. Air Force hastily abandoned Clark Air Base, where the cemetery is located, after Mount Pinatubo's eruption. In 1994, American veterans were shocked to find the seven-hectare (17-acre) cemetery had become an ash-covered jungle of weeds, overgrown grass and debris with half of its old steel fence looted. They cleaned up the graves and have since struggled to maintain the cemetery through volunteer work and donations. Although the cemetery looks tidier today, about a foot (30 centimeters) of ash still covers it, partially burying tombstones and obscuring names, dates and epitaphs.

As America marked Independence Day, the U.S. veterans renewed their calls for Washington to fund and take charge of the cemetery's upkeep and for U.S. lawmakers to pass recently proposed legislation requiring a U.S. agency, the American Battle Monuments Commission, to manage it. The "Remembering America's Forgotten Veterans Cemetery Act (S.2320)," which was introduced 19 APR by New Hampshire Sen. Kelly Ayotte and Sen. Mark Begich of Alaska, has received the backing of several other senators. "We have a solemn obligation to care for our fallen," said Gilbert, whose group includes hundreds of American veterans who have settled in villages outside the former Clark Air Base. "That is not happening in the case of the Clark Veterans' cemetery." Gilbert appealed to Americans to help prod the U.S. government to "right a wrong," adding many of his fellow veterans, including those who help care for the cemetery, were getting old. Several die each year and are buried at the Clark cemetery, he said.

Philippine officials have authorized the veterans' group led by Gilbert to manage the Clark cemetery up to 2030, and have said they are open to allowing any U.S. agency to manage it. Another veteran, former Navy Capt. Dennis Wright, said many Americans have provided support to the cemetery in heartwarming ways. Students in two California grade schools have donated small amounts to buy hundreds of small American flags to be used in adorning the graves, and a 10-year-old boy in Indiana has been collecting signatures in malls and public places to urge Washington to take care of the cemetery. Several American veterans' organizations have also expressed support for the bill, he said. The Clark cemetery was developed between 1947 and 1950, when it was used to collect the remains and tombstones from four U.S. military cemeteries as American officials sorted out their dead from World War II and previous wars. [Source: Associated Press Jim Gomez article 4 Jul 2012 ++]



A private guard on 1 JUL 2011 walks through rows of more than 8,000 tombstones at Clark Veterans Cemetery inside the Clark Economic Zone, a former U.S. Air Force base in Dau, Pampanga province in northern Philippines

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California Vet Home Update 13: Two years ago Air Force veteran Cheryl Stewart, 64, began gathering books and blankets to donate to a state-run nursing home for veterans, which was scheduled to open the spring of 2012. But though the state finished building the 300-bed facility in April, the California Department of Veterans Affairs said this week the state budget crunch means no veterans will be able to move into the Fresno veterans home until OCT 2013, more than a year from now. The same is true for a new 150-bed facility in Redding that the department recently finished building, said Jaime Arteaga, a spokesman for the agency. "Right now, they're just empty buildings. They don't even have furniture," Arteaga said, "so we are running the air conditioner, running water through the pipes, maintaining the grounds and making sure that everything is in good repair." The state budget signed last week by Gov. Jerry Brown sets aside \$4.2 million to operate the homes over the next year, enough money to "ramp up" staffing, Arteaga said, but not enough to serve any residents.

Those funds are in addition to the \$280,000 a month the agency spends simply to keep the homes from falling into disrepair while the buildings sit vacant. Assuming the Legislature increases funding for the homes next year, the agency would be able to move in eight new residents a month, Arteaga said. At that rate, it would take the department more than three years to fill the homes. According to the department, nearly 900 veterans have already expressed interest in living in the Fresno and Redding facilities. But critics say those facilities are just the latest example of waste at the agency, which has asked voters and the state legislature for money to build veterans homes "The idea that these are just sitting empty is just a phenomenal waste," said Amy Fairweather, policy director at Swords to Plowshares, a veterans advocacy group.

Statewide, the agency's network of eight nursing homes for veterans house 1,697 veterans – even though they have space for 3,143 residents – leaving more than 1,400 empty beds. In addition to the Fresno and Redding veterans homes, the veterans home in West Los Angeles, where construction completed two years ago, has not received regulatory approvals to operate as a skilled nursing facility. As a result, the West Los Angeles home, with space for 396, has just 83 residents. Statewide, more than 600 veterans are on the agency's waiting list; three-quarters of them are waiting for a place in Yountville, the agency's oldest and largest home. "We need these veterans homes," said Stewart, the Air Force veteran and commander of American Legion Post 12 in Selma, 17 miles southeast of Fresno. Of the 120 members of her American Legion post, Stewart said, just five are younger than 65.

"These are Vietnam, Korean and World War II veterans," she said. "We signed on the dotted line to do anything for our country including giving up our life, and they promised us health care for the rest of our lives, but they don't take care of us." [Source: The Bay Citizen Aaron Glantz article 5 Jul 2012 ++]

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**Military Funeral:** At all military funerals, a military honor detail should be present. This detail should consist of at least two active members of the Armed Forces. One of these members should belong to the same branch of the military as the deceased. This detail, though, can consist of many more people. They can be active or retired members of the military and/or members of veterans organizations. The military honor detail should fold the flag of the United States. The flag is then presented to the deceased veterans next of kin. If a next of kin is not present, the flag is given to a close friend or associate. The flag is usually presented by a military chaplain at the end of the funeral. Taps should be played at all military funerals. If possible, this composition should be performed by a bugler in the military. However, if such a bugler is not available, taps may be played by a civilian musician or by an audio recording. Taps is usually performed at the conclusion of a funeral.



According to the National Defense Authorization Act, the Department of Defense is required, if requested, to provide the above-mentioned honors for the funerals of veterans. Deceased who are eligible include:

- Military members who were on active duty or in the Selected Reserve
- Former military members who served on active duty and did not receive a dishonorable discharge
- Former military members who finished at least one term of enlistment and did not receive a dishonorable discharge
- Former military members who finished a term of service in the Selected Reserve and did not receive a dishonorable discharge
- Former military members of the Selected Reserve who were discharged because of a disability

Some military funerals have a firing party that does a 3-volley salute over the grave. (In the navy, a cannon is fired.) Many confuse the firing of three volleys by riflemen at military funerals with a 21gun salute. This is not a 21gun salute, however. The origin and significance of the military custom of firing rifle volleys at funerals is interesting. During the funeral rites of the Roman Army the casting of the earth THREE times upon the coffin constituted the burial. It was customary among the Romans to call the dead THREE times by name, which ended the funeral ceremony. As friends and relatives of the deceased departed they said "Vale", or farewell, THREE times. Over time when firearms were introduced on the battlefield the custom of firing volleys was established to halt the fighting to remove the dead from the battlefield. Once each army had cleared its dead it would fire THREE volleys to indicate that the dead had been cared for and that they were ready to go back to the fight. Today, when a squad of

soldiers fires THREE volleys over a grave, they are, in accordance with this old custom, bidding their dead comrade farewell.

A firing party is often present for military members who have died on active duty or for a person who holds the Medal of Honor. However, a firing party can also be used at the funeral of any retired member of the military. A request for military funeral honors for a veterans family should be submitted to the Department of Defense by a funeral home director. [Source: MIAP Newsletter Jul 2012 ++]

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Don't Ask, Don't Tell Update 07: The ranking Democrat on the U.S. House Armed Services Committee has introduced a bill that would exempt the Department of Defense and the Department of Veterans Affairs from the Defense of Marriage Act, the 1996 federal law that defines marriage as between one man and one woman. U.S. Rep. Adam Smith (D-WA) proposed that the Pentagon change the definition of spouse to include same-sex couples, allowing legally married gay and lesbian service members to collect military benefits. The "Military Spouses Equal Treatment Act" would rewrite a section of the U.S. Code to change the definition of "spouse" in four areas related to recognition, support, and benefits for married service members and veterans. "If veterans or service members have a spouse of the same sex, then their spouse will be afforded the same benefits as their heterosexual counterparts," said Smith. "Spouses of service members should not be prevented from receiving the benefits they have earned simply because they are the same sex as their partner," Smith added. "This discriminatory practice must come to an end."

The current definition of spouse, which comes directly from the Defense of Marriage Act, refers to a person of the opposite sex who is a husband or wife. As a result, the Department of Defense and the Department of Veterans Affairs can only provide limited benefits to spouses of gay or lesbian service members. The bill, H.R.6046, was introduced J27 JUN was referred to the Armed Services and Veterans' Affairs committees. "Ranking Member Smith has recognized with the introduction of this legislation today that 'Don't Ask, Don't Tell' repeal – while a monumental achievement for gay and lesbian service members and all Americans – does not finish the job of ensuring full equality for these brave patriots and their families," said Aubry Sarvis, an Army veteran and Executive Director of Servicemembers Legal Defense Network (SLDN). "We thank him for his leadership and urge his colleagues in both parties and in both houses of Congress to join him and us in this important fight," said Sarvis. [Source: LGBTQNation article 2 Jul 2012 ++]



U.S. Rep. Adam Smith (D-Wash.)

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VA Homeless Vets Update 32: On 2 JUL the California Department of Veterans Affairs (CalVet) and the California State Library's California Research Bureau (CRB) released their full report of California's Women Veterans: Responses to the 2011 Survey. This is the second iteration of this survey, the first of which was conducted in 2009 at the request of the California Commission on the Status of Women and Assemblymember (now Senator) Lois Wolk. Last year, CalVet and the commission asked CRB to conduct a second survey to measure the

current needs of women veterans and establish a baseline for service utilization. Nearly 900 women veterans participated in the 2011 survey; a considerably larger sample than the first. The survey sample included all branches of the military and eras of service from World War II to Operation New Dawn. Both former officer and enlisted women were represented.

The 43-question survey asked about needs at the time of separation from the military and about current needs in both health care and non-health care topics. It also included questions to determine knowledge of services available to women veterans and utilization of those services. Key findings from the report include the following:

- Many women veterans are unaware of state and federal services and benefits.
- Women veterans need help finding employment when they separate from the service.
- Women veterans want services geared toward their unique needs, including women-specific health care and help with military sexual trauma (MST).

CalVet and CRB will distribute the report to lawmakers, veteran service organizations and the U.S. Department of Veterans Affairs to help inform policymakers about California's women veterans. The report can be seen and downloaded below. It also is available at <a href="http://www.calvet.ca.gov/WomenMinority/WomenSurvey.aspx">http://www.library.ca.gov/crb/12/12-004.pdf</a>. [Source: Lake County News article 2 Jul 2012 ++]

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**VRAP Update 02:** Unemployed veterans may be heading back to school in mass under a federal program to get out-of-work veterans trained and back in the job market. Officials at the U.S. Department of Veterans Affairs say there has been an enormous response to a new skills-based program that pays for up to a year of education toward an associate degree or a non-college-degree or certificate. Nearly 25,000 unemployed veterans have applied for a new federal program that helps get the out-of-work trained and more competitive for the job market. In fewer than seven weeks since the VA began accepting applications for the Veteran Retraining Assistance Program (VRAP), 27,080 unemployed veterans have applied. That's more than half the maximum amount the VRAP program will allow in its first year, VA spokesman Randal Noller said this week. The VA introduced the program on 15 MAY and received 12,000 applications within the first two weeks of the announcement. But while the response is encouraging, Noller said they will continue to promote the program until every slot is filled. "We are hopeful that we leverage all 45,000 'slots' for FY (fiscal year) 2012 but are not letting up on our outreach efforts until all 99,000 slots through the end of the program are approved," Noller said in an e-mail.

The program is first-come, first-serve for qualifying veterans between the ages of 35 and 60 who are unemployed at the time of the application. Veterans who are currently receiving unemployment benefits or are enrolled in a federal or state job training program do not qualify. This clause disqualifies most veterans who recently returned from Iraq and Afghanistan because they qualify for other forms of relief including the Post-9/11 GI Bill, Montgomery GI Bill, Vocational Rehabilitation and Employment Assistance that can provide similar assistance, Noller said. Veterans who do qualify can receive up to 12 months of education assistance in high demand areas including health care, management and legal services. The VA will approve up to 45,000 veterans through September 30 of this year and up to 54,000 veterans in the next fiscal year beginning October 1. The program runs through March 2014. "It's a very new and very fast-moving program that we're getting out there to help veterans as quickly as possible," Noller said. So far, 13,083 applications have been approved and thousands more pour in every week. The VA approves batches of applications every 15 to 25 days. While it's likely that the program will reach its max by summer, Noller said it's too early to determine an exact date and veterans should continue to apply.

One recent applicant was Chester Dixon, who served in the Army's 82nd Airborne Division in the 1970s. Dixon, 60, barely made the cutoff age. The veteran, just a month shy of his 61st birthday, said age isn't a factor when it

comes to returning to school, especially when it could result in full-time work —something he hasn't had in five years. Dixon lost his job in 2007 and said things have been tough. Despite spotty part-time work in warehousing, finances have been strained and his wife has had to carry the burden of supporting them. A few weeks ago, she retired after 42 years in teaching. A full-time job would make all the difference, he said. "It will take some pressure off my wife," Dixon added. "Right now I'm doing the minimum and I would like to do more." Dixon applied for VRAP at the North Metro Career Center in Atlanta, one of 68 centers in Georgia that can help veterans apply for the program. Steve Jennings, state veterans program coordinator for the Georgia Department of Labor, said they act as facilitators at organizations like the one Dixon visited. "We'll sit with a veteran customer and help them navigate the process. In the very end, once they complete their schooling we come in on the back end of it and provide job services and of course help them find employment," Jennings said. If approved for VRAP, Dixon said he plans to study "water waste" or "sales," two categories listed as high-demand fields.

The program is funded through the VA. The amount is equal to the monthly full-time payment rate under the Montgomery GI Bill-Active Duty program, \$1423 a month. In two years, The VA will spend a little above \$76 million to fund the program. The total is about \$17,000 for every veteran, of the 99,000 set to be in the program. The amount will skew lower if some veterans opt for programs for that take less than a year to complete, Noller said. Dixon said he knows he's not alone. At job fairs across the country he said he's seen unemployed veterans from all eras. It's a challenge but he encourages himself to stay optimistic. "I stay positive because I need to be." Dixon said about employment. "You have to continue to search and not give up."The unemployment rate for veterans 18 and older was an average of 7.7 percent as of May 2012, one tenth of a percent below the national rate for non-veterans at 7.8 percent according to the data from the U.S. Bureau of Labor Statistics. [Source: Associated Press article 4 Jul 2012 ++]

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Veteran Status for Guard: At least one senator is actively opposing a bill that would confer legal veteran status on National Guard and Reserve retirees who serve 20 years but have not been called to Title 10 duty. The Honor America's Guard and Reserve Retirees' Act, H.R. 1025, was introduced by Rep. Tim Walz, D-Minn., and passed the House in October. It has stalled in the Senate Committee on Veterans Affairs. Sen. Richard Burr, R-NC), the committee's ranking member, reportedly is concerned that giving legal veteran status to this group of retirees, which would cost nothing, could lead to more legislation that would provide benefits that would have a cost. Pete Duffy, the NGAUS acting legislative director, said that argument has no basis. "No data has been produced that would support this irrational fear of National Guard retirees asking for further benefits," he said. "The opposition appears grounded on nothing more than bias against our community." Duffy noted that Guardsmen who are called in the wake of hurricanes or to fight wildfires could retire without veteran status. However, active-component "desk jockeys" who never leave the Pentagon would have that recognition. Walz and others have said the bill is about honoring men and women who took an oath to defend their country and were willing to serve wherever called. Duffy said NGAUS will continue to push for the legislation in hopes of connecting with those lawmakers who understand the true purpose of the bill, [Source: NGAUS Washington Report 3 Jul 2012 ++]

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Reserve Component Pay Update 01: America's citizen soldiers, who train in their hometowns for a weekend a month and two weeks a year, receive more money for one day of training at home than their fellow National Guard and Reserve members earn for a day serving in the war zone. Pentagon officials defended the pay discrepancy as incentive for National Guard and reservists who give up their weekends and must be ready on a moment's notice to serve. But it's one of many problems in the complex Guard and Reserve compensation system detailed in a new Pentagon review that recommends changes to make the salaries and benefits more equitable across

the board. The study noted that Guard members and reservists get two day's pay for each day of weekend training - totaling four day's pay for the weekend every month. In contrast, when they are called up to active duty and are deployed overseas to Afghanistan, they get a day's pay for a day's work. As an example, an officer in the reserves or the Guard could get \$407 for a day of weekend duty, but get \$269 for a day on active duty, or \$318 for a day deployed to Afghanistan. Enlisted members could get \$171 for a day of weekend duty, \$134 for a day on active duty and \$161 for a day deployed to war.

The Defense Department will consider the preliminary recommendations made in the review. Solving the issue, however, is tricky because defense officials realize that one remedy would be cutting the pay that Guard and Reserve receive for weekend training at home. "That's a sensitive issue, because you're affecting what people receive," said Thomas Bush, who directed the recent review of military compensation, which included the pay problem. Bush noted that when troops - including Guard and Reserve members - go to war on active duty they get additional hostile fire pay and their salaries are tax free. But even considering those additional benefits, he said, "a day on weekend training is more money." "It doesn't make sense," he said. "It would make more sense, I think, to have a more uniform pay schedule, like the active duty has." Pete Duffy, the acting legislative director for the National Guard Association of the U.S., said changing or reducing pay for weekend warriors would face heavy opposition around the country. "It's an incentive for National Guard and Reserve members to serve," he said, adding that when members have weekend duty, most also have regular jobs, so they end up working 12 days without a day off.

Support and benefits for the Guard and Reserve have grown in recent years, after a backlash - particularly from Congress members and state leaders - during the early years of the Iraq war. Officials were furious that some Guard units were being sent to combat with equipment that was often hand-me-downs from active duty brigades. There also was a push made to beef up enticements for people to join the Guard, as the U.S. military struggled to meet the demands of both wars. The Pentagon increasingly had to tap National Guard brigades to meet the escalating demand for troops in Iraq and Afghanistan, even as combat deployments were extended to 15 months and enlistment standards were lowered to meet recruiting goals. Reservists also were activated for the war, sent overseas to fill specific expertise gaps or called to fill in at bases in the United States. The review also recommended allowing Guard members and reservists to begin collecting their military retirement on the 30th anniversary of their service, as long as they have worked the equivalent of 20 years of service. Currently reservists who serve 20 years can't begin collecting their retirement pay until age 60.

The Guard and Reserve pay and benefits system has evolved over the decades into what the Pentagon review called convoluted, confusing, and frustrating. It confounds the service members as well as their commanders who have to request troops for missions and determine their duty status. That status governs their pay and benefits, but can often change monthly. According to the review, Guard and Reserve members can be called up under as many as 30 different duty statuses, making the system difficult to administer and nearly impossible for troops to navigate and understand. The review recommends paring that down to just six different classifications. Very broadly, reservists can be called to active duty for federal missions such as the Iraq and Afghanistan wars; or they can train and perform missions under the authority of their state, such as for forest fires or hurricanes. There are seven reserve components in the U.S. military: The Army Guard and Reserve, the Air Guard and Reserve, the Navy Reserve, the Marine Corps Reserve and the Coast Guard Reserve. They total more than 1.1 million members, with an operating budget of nearly \$50 billion. For current pay rates refer to <a href="http://www.military.com/benefits/military-pay/reserve-and-guard-pay/reserve-drill-pay-calculator.html">http://www.military.com/benefits/military-pay/reserve-and-guard-pay/reserve-drill-pay-calculator.html</a>. [Source: AP Lolita C. Baldor article 2 Jul 2012 ++]

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Tricare Region West Update 02: The U.S. Government Accountability Office (GAO) announced 30 JUL that it has affirmed the Pentagon's \$20.5 billion contract award of the TRICARE West Region to United Healthcare, a United Health Group company. UnitedHealth is scheduled to take over the West Region contract in April 1, 2013. The Region includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excluding Rock Island Arsenal area), Kansas, Minnesota, Missouri (except the St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (the southwestern corner, including El Paso), Utah, Washington and Wyoming. TriWest has blanketed the Washington area in recent weeks with ads attacking UnitedHealth and saying that "Military families deserve better." The ads usually highlight UnitedHealth's prior legal woes, including a \$350 million settlement the insurer paid after the American Medical Association alleged it had manipulated payments to doctors. The agreement was announced in January 2009. Some ads also point to negative comments about UnitedHealth by Consumer Reports magazine, which the Minnetonka, Minnesota-based UnitedHealth has tried to deflect with positive reviews from similar sources.



TriWest owes its existence to Tricare. The company has helped manage military medical services for the past 16 years, after being founded in 1996 by David McIntyre Jr., the company's chief executive officer and a former aide to Republican Senator John McCain. It is owned by a holding company made up of a group of nonprofit Blue Cross Blue Shield plans and university hospital systems. The military health work has generated more than \$20 billion in contracts for the company since fiscal 2000, according to data compiled by Bloomberg. Without the contract, "it is likely" the company would shut down, McIntyre has previously said. "There are options that remain," Scott Celley, a TriWest spokesman, said in a phone interview. He declined to comment on the company's next moves, saying TriWest officials need to review the details of the decision.

The GAO decision found that the Defense Department's evaluation of the competing bids "was reasonable," Ralph O. White, the GAO's managing associate general counsel for procurement law, said in a statement. It denied TriWest's protest on all counts, he said. The decision expresses no view as to the merits of these firms' respective proposals. White's office is under no obligation to consider issues such as a vendor's prior legal settlements or Consumer Reports ratings in its review unless the Pentagon specifically said such items would play a factor in its decision-making, said Daniel Gordon, who stepped down in December as President Barack Obama's top procurement official. Companies may file suit in the U.S. Court of Federal Claims over contract disputes. [Source: NAUS Weekly Update & Bloomberg Kathleen Miller articles 3 Jul 2012 ++]

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**TRICARE Funding Update 01:** On 29 JUN Congress received a reprogramming request from the Defense Department to shift more than \$7 billion from specifically designated programs to other program initiatives within operations. The request pulls from accounts where spending is less than previously estimated and reprograms increases into areas such as fuel costs (see below article on Navy Green Fuel), counterterrorism for several Middle Eastern countries, and to compensate for Pakistan closing ground supply routes to Afghanistan. The National Association of Uniformed Services noted that contained in the request is the reprogramming of \$708 million of available money from the Defense Health Program. According to DOD, "funds are available because of a

significant downward spike in the private sector care (PSC) cost growth rates. Through the first 6 months of FY 2012, private sector care costs are growing at historically low rates of 0.6 percent for active duty and -2.7 percent for all other beneficiaries."

In its request to Congress, the Department said, "The FY 2012 budget estimate assumed private sector care cost growth rates of 12.9 percent for active duty and 8.5 percent for all other beneficiaries." With a negative rate of military medical inflation for beneficiaries, the Pentagon estimate for TRICARE costs becomes greatly excessive. "These funds," the Department said, "are excess to Defense Health Program requirements and can be used for higher priority items with no impact to the program." A year ago, Congress and the Department increased beneficiary cost 13 percent for TRICARE Prime, while simultaneously moving more than \$500 million from the TRICARE program to fund a number of "higher priority items," including \$350 million for non-battlefield and non-military research projects. This year, it's \$708 million. While seeking to shift funds, Pentagon officials continue to assert that the costs of health care earned by military retirees in prior defense of the nation "are hurtful, taking away from the nation"s ability to defend itself." [Source: NAUS Weekly Update 3 Jul 2012 ++]

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Navy Green Fuel: The Navy is going ahead with an initiative to power ships with biofuel, despite criticism of the cost. The "green fuel" costs nearly seven times more than conventional fuel. This month marks the first time the Navy is using biofuel in an operational setting -- sending five ships to participate in a multi-nation exercise off the coast of Hawaii. A Navy official said that sailing the so-called "Great Green Fleet" this month on the 50-50 blend of alternative and conventional fuel is part of Navy Secretary Ray Mabus' plan to have half the Navy fleet on alternative fuel by 2020. The spokesman also confirmed the fuel -- which does not require engine modifications -- costs \$26 a gallon compared to \$3.60 a gallon for conventional fuel. However, he pointed out the cost was for a one-day supply and that prices will drop when the Pentagon, among the country's biggest fuel users, buys more. Members of Congress have highly criticized the Mabus' plan because they believe DoD is not in the business of developing alternative fuels. That would be better left to the private sector. They also criticize the high costs involved. And, of course, we continue to hear top defense officials tell Congress and everybody else that health care costs are "eating them alive." [Source: NAUS Weekly Update 3 Jul 2012 ++]

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**TSP Update 31:** Thrift Savings Plan funds posted positive returns for June -- a marked improvement over the past several months, which ended mostly down. Although the funds finished strong by the end of June, they experienced fluctuations during the month due to the financial turmoil in Europe, according to TSP Advisory Board Director of External Affairs Kim Weaver. Stocks, particularly the I and C funds, did not start to rise until the last day of June, when markets surged as European leaders reached a compromise on providing an aid package, Weaver said.

- The internationally invested I Fund, which rose more than 7 percent.
- The F Fund, invested in fixed-income bonds, was up 0.05. Slightly slower growth than seen in May. The F Fund has risen 7.53 percent in the past 12 months.
- The G Fund, comprised of government-backed securities was up 0.11 percent, slightly slower growth than seen in May. It has risen 1.81 percent in the past year.
- C Fund, invested in stocks on Standard & Poor's 500 Index, gained 4.13 percent in June after finishing May nearly 6 percent in the red.
- The S Fund, invested in small and mid-size companies that track the Dow Jones Wilshire 4500 Index, posted a positive return of 3.25 percent, after finishing May nearly 7 percent in the red.

TSP's life-cycle funds also saw gains in June. The L Income Fund, intended for federal employees who have reached their target retirement date and have started withdrawing money, gained 1.04 percent and is up more than 2 percent over the past 12 months. The L 2020 was up 2.72 percent in June; the L2030 increased 3.32 percent; L 2040 rose 3.77 percent, and the L2050 finished June up 4.27 percent. All the life-cycle funds, which are based on projected retirement dates, have posed positive returns during the past 12 months, except the L 2050, which is down 0.76 percent compared to a year ago. [Source: GovExec.com Amanda Palleschi article 2 Jul 2012 ++]



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# **Homeless Veterans Reintegration Program:** The Labor Department awarded 90 grants on 2

JUL totaling more than \$20 million to fund job training and support services that officials said will help more than 11,000 veterans succeed in civilian careers. The grants are being awarded through the department's Homeless Veterans Reintegration Program (HVRP). "Americans who have served their country should not find themselves without a home," Labor Secretary Hilda L. Solis said. "The grants announced today will help these heroes find good jobs and take us one step closer to the goal of ending veteran homelessness altogether." The grants are second- and third-year awards to state and local workforce investment boards, local public agencies and nonprofit organizations -- including faith-based and community organizations -- that demonstrated satisfactory performance during the past year, officials said. Some of the grants are set aside to serve formerly incarcerated veterans, female veterans and veterans with families who are homeless. HVRP grants provide occupational, classroom and on-the-job training, as well as job search and placement assistance, including follow-up services. Grantees are expected to maximize available assistance and find good jobs for veterans by coordinating efforts and resources with the Health and Human Services, Veterans Affairs, and Housing and Urban Development department, as well as other national, state and local agencies, in accordance with VA's five-year plan to end homelessness for veterans and their families, officials said. Last month, Solis announced the award of 64 grants through the Homeless Veterans Reintegration Program. Those grants -- which are separate from the 90 receiving funds today -- are first-year awards totaling more than \$15 million, aimed at providing about 8,600 homeless veterans nationwide with job training. For more information on HVRP refer to http://www.dol.gov/vets/programs/fact/Homeless\_veterans\_fs04.htm and http://www.dol.gov/vets/programs/hvrp/hvrp-bp.htm . [Source: DOT News Release 2 Jul 2012 ++]

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**Vet Transportation Update 01:** Veterans and their families will have better access to local bus, vanpool and other transportation options with \$29 million in grants, Transportation Secretary Ray LaHood announced today. During a conference call with reporters, LaHood said the grants will fund 64 projects in 33 states to help veterans, wounded warriors and their families find affordable rides to jobs, and job training, education, and health facilities. "Ensuring that our veterans and military families have access to quality, convenient transportation is just one way we can thank them for their service," LaHood said. "With these transportation grants, we will help connect veterans and military families with the jobs and training opportunities they deserve, as well as the medical care and other services they need, all located close to home." The Veterans Transportation and Community Living

Initiative (VTCLI), funded and managed by the Federal Transit Administration, supports efforts by local governments and transit agencies to implement technologies -- ranging from smartphone applications to real-time transit bus locator information -- that make it easier for veterans and others to access and schedule rides on available buses, vans, taxis and other transportation systems.

The unemployment rate for Iraq and Afghanistan veterans is more than 12 percent, more than four percentage points above the national average. "America's war heroes deserve a chance to support their families, participate in their communities, receive job training and get to work," said FTA Administrator Peter M. Rogoff, who was in Lee County, Fla., for the announcement. "It's vitally important that we remove barriers to success by making transportation available wherever our veterans choose to live, work and receive care." For example, Lee County, Fla., is receiving \$1.4 million to fund information kiosks at locations that include a new Veterans Affairs Department outpatient clinic in Cape Coral, where veterans can readily obtain real-time information on rides and schedules, day or night. Also, a \$450,000 grant for the Greater Dayton Regional Transit Authority in Dayton, Ohio, will make it easier for returning and retired veterans and those who have disabilities to arrange for rides by phone, smartphone or on the Web, officials said. Dayton is home to Wright-Patterson Air Force Base and 80,000 veterans, officials noted.

Rogoff said the transit administration received 81 eligible proposals requesting \$41 million for this second round of the VTCLI grants, reflecting strong demand for the program. In fiscal 2011, FTA awarded \$34.6 million for 55 veterans' transportation projects around the country. LaHood said the Federal Interagency Coordinating Council on Access and Mobility, which he chairs, is a partnership of federal departments working to better coordinate federal programs on behalf of people with disabilities, older adults and individuals with lower incomes. The council developed the Veterans Transportation and Community Living Initiative, he added. For more information on VTCLI refer to <a href="http://fta.dot.gov/grants/13094-13528.html">http://fta.dot.gov/grants/13094-13528.html</a>. [Source: DOT News Release 2 Jul 2012 ++]



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SBA Vet Issues Update 22: The Veterans Affairs Department proposes to change the frequency of reverifying veteran-owned firms that want to do business with VA — from once a year to every two years. The interim final rule took effect 27 JUN. The VA is the only federal agency that verifies businesses are owned and operated by a veteran before they can bid on contracts set aside for veterans. Once service-disabled veteran-owned small businesses (SDVOSBs) and veteran-owned small businesses (VOSBs) are verified, they enter the Vet-Biz database but must be reverified every year. Other agencies rely on self-certification for SDBOC/VOSB status for set-aside contracts. "The purpose of this change is to reduce the administrative burden on SDVOSB/VOSBs regarding participation in VA acquisitions set asides for these types of firms," according to the interim final rule published in Wednesday's Federal Register. The rule also said the change is appropriate because the agency does a "robust examination" of the business owner's personal and company information to verify the company is in fact owned and controlled by a veteran. One veteran-owned business advocate said the agency had a backlog of verifications due to the current requirement to re-check veteran business owners' status every year. "The major

problem is they waste, waste, waste time on reverification, reverification, reverification," Bob Hesser of VET-Force Task Force had told Federal News Radio in an interview earlier this year about VA's verification program. In an email 26 JUN, Hesser said the proposal was highly endorsed. "Many wanted three years but this is a good compromise," he said. [Source: Federal News Radio Jolie Lee article 28 Jun 2012 ++]

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**Transcatheter Aortic Valve:** The Michael E. DeBakey VA Medical Center (MEDVAMC) is the first VA, and only one to date, to offer an innovative, artificial heart valve. Recently approved for commercial use by the U.S. Food and Drug Administration, the Sapien heart valve made by Edwards Lifesciences is implanted through a catheter as an alternative to open heart surgery for patients with inoperable aortic valve stenosis disease. World War II Veteran Guy Pardue, 87, of Bastrop, La. received this transcatheter aortic valve on 30 MAY 2012. A member of the first Marine platoon to get the M1 rifle, Pardue, who served in the Pacific, landed at Pearl Harbor in Hawaii just days after the surprise attack by the Japanese against the United States naval base. He vividly remembers the nightmarish scene, with bodies of sailors still being pulled from the horribly damaged ships. "In addition to his advanced age, Mr. Pardue suffers from congestive heart failure, carotid and coronary artery disease, pulmonary hypertension, and atrial flutter," said Biykem Bozkurt, M.D., Ph.D., MEDVAMC Cardiology chief and professor of Medicine at Baylor College of Medicine at Baylor College of Medicine (BCM). "We were able to offer him this life-saving device and he was ready to go home within a week."



World War II Veteran Guy Pardue, 87, dances with Nursing Coordinator Maryrose Ruma through the halls of the Surgery Clinic at the Michael E. DeBakey VA Medical Center.

"Before this operation, I couldn't take a shower without giving out. I could not breathe; just pitiful," said Pardue. "My doctor at the Monroe VA Clinic shipped me to the Overton Brooks VA Medical Center in Shreveport. After some tests, they said I was in worse shape than they thought and needed to go to Houston in a hurry ... Today, I feel renewed. These doctors and nurses gave me my life back – they are the best there is," said Pardue, who is now looking forward to cooking his famous vegetable soup with okra, growing tomatoes using a secret technique, and maybe, doing some bass fishing.

Aortic valve stenosis is an age-related disease caused by calcium deposits in the valve that cause it to narrow and stiffen. As it becomes harder to pump the blood out to the rest of the body, the heart weakens. Patients experience fainting, chest pain, heart failure, irregular heart rhythms, and cardiac arrest. Without treatment, symptomatic patients usually die within two years. It affects approximately 300,000 Americans. Many older or sicker patients suffering from aortic valve stenosis are considered poor candidates for conventional surgery, which requires cutting open the chest and temporarily stopping the heart. "With the aging population, the potential impact of this procedure

is enormous. People can literally gain a new lease on life overnight.", said Faisal Bakaeen, M.D., chief of Cardiothoracic Surgery at the MEDVAMC and associate professor of Surgery at BCM. The valve, made of bovine tissue and stainless steel, is about the width of a pencil when it is deployed through a catheter in the femoral artery in the groin. Once it arrives at the correct spot, the valve is released, replacing the diseased one. Patients generally stay in the hospital for an average of three days, compared to seven days with open heart surgery. Surgeons and cardiologists are part of a whole team unified for this one disease process. There is very little tissue trauma and in experienced hands, it can take approximately 60 minutes " said Bozkurt.

Besides Bozkurt and Bakaeen, the MEDVAMC Heart Valve Team is a multidisciplinary team that also includes Cardiothoracic Surgeon Loraine Cornwell, M.D.; Cardiologists Biswajit Kar, M.D., David Paniagua, M.D., Hani Jneid, M.D., Alvin Blaustein, M.D., and Glenn Levin, M.D.; Vascular Surgeons Panagiotis Kougias, M.D. and Carlos Bechara, M.D.; Anesthesiologist Prasad Atluri, M.D.; radiologists; Nursing Coordinator Maryrose Ruma; and other nursing and auxiliary staff. All are specially trained to take care of this unique and complex patient population. "It was immediately apparent that this VA medical center had the teamwork to make this program work and to be successful," said Blase A. Carabello, M.D., the Medical Care Line executive and vice chair of the Department of Medicine at BCM. "Everyone from nurses and rehabilitation specialists to imaging technicians and housekeepers focuses on the health and well-being of the patient." Samir S. Awad, M.D., Operative Care Line executive at the MEDVAMC and associate professor of Surgery at BCM said, "This new technology could add years to the lives of our patients. We are proud the Michael E. DeBakey VA Medical Center has some of the best doctors and nurses in the country and offers the latest, minimally invasive alternatives for our Veterans." [Source: Houston VAMC Press Release 29 Jun 2012 ++]

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VA Appeals Update 11: To assist veterans with appeals pending the Board of Veterans' Appeals (Board or BVA) provides a customer service home page at <a href="http://www.bva.va.gov/OMBUDSMAN\_CustomerService.asp">http://www.bva.va.gov/OMBUDSMAN\_CustomerService.asp</a>. The Status help desk is under the Chairman of the Board of Veterans Appeals and the Director of Administration. The help desk has been set up to answer your questions, give a status on your case, or direct you to the best possible referral source to answer your questions. They will monitor the issues you raise and provide that information to the Chairman and Director. This is not a chat room, so they are unable to communicate with you as you type. They do however, acknowledge, and respond to every E-mail sent. The E-mails are answered in the order in which they are received. For an Email status report on your claim before the Board o state your name, file number and request, and click on the 'Ask a Question' tab near the bottom of the webpage. If you claim is not before the Board, note the contact numbers or email for your appropriate Regional Office. All Facebook, Twitter, and Internet addresses will not be answered, nor will political statements, and they will be deleted. They may request verifying information to protect the privacy of our Veterans. The Board also can be reached 1-800-923-8387 M-F 09-1630 EST of by FAX: 1-202-34-1889 or mail: Board of Veterans' Appeals, 810 Vermont Avenue, North West, Washington, DC 20420. For issues other than determining appeal status the following guidance is offered:

- Once BVA issues a decision (including a remand i.e., sent back to be redone properly), it no longer has
  the authority to act on the appeal. Contact the Appeals Management Center (AMC)
   <u>mailto:amcdirmailbox@va.gov</u>, your local Regional Office (VARO)
   <u>http://www.bva.va.gov/docs/Ombudsman CustomerService/States.doc</u> or your representative (if you have
  one to advocate on your behalf). If your residence is in a foreign country, contact the VBA Foreign Service
  Program <a href="http://www.vba.va.gov/bln/21/foreign/index.htm">http://www.vba.va.gov/bln/21/foreign/index.htm</a>.
- If you are seeking legal assistance with a claim, contact your local Regional Office at <a href="http://www.vba.va.gov/bln/21/ro/rocontacts.htm">http://www.vba.va.gov/bln/21/ro/rocontacts.htm</a> for a list of Veterans Service Organizations in your area.

- If you owe the VA money, contact the Debt Management Center <a href="http://www.va.gov/FINANCE/dmc.asp">http://www.va.gov/FINANCE/dmc.asp</a>.
- If you wish to report fraud, waste or abuse in any VA program, contact the VA Office of Inspector General <a href="http://www.va.gov/oig">http://www.va.gov/oig</a>.
- If you have an original education claim, contact the VA Educational Benefits Program <a href="http://www.gibill.va.gov">http://www.gibill.va.gov</a>.
- If you have an original home loan guarantee claim, contact the VA Home Loan Program <a href="http://www.benefits.va.gov/homeloans">http://www.benefits.va.gov/homeloans</a>.
- If you have an original VA life insurance claim, contact the VA Life Insurance Program <a href="http://www.insurance.va.gov/miscellaneous/index.htm">http://www.insurance.va.gov/miscellaneous/index.htm</a>.
- If you have an original claim as a surviving spouse or dependent, contact the VA Veterans Services Outreach or your local Regional Office <a href="http://www.vba.va.gov/bln/dependents/index.htm">http://www.vba.va.gov/bln/dependents/index.htm</a>.
- If you have an original request for burial and memorial benefits, contact the VA National Cemetery Administration <a href="http://www.cem.va.gov">http://www.cem.va.gov</a>.
- If you are seeking copies of your military records, contact the National Personnel Records Center <a href="http://www.archives.gov/veterans/military-service-records/standard-form-180.html">http://www.archives.gov/veterans/military-service-records/standard-form-180.html</a>.
- If you are seeking a medal upgrade, contact the appropriate military department Public Affairs Office.
- If you are seeking information about an upgrade or review of your discharge, complete the application form at Military Discharge Upgrade <a href="http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd0293.pdf">http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd0293.pdf</a>.
- If you are seeking a correction of your military records, complete the application form at Correction of Military Records <a href="http://www.dtic.mil/whs/directives/infomgt/forms/forminfo/forminfopage2137.html">http://www.dtic.mil/whs/directives/infomgt/forms/forminfo/forminfopage2137.html</a>.
- If you would like to have a hearing before a Veterans Law Judge, consider requesting a video hearing <a href="http://www.bva.va.gov/docs/VBA-VideoHearing-WebFlyer.pdf">http://www.bva.va.gov/docs/VBA-VideoHearing-WebFlyer.pdf</a>.

[Source: http://www.bva.va.gov/OMBUDSMAN CustomerService.asp Jun 2012 ++]

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**Retirement Abroad:** It's not for everyone, but some Americans prefer to live abroad, particularly as they reach retirement age. Retiring abroad can be a way to live in luxury on a budget, making it perfect for those on fixed incomes. However, not all international destinations are created equally. If you're looking to live in the lap of luxury on a modest income, these are the places you should be house hunting. Before choosing a country overseas to make your home, you need to consider factors other than the exchange rate. When selecting the right place for you, think about culture, language, crime rates, and political stability. Remember that you're going to live there, possibly for years. This means a lot more planning goes in than simply having a vacation.

## 1. Ecuador

You might not be thinking "Ecuador" when looking for a retirement home, but you might want to. Not only is the cost of living low – common in Latin America – real estate is also very reasonably priced (more exotic). International Living [ <a href="http://internationalliving.com/#">http://internationalliving.com/#</a>] reports that a couple with a spartan lifestyle can get by on about \$800 monthly, while those looking to live in the lap of luxury will be hard pressed to spend more than \$1,500. It's easy to get by with nothing but the Queen's English and there are a number of benefits for retired people, such as discounted utilities, transportation, and entry to artistic and cultural events.

#### 2. Mexico

South of the border is another place you likely hadn't thought of retiring, but consider the following: Not only is real estate cheap, the weather is great and there's a huge expatriate community. The largest is around Lake Chapala, where there are more than 80 interest groups for expats living in Mexico. Perhaps the best part? You can just drive there. Load up your minivan, get yourself a place with hired help who speaks English, and start living the good life.

### 3. Malaysia

Malaysia isn't just a place where you can retire on the cheap. The big cities also have all the amenities that Americans need when they decide to retire abroad. Some others are good cell phone coverage, high-speed Internet, and quality, easily traversed roads. Perhaps most attractive of all, Malaysia can be an easy place for Westerners to integrate. Malaysians are eager to practice their English, and American film is quite popular over there. The government has a program called My Second Home designed to encourage foreigners to retire in Malaysia, so take advantage.

#### 4. New Zealand

Looking for a place to retire where you don't have to learn a new language or try and decipher what people speaking English as a second language are trying to say. New Zealand might just be the place for you. If you've ever seen the Lord of the Rings movies, you know just how beautiful New Zealand can be. The land of the Kiwis also appeals to the active health nut, and it's one of the least-polluted countries in the world. Got money to throw around. Split your time between the U.S. and New Zealand — it's winter here when it's summer there and vice versa.

## 5. Spain

Spain was the only country in Europe to be identified as a top place for expat retirees by International Living. Not only is it inexpensive, it also offers much in the way of cultural and artistic pursuits for the retired person looking to stay active. Art and architecture are literally everywhere, and you can score a top-notch, three-course meal for a \$20 bill. One word of caution: The European debt crisis could easily make this one of the worst places for expats to live. For the time being, however, you can get great food and a taste of international culture on a shoe-string budget.

Getting you, your family, and your stuff abroad can be a challenge. However, with the costs of living as cheap as they are in the above-listed countries, you might find it more prudent to sell the farm lock, stock, and barrel, purchasing new stuff when you get to your destination. Always investigate local immigration and visa laws to ensure that your stay is fully legal. Then enjoy the benefits of living somewhere the dollar is still strong. [Source: MoneyTalksNews Nicholas Pell article 20 Jun 2012 ++]

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## **Army by the Numbers:** As of Feb 2012:

- 152 Retired Soldiers Over Age 100
- 995 Surviving Spouses Over Age 100
- 18,559 Largest Group of Retired Warrant Officers in One Pay Grade (CW4)
- 77,516 argest Group of Retired Officers in One Pay Grade (O-5)

- 213,731 Largest Group of Retired Enlisted Soldiers in One Pay Grade (E-7)
- 236,486 Surviving Spouses
- 860,134 Retired Soldiers
- 17,175,803,014 Dollars Paid to Retired Soldiers and Survivors in Fiscal Year 2011

[Source: e-Echoes Mar-Aug 2012 ++]

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SSA Military Wage Credits Update 01: The earnings of people who serve in the military services on active duty or active duty for training have been covered by Social Security since 1957. Inactive duty service in the armed forces reserves [such as weekend drills] has been covered since 1988. However, people who served in the military before 1957 did not pay into SS directly. Veteran's records are credited with special earnings [wage credits], depending on when they served which for SS purposes count toward any benefits that might be payable. Those in the military service from 1957 on paid SS taxes the same way as civilian employees do. Those taxes are deducted from you pay and an equal amount is paid by the U.S. government as your employer. You must have credit for a certain amount of work covered by SS before any benefits can be paid on your record. The number of credits you need to qualify for benefits depends on your age and the type of benefit you might be eligible for. Nobody needs more than 40 credits. In some cases you can qualify with less than 40 credits. The amount you get from SS depends on earnings averaged over much of your working lifetime. Generally, the higher the earnings, the higher your benefits.

The wage credits for military personnel can help you qualify for SS or increase the amount of your benefit. Credits are granted for periods of active or active duty training only. Social Security cannot add extra wage credits to your earnings record until you file for SS benefits. Wage credits are granted for

- Service in 2001 to date. None
- Service in 1978 to 2001. For every \$300 in active duty basic pay, you are credited with an additional \$100 in earnings up to a maximum of \$1200 per year. If you enlisted after 7 SEP 80, and didn't complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings.
- **Service in 1957 thru 1977**. You are credited with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.
- **Service in 1940 thru 1956**. For military service inclusive of time spent in a military academy your record may be credited with \$160 a month in earnings from 16 SEP 1940 thru 1956 under the following circumstances
  - (1) You were honorably discharged after 90 or more days of service, or you were released because of a disability or injury received in the line of duty; or
  - (2) You are still on active duty; or
  - (3) You are applying for survivor's benefits and the veteran died while on active duty.

You cannot receive credits if you're already receiving a federal benefit based on the same years of service unless you were on active duty after 1956. In this situation you are eligible to receive the credit for 1951 thru 1956 even if you are drawing a military retirement based on these years. Congress ended wage credits JAN 02 under Public Law 107-117 NDAA after deciding that service members are better paid today and that wage credits were losing their importance and value.

Every applicant for SS benefits is asked to note their or their sponsor's military service on the application and to show proof, either a DD 214 or W-2. If a person has difficulty in producing those documents SSA will assist them by contacting the armed services and requesting some kind of verification of military wages. Every veteran or military widow drawing Social Security today might want to check with SSA to verify if the wage credits were used

in setting benefits, not just noted on an application. You are entitled to reimbursement from the time you started drawing SS and to an increase in your monthly SS check if the wage credits were not used in computing your entitlement. You can get both SS and military retirement. Generally there is no offset for SS benefits because of your military retirement with the exception of SBP. You'll get your full SS benefit based on your earnings. However, your benefit may be reduced if you also receive a government pension you didn't pay SS taxes on. This is covered in SS Pub No. 05-10045. Use <a href="http://www.ssa.gov/retire2/military.htm">http://www.ssa.gov/retire2/military.htm</a> to access SS information on the Internet or call 1-800-772-1213. [Source: Various Jun 2012 ++]

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**Locksmith Scam:** Each day up to 250,000 Americans make emergency calls to locksmiths. And judging by the Yellow pages or an online search, there's plenty of help nearby. For instance in Silver Springs Maryland, the telephone directory lists five locksmiths on the same street. In reality these addresses are for a dry cleaner and four restaurants. A few states away, within a three mile radius 12 locksmiths are listed online. These addressees include a school, a supermarket, two pizzerias, and a clump of trees. Only one is for an actual locksmith; the others may be scammers waiting to get your call.

The prevalence of locksmiths is a scam that is only growing, says Jim Hancock of the Association of Locksmiths of America (AOL), whose 6,000 members must pass background checks. Besides the thousands of honest pros (who generally charge about \$100 to pick a lock), there are many more rip-off artists. In addition to phony addresses they often have toll-free phone numbers. "The overwhelming majority of locksmiths with an 800 number are not legitimate," says Hancock. Typically, your connected to a call center. You may be quoted a price as low as \$15 and assured that a locksmith is en route. In reality the prop arrives in a van with no fixed address and a scam in mind.' The fraudsters usually say they can't open the door and need to drill or break the lock and install a replacement," says Hancock. The work is faulty plus expensive -- often\$1,000 or more, and demanded in cash. Here are some tips to help you protect yourself -- and your door:

- First, find a reputable locksmith before you need one. Get references from friends and neighbors, the Better business Bureau or at <a href="http://www.aloa.org">http://www.aloa.org</a> Log the details into your Cellphone.
- Avoid any firm that answers the phone with a generic phrase such as "locksmith services" rather than with a specific company name.
- Be wary of locksmiths who arrive in unmarked cars or vans. Legitimate locksmiths usually have a van with the company name.
- Ask for the ID with name and address. ALOA members carry a membership card and can be vetted at 214-819-9733. Only 14 states and some cities require that on all service calls locksmiths carry proof that they are licensed. Licensing states are AL, CA, Maryland has adopted, nut not yet implemented licensing.
- Get a written estimate on company letterhead, with mileage charges, minimums and other fees, before work begins. Get a receipt after you pay.
- If you're told the lock has to be drilled and replaced, find another locksmith. Experienced and legitimate locksmiths can unlock almost any door.

[Source: AARP Bulletin Scam Alert Sid Kirchheimer article Jun 2012 ++]

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**Stolen Valor Update 70:** Questions still linger over claims made by an Arkansas 3rd district congressional candidate who said he served as a Green Beret even though official records did not substantiate his entire story. Kenneth Aden, a former Army staff sergeant who is running in Arkansas' 3rd District as a Democrat against incumbent Rep. Steve Womack, has said in interviews that he served tours in Iraq and Afghanistan as a Green Beret. Aden's campaign has circulated several documents to support his claim, including June 2008 orders

awarding him a Special Forces military occupation specialty, or MOS. But according to a spokeswoman for the Special Warfare Training Center at Fort Bragg, N.C., that order tells only half the story. The other half would be the subsequent order rescinding that MOS, said Jennifer Martin. "When the students were entering the 18 Bravo training they would issue the orders [for the 18B MOS], and if they didn't pass the training they would issue new orders to revoke" the first, Martin said. She said the Training Center has directed a copy of the revocation order be located and pulled from the storage files.



Ken Aden

Aden did not respond to Military.com's request for an interview but acknowledged in a statement released 28 JUN by his campaign that it had "misspoke about serving with a Green Beret unit." But the candidate also insisted he earned the Special Forces designation. Aden's campaign released a statement in response to an article published in the Arkansas Democrat-Gazette on 28 JUN questioning his SF background. Campaign spokesman Vince Leibowitz defended Aden's claims in phone calls and emails to Military.com over several days. Leibowitz said Fort Bragg officials are mistaken, that Aden successfully completed the Special Forces Qualification Course -- known as "the Q-Course" -- and became a Green Beret. "The orders were not temporary, and the 18B MOS was listed on his DD-214," Leibowitz said, referring to the military document that represents a snapshot of a servicemember's career. He said Aden maintained the MOS throughout his service and that it was noted on multiple documents. The documents Leibowitz provided included the second page of an evaluation report and a recommendation for an Army Commendation Medal.

Because Aden was injured very soon after completing the course -- losing parts of two fingers on one hand when a door slammed on it -- he was never assigned to a Special Forces unit, said Leibowitz. Instead, Aden was reassigned to the 82nd Airborne Division. The DD-214 released by the campaign lists Iraq as a duty assignment and also notes an 18B Special Forces weapons sergeant MOS underneath his 11C specialty code. There are no references to Afghanistan, where he said he also served. The military education block makes no reference to SF training and there is no listing of an SF Tab authorization in the box for decorations, medals and badges. When asked by Military.com to provide a copy of the diploma given to each graduate of the Q-Course Leibowitz said Aden could not find it and would have to order a copy from the National Personnel Records Center in St. Louis, which houses veterans' service records.

Word that Aden was embellishing his service record first broke on the blog ThisAintHell, according to retired Special Forces Master Sgt. Jeff Hinton, who regularly "outs" phony veterans on his own website, <a href="http://www.professionalsoldiers.com/">http://www.professionalsoldiers.com/</a>. Hinton said he began contacting his own sources in the Special Forces community and quickly learned that Aden wasn't being honest about his Green Beret background. "Ken Aden is just another example of a fraud using the Green Beret reputation for political gain," Hinton said. "Aden, like many others, has been exposed by the real Green Berets. We are not fooled or amused and as Aden now knows, we are watching." [Source: Military.com| Bryant Jordan article 29 Jun 2012 ++]

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**Stolen Valor Update 71:** The former director of counseling at a nonprofit for veterans in Houston was charged by the Houston Division of the United States District Court with altering his military discharge papers after the Houston Chronicle reported that he had been lying about his Army record and falsely claiming a Silver Star and other medals. A federal grand jury indicted Paul A. Schroeder, 40, of The Woodlands, on 28 JUN for unlawfully possessing and exhibiting a certificate of discharge from the military, "knowing the same to be forged, counterfeited, or falsely altered." The misdemeanor charge carries a penalty of up to one year in prison and a \$100,000 fine.



Paul A. Schroeder

In his job at the nonprofit PTSD Foundation of America, Schroeder mentored veterans suffering from post-traumatic stress disorder and led group therapy sessions at local churches and the Star of Hope Mission. He also lectured at least half a dozen times at the Houston Police Academy as part of a post-traumatic stress awareness program for officers and cadets. The Army veteran portrayed himself as a highly decorated Special Forces sergeant first class who suffered from PTSD after serving in combat in Iraq, Afghanistan, Africa and Central and South America. In fact, Schroeder had served 10 years as a military policeman stationed in New York, Panama and Texas. He left the Army as a sergeant in February 2001, before the wars in Iraq and Afghanistan even started. Schroeder resigned from PTSD Foundation in February after confessing to a Chronicle reporter that he had lied about his record. In an interview with the Chronicle at the time, he said he didn't know why he misled people about his service record and medals. "You can call it a desperate act of a desperate man," he said. "... I'm trying to do the honorable thing now." [Source: Houston chronicle article 28 Jun 2012 ++]

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Stolen Valor Update 72: The high court ruled 6-3 on 28 JUN to toss out the conviction of Xavier Alvarez, a former California politician who lied about being a decorated military veteran. He had been charged under the 2006 Stolen Valor Act, which made it a crime to lie about receiving the Medal of Honor and other prestigious military recognitions. The decision invalidated the law, as the justices ruled Alvarez's fabricated story was constitutionally protected speech. The law was inspired by the 1998 book "Stolen Valor" by B.G. "Jug" Burkett, a Vietnam veteran. The government had argued the law was a needed tool to protect the integrity of military medals. The ruling was issued the same day as the high court's landmark decision upholding President Obama's signature health care overhaul. While much of the nation watched with rapt focus on what would become of the law that requires every American to have health insurance, many people in military communities were more focused on the ruling on the Stolen Valor Act. Following are some reactions to the ruling:

• Jack Jacobs can proudly — and truthfully — say he was awarded the Medal of Honor for his valor in Vietnam. After a recent Supreme Court ruling, anyone else is free under the First Amendment to make the same claim, whether it's true or not. Some military veterans say they consider the ruling a slap in the face. For Jacobs, though, it was the right decision. He said he wore the uniform to protect people's rights — even if he doesn't agree with how they exercise those rights. "There are lots of things people do that revolt me,

- but I'm happy that I fought for this country not to give them the right to do something stupid, but for the majority of the people to do the right thing," said Jacobs, 66, who earned the Medal of Honor in 1969 for carrying several of his buddies to safety from a shelled rice field despite the shrapnel wounds in his head, the streaming blood clouding his vision. "I'm a free speech guy," he said.
- For 87-year-old Murel Winans, lies about service can cause real harm and lead people to doubt the veracity of claims made by people who actually served during wartime. He said he didn't buy the free speech argument. "You feel like you never earned it, because when you tell someone what you've done, they'll say, 'you're lying just like those other guys," said Winans, 87, who described himself as a "fresh young hillbilly from West Virginia" when he landed on Normandy's Omaha Beach on June 6, 1944 his 19th birthday.
- Emotions ran high in Fayetteville, home to the 251-square-mile Fort Bragg. About 38 percent of North Carolina's population is either currently in the service, a veteran or a dependent of one, according to the N.C. Department of Administration. The state is also home to the sprawling Camp Lejeune, known for its training in amphibious assaults like the one at Normandy. "My boys are out there giving their heart and soul," said Rose Moore, whose son is stationed in Afghanistan. "To have someone say they did it and they didn't do anything it's a lie, it's dishonest."
- Army Capt. Albert Bryant acknowledged that he was disappointed, saying the lies can detract from people who earn something like the Medal of Honor. However, his disappointment was somewhat tempered. "I know it's the First Amendment, but maybe you need to have an amendment to the amendment to protect our enlisted men and women," Bryant said. "Very few things in life are black and white so you have to take certain things in context, but there has to be some kind of common sense applied."
- The decision doesn't give anyone carte blanche to lie about their service record in an effort to get free perks, however. Anyone who fabricates any honors can still face fraud charges, which is what happened to former Marine Sgt. David Budwah in 2009. He was demoted to private and dishonorably discharged after pretending to be a wounded war hero to get free seats at rock concerts and sports events.
- Twenty-year Army veteran Raymond Hunt said the justices made the right move in protecting free speech. He said it's enough that Alvarez has been publicly shamed. "For the rest of his life he has to walk around with that look on his face and know that he was the biggest liar in the country on something that is so sensitive to our country," Hunt said.
- Retired Army Lt. Hal Fritz said the court treated those medals as something abstract. But for him, it's a memory. Fritz was leading a seven-vehicle armored column down a Vietnam highway in 1969 when enemy combatants launched a surprise attack from all sides. Fritz was seriously wounded in the crossfire, but ran through the machine gun blasts to rally his troops. After his platoon survived the first wave, Fritz charged into a second enemy advancement armed with only a pistol and a bayonet. He was seriously wounded, but refused medical attention until all of his men had been cared for. He was awarded the Medal of Honor in 1971. "We would disagree with the majority saying lying about receiving the medals doesn't devalue them," said Fritz, 68, who now lives in Illinois. "I would say go back with me to Vietnam dragging the dead and dying off the battlefield."
- The Medal of Honor is among the rarest of honors: Only 81 of the 3,457 recipients since the Civil War are still living. Of those, only three are younger than 35, according to the Congressional Medal of Honor Society. Of those interviewed, the Medal of Honor recipients agreed that Congress should try again to pass a similar law that would survive judicial scrutiny. That didn't ease the anger of people like Vietnam veteran Richard A. Pittman, who was awarded the Medal of Honor in 1968. He had left his platoon to help Marines under fire, exhausting several machine guns before hurling his final weapon at the enemy: a grenade. His actions halted the Vietnamese advancement and bought time that saved many of his wounded companions. "I'm supportive of the Constitution, but in this case I just think they're wrong," said Pittman, 68, who now lives in California. "I wonder what the Supreme Court would think if part of my resume said I was a member of the Supreme Court or I answered my phone 'Justice Pittman.'"

[Source: The Associated Press Allen Reed article 1 Jul 2012 ++]

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Stolen Valor Update 73: Lawmakers upset over the Supreme Court's decision to strike down the Stolen Valor Act last month are today pushing for a new version of the legislation, making it illegal for individuals to benefit from lying about their military service or receiving valor awards. The previous Stolen Valor Act, passed in 2005, made any lie about military service or awards a federal misdemeanor. But the Supreme Court justices ruled the law was too broad, infringing on individuals' free speech rights. However, in their decision the justices noted that a more narrow measure – one that only punished those who profit from the fraud – could withstand a constitutional challenge. Rep. Joe Heck (R-NV) and Sen. Scott Brown (R-MA) already introduced such legislation in anticipation of the Supreme Court decision, and have begun lobbying fellow lawmakers to adopt it before the end of the year. Veterans groups disappointed over the decision have said they believe the new law is an easy fix and an easy sell, even with the bitter partisan divides in the current Congress. Under the new bills, most frauds could face fines and up to six months in prison for profiting from lies about their military service. However, individuals who falsely claim to have served in the special forces, served in a combat zone or received the Medal of Honor would face up to a year in prison. [Source: Stars & Stripes Leo Shane article 10 Jul 2012 ++]

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**Stolen Valor Update 74:** On 11 JUL, in response to the Supreme Court's decision in the United States v. Alvarez case that struck down the Stolen Valor Act of 2005 on Freedom of Speech grounds, Senator Jim Webb (D-VA) introduced S.3372 "The Military Service Integrity Act of 2012." If passed this new law would create criminal penalties for falsely claiming to have served in the military or to have been awarded a military medal, decoration "in order to secure a tangible benefit or a personal gain." According to the Senator's office, "The legislation encompasses such tangible benefits or personal gains as communications in pursuit of government benefits related to military service; a resume or other communication in the pursuit of employment or professional advancement; communications for which financial remuneration is involved; and those designed to affect the outcome of criminal or civil court proceedings or to impact one's personal credibility in a political campaign." The bill also includes sanctions dating back to 1947 making it a crime to "manufacture, sell, attempt to sell, import, or export U.S. military decorations or medals authorized by Congress for the armed forces except when authorized under regulations made pursuant to law."

Senator Webb said that the bill has been drawn up to follow the Supreme Court's decision. He stated: "Profiting from the misrepresentation of military service or the award of a decoration or medal for personal gain undermines the value of service and is offensive to all who have stepped forward to serve our country in uniform. The Supreme Court has outlined a very clear way forward to bring accountability to such reprehensible actions. The legislation I am introducing will do so within the scope of the protections offered to all Americans under the First Amendment." There are also 2 other bills pending in the House and Senate that are intended to deal with this problem. In the fall of 2011 Senator Scott P. Brown (R-MA) and Representative Joseph J. Heck (R-NV) were obviously concerned that the Stolen Valor Act of 2005 was going to be struck down by the U.S. Supreme Court (It had, after all, already been held unconstitutional by the 9th Circuit Court of Appeals.) They introduced companion bills titled "Stolen Valor Act of 2011." The Senate bill, S.1728, has 29 co-sponsors and the House bill, H.R.1775, has 79 co-sponsors. They are simpler bills that do not include provisions concerning the manufacturing of unauthorized medals and decorations. These bills are hopefully an indication that a bill can be crafted that will not be successfully challenged and these awards of valor will be protected. [Source: TREA News for the Enlisted 13 Jul 2012 ++]

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Stolen Valor Update 75: (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 Navy Reserve recruiter and wannabe country music star has been charged with wearing the Distinguished Flying Cross and another award he didn't earn, and lying about them to investigators. Aviation Ordnanceman 1st Class (NAC) Grady Wayne Nations, 43, was charged 8 JUN with violating Article 134 of the Uniform Code of Military Justice for wearing a DFC and a Coast Guard Special Operations Service Ribbon. He wore the DFC between Jan 1, 2010, and Sept. 23, 2011, and the Coast Guard ribbon from Jan 19, 2008, to Sept. 27, 2011, the charges state. He also is accused of lying under Article 107 for presenting the allegedly forged DFC certificate to his command "on or about Sept. 20, 2010," for inclusion in his record. He's also is accused of lying to investigators by saying he believed the certificate was valid and he was authorized to wear the award when he knew otherwise. His trial is tentatively set for Aug. 13, and sources told Navy Times he could face

up to 12 years confinement if convicted on all charges.



Grady Wayne Nations

Not only did Nations allegedly submit the forged DFC certificate to his superiors, they apparently approved it and sent it on to Navy Personnel Command, where it was included in his permanent service record. NPC officials said quality control of documents lies with the submitting commands, though they do investigate when the authenticity of records is in question. It's not uncommon for such documents to include awards and qualifications that are not documented elsewhere, officials say. They stressed that it is up to the submitting commands to verify the information on those documents prior to sending them to NPC. Because Nations' end-of-service document was updated in his permanent record at the same time the allegedly forged DFC certificate was put there, a number of other awards listed on that document that don't have other substantiating entries were called into question. For a year after the update, Nations freely wore the DFC ribbon and occasionally the medal until some peers at NOSC Nashville contacted Navy Times to find out whether the award was real. They knew the certificate was in his record, but no one had actually seen it — Nations, they said, held it close. At the time of the alleged DFC award, Nations was a third class petty officer at Fleet Logistics Support Squadron 40 in Norfolk, Va. The certificate cites action that took place Nov. 11, 1991, and says the award was approved Dec. 30, 1991. There is no mention in Nations' service record that indicates he deployed to the Persian Gulf in 1991, or ever, during his nearly four years at VRC-40, according to NPC. [Source: NavyTimes Mark D. Faram article 27 Jun 2012 ++]

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Arlington National Cemetery Update 37: (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 House subcommittee moved 27 Jun 2012 to prevent fragmented and unidentifiable remains of combat veterans from ever again being discarded in a landfill by creating a Place of Remembrance at Arlington National Cemetery, similar to the Tomb of the Unknowns, to hold

the pieces. Rep. Steve Stivers (R-OH), the chief sponsor of H.R.5735, said the measure is in direct response to the discovery that fragments were cremated by the Dover Air Force Base mortuary and taken to a landfill in Maryland. Since that incident was first reported by the Washington Post in 2011, the military has changed its policies for handling unidentifiable remains. They are now cremated and the ashes are spread at sea. Stivers, who served 26 years in the Ohio Army National Guard, said burial at sea might be "satisfactory" for Navy and Marine Corps veterans but "some soldiers and their families would like a different solution for their loved one."

The Place of Remembrance would be built to hold cremated fragments of remains of Iraq and Afghanistan veterans, and remains from future wars or contingency operations, in cases where no identification is possible or when families have indicated they do not want to be consulted on the disposition of fragments of remains. This could happen when additional fragments are discovered after burial or cremation. Stivers initially wanted to call the structure the Tomb of Remembrance, but decided to change the name to avoid confusion with the Tomb of the Unknowns. The bill, passed by voice vote, also includes a provision covering the conduct of funeral services at national cemeteries that provides for the display of any religious symbols chosen by a families, and a provision barring veterans convicted of serious sex crimes from being buried at Arlington National Cemetery or national veterans' cemeteries unless their conviction was commuted by the president or governor.

The Army supports creation of the Place of Remembrance. In a written statement, the Army said one of the "most dignified ways" to handle fragments of remains that are unidentifiable by DNA or other means "is to release them into an ossuary, a receptacle for burying human remains." Army officials also agreed that Arlington National Cemetery "is the natural place to preserve the remains and memories of our unknown service members." The ossuary would be constructed with Defense Department funds. No cost estimates were provided. [Source: NavyTimes Rick Maze article 27 Jun 2012 ++]

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**DoD Monument Policy:** (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.) There will be no monuments to sitting members of Congress on any Defense Department property, Pentagon officials have decided. In a victory for Rep. Mike Turner (R-OH), who had been pushing to prevent buildings, training facilities or monuments from bearing the name of lawmakers who helped get funding, the Defense Department had decided to make the ban official. Turner had a provision placed in the 2012 defense authorization bill banning the practice, and had another provision placed in the House version of the 2013 defense bill also trying to force the Defense Department to make the change. The new policy took effect 17 JUN. Turner was notified in a letter, dated 19 JUN, from Frank Kendall, the undersecretary of defense for acquisition. Tuner released the letter on 27 JUN, and issued a statement saying he was glad to hear that the Defense Department has finally implemented this policy. "Taxpayer's dollars should not be going towards monuments for currently serving elected officials," Turner said in the statement. The problem, Turner said, is that "naming infrastructure after sitting members is a clear conflict. These are taxpayer's dollars and it gives the wrong impression if the buildings or operations are affiliated with an elected official who's currently still in office. "It gives the appearance that the member has funded the infrastructure rather than the taxpayer," he said. [Source: NavyTimes Rick Maze article 27 Jun 2012 ++1

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VA Data Breaches Update 46: (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 Veterans Affairs Department would have 10 days to notify

veterans and the general public of data breaches that could lead to identity theft, under a bill passed 27 JUN by a House subcommittee. The bill, H.R.3730, was approved by voice vote by the oversight and investigations subcommittee of the House Veterans' Affairs Committee. Currently VA tries to notify veterans of a data breach within 10 days, but there is no legal requirement to do so, and no policy about making a public announcement. Sponsored by Rep. Joe Donnelly (D-IN), the bill requires both a public announcement of the data breach and individual notification to veterans whose information was lost or stolen. Both notifications must be done within 10 days of the VA secretary learning of the data breach. This is a slight modification of Donnelly's original bill, which proposed full notification within five days of a breach, which in some cases might be impossible if the VA was not yet even aware the data was lost or stolen.

The nation's largest veterans organization, the American Legion, supports the Veterans' Data Breach Timely Notification Act. "With the rising tide of identity theft and other cybercrimes, veterans have as many concerns about the security of their personal information as any other citizen," said Lori Perkio, an assistant director for the Legion. "While every measure must be taken to ensure the security and integrity of personal information entrusted to the government, equally as important is the need to deal with any potential breaches when they occur," Perkio said. "Often in such cases, the best thing to do is to proactively reach out to everyone affected and loudly and publically get the word out so the affected parties can act in their best interest." [Source: NavyTimes Rick Maze article 27 Jun 2012 ++]

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Burn Pit Toxic Emissions Update 21: (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.) Over objections from the Veterans Affairs Department, a House panel voted 29 JUN to create a registry of people exposed to toxic fumes and chemicals from open burn pits while deployed to Iraq and Afghanistan. The registry would be used to monitor the health of service members and veterans to determine if there are any ill effects from being close to or downwind of the open fires used to dispose of solid waste in Iraq and Afghanistan. While the Defense Department has moved to install commercial-grade incinerators to dispose of solid waste, some open burn pits are still used in remote locations in Afghanistan. The risk of exposure to smoke and fumes from the burns have not been fully determined. The health subcommittee of the House Veterans' Affairs Committee passed H.R.3337, the Open Burn Pit Registry Act, sponsored by Rep. Todd Akin (R-MO) who has been pushing for the creation of a database to track veterans' health and give them more information, as well as pressing the Defense Department to do more research into the potential health effects of burn pit smoke.

Akin's bill gives VA 180 days to establish the registry, and also requires periodic notifications to people on the list of developments in study and treatment of conditions linked to exposure to toxic chemicals. This is the second burn pit bill moving through the House of Representatives. The 2013 defense authorization bill passed by the House earlier this year includes a provision ordering the Defense Department, rather than VA, to maintain the burn pit registry. The public information campaign is a key element of the bill and so is the requirement for independent scientific research into exposure, said Rep. Ann Marie Buerkle (R-NY) the health subcommittee chairwoman. Buerkle said studies done so far have been restricted by small sample sizes. VA, however, doesn't see the need for the registry. Officials say there are other ways to identify and track Iraq and Afghanistan veterans exposed to burn pits without a special registry - and they are not convinced burn pits even posed a serious problem. VA officials told the Senate Veterans' Affairs Committee, which is considering similar legislation, that an independent report by the Institute of Medicine "identified air pollution, rather than smoke from burn pits, as the most concerning potential environmental hazard." [Source: NavyTimes Rick Maze article 28 Jun 2012 ++]

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Vet Jobs Update 71: (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 House subcommittee has drastically scaled back legislation to protect the jobs of disabled veterans who need time off from work for service-connected medical treatment. The House Veterans' Affairs economic opportunity subcommittee on 26 JUN approved a bill, H.R.3524, barring employers from discriminating against disabled veterans in terms of employment, seniority and benefits if they take time off for treatment of their military-related health issues. However, it would not cover workers hired for brief periods if "there is no reasonable expectation" of permanent or extended employment. And an employer could still let a worker go if keeping the disabled veteran becomes "impossible or unreasonable." Business with 11 or fewer

employees would not have any obligations under the law.

As originally introduced by Rep. Bruce Braley of Iowa, the subcommittee's ranking Democrat, the bill provided for veterans to be absent from work for a cumulative 12 weeks over a 12-month period without fear of losing their jobs, although an employer would not have to pay them for all of the time off. The revised bill, which passed the subcommittee by voice vote, is far more limited. It provides no additional time off for anyone also covered by the Family and Medical Leave Act, which covers people working for businesses with 50 or more employees and gives them up to 12 weeks of unpaid leave. Under the revised Disabled Veterans Employment Protection Act, those not covered by FMLA would be eligible for four weeks of unpaid leave without fear of losing a job if the business has at least 12 employees. Those covered by FMLA could take no more than the 12 weeks provided under that law.

Rep. Marlin Stutzman R-IN), the economic opportunity panel chairman, said the revisions were done "to strike the proper balance between businesses and employees." Ryan Gallucci of Veterans of Foreign Wars, who last week warned that making employers provide 12 weeks of unpaid leave to disabled veterans could discourage companies from hiring the veterans, said modifications answer some of his concerns, but he still doesn't think the bill addresses the issue of needing time off for medical treatment. "The problem has to do with the VA's limited appointments," he said. "VA is basically telling people you have to take time off during a workday for an appointment, which is not good for the veteran or the employer. If they expanded their hours to evenings and weekends, it would be better for veterans trying to hold down a job and take care of their medical needs." [Source: MilitaryTimes Rick Maze article 28 Jun 2012 ++]

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**Vet Jobs Update 72:** The Justice Department announced 2 JUL it is awarding \$111 million in grants to hire 800 U.S. military veterans for law enforcement positions. The grants, awarded by the Justice Department's Office of Community Oriented Policing Service, are part of President Barack Obama's initiative to put veterans to work in jobs utilizing skills they learned in the military, a news release from the office said. "Today, we step up our support for recent veterans by offering them the chance to pursue meaningful careers in law enforcement," Attorney General Eric Holder said. "At a time of budget shortfalls, these grants will provide opportunities for much-needed, highly-trained professionals -- with a proven commitment to service -- to continue their careers in communities all across the country." The funds will create more than 600 new law enforcement jobs and will save another 200 positions in jeopardy of being cut or recently lost due to local budget cuts, the release said. [Source: Military.com article 3 Jul 2012 ++]

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Vet Jobs Update 73: The VFW announced that its partly owned veterans jobs board has secured an exclusive employment initiative with Alberta, Canada, that could see thousands of skilled U.S. veterans heading north to work on their oil pipeline. "Though America's Keystone Pipeline is delayed, the Canadians are moving forward on their side of the border and have an immediate need for tens of thousands of workers," said Ted Daywalt, founder and CEO of VetJobs. There is an anticipated shortage of 114,000 workers in the Alberta area. The positions being offered are long term, with many paying as much as 30 percent more than similar industry positions in the United States. Some positions will require a move to Canada, but many others will allow veterans to commute — working several weeks in Canada, then one week back home. "This is a fantastic opportunity and I'm proud of our affiliation with VetJobs," said VFW National Commander Richard DeNoyer. "Helping thousands of veterans to get well-paying jobs in an important industry just further proves that no one does more for veterans than the VFW." To apply, go to <a href="http://www.vetjobs.com">http://www.vetjobs.com</a>, click on Search Jobs, then type "opportunity awaits" into the company search field. Additional job postings will be added in the coming months as the Canadian pipeline project progresses. To read the VFW's full statement on the announcement, refer to <a href="http://www.vfw.org/News-and-Events/Articles/2012-Articles/CANADA-WANTS-U-S-VETERANS-FOR-PIPELINE-WORK/">http://www.vfw.org/News-and-Events/Articles/2012-Articles/CANADA-WANTS-U-S-VETERANS-FOR-PIPELINE-WORK/</a>. [Source: VFW Washington Weekly 6 Jul 2012 ++]

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**Vet Jobs Update 74:** On 11 JUL legislation introduced by U.S. Representatives Jeff Denham (R-CA) and original co-sponsor Representative Tim Walz (D-MN) passed the U.S. Senate with unanimous support. That vote came 2 days after the House passed the legislation. The Act should make it easier for veterans to find jobs using skills acquired through military. The bill will now head to the President's desk to be signed into law. Earlier this year, Denham and Walz introduced H.R.4155, the Veteran Skills to Jobs Act, to address the unacceptably high rate of veteran unemployment by streamlining the federal certification process and cutting through the bureaucratic red tape, making it easier for veterans to utilize the skills they acquired in the military to find work at home. When the House was considering the bill Representative Denham explained: "Rather than forcing veterans to go through redundant training for jobs they are already qualified for, this legislation directs the head of each federal department and agency to treat relevant military training as sufficient to satisfy training or certification requirements for federal license. Veterans with the relevant training would be eligible to receive a federal license and get back to work immediately" After its passage by the Senate the sponsor and cosponsor had the following comments:

• Representative Walz said: "Today marks a giant step forward towards promoting opportunity and prosperity for our returning veterans, while at the same time improving the efficiency of our government. We must do all we can to ensure our veterans are finding careers that give them the opportunity to utilize their skills, support their families, and have passion for their work. This bill will work to do just that and I'm pleased that both parties were able to work together in bipartisan fashion and send this common-sense bill to the President's desk to become law. The work does not end here, however, and I will continue to fight for ways to ensure our brave warriors are able to find good paying jobs when they get home."

• Rep. Denham said, "America is blessed with the strongest, most capable and professional military in the world. Unfortunately for many of our returning veterans, transitioning into the civilian workforce means a battle with joblessness. The federal government has invested in our service members and should do everything it can to ensure that they can put their skills to work. I'm proud to have worked with my colleagues in the House and Senate on both sides of the aisle to uphold our commitment to our veterans and ensure a seamless transition to civilian life."

The federal government issues licenses in the areas of aerospace, communications, energy and maritime. Companion legislation was subsequently introduced by Sen. Bill Nelson (D-FL) in the Senate as S.2239, the Veterans Skills to Jobs Act of 2012 [Source: TREA News for the Enlisted 13 Jul 2012 ++]

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**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 <a href="http://www.congress.org/congressorg/directory/committees.tt?commid=svete">http://www.congress.org/congressorg/directory/committees.tt?commid=svete</a>:

- ➤ July 18, 2012. Committee on Oversight and Government Reform, Subcommittee on National Security, Homeland Defense, and Foreign Operations, will hold a hearing on the backlog of pending disability claims. 10:00 A.M., 2247 Rayburn House Office Building
- ➤ July 18, 2012. HVAC, Disability and Memorial Affairs Subcommittee, will hold a hearing entitled: "Invisible Wounds: Examining the Disability Compensation Benefits Process for Victims of Military Sexual Trauma." 2:00 P.M; 334 Cannon House Office Building
- ➤ July 25, 2012. The House Committee on Veterans Affairs and the House Armed Services Committee will hold a joint hearing titled "Back from the Battlefield: DOD and VA Collaboration to Assist Service Members Returning to Civilian Life." 10:00 AM; 2118 Rayburn HOB
- ➤ August 2, 2012 (Tentative). HVAC, Subcommittee on Economic Opportunity and Subcommittee on Oversight and Investigations may hold a joint hearing to discuss the SDVOSB/VOSB certification process.

[Source: Veterans Corner w/Michael Isam 12 Jul 2012 ++]

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PTSD Update 107: The National Alliance on Mental Illness (NAMI) released a special report in JUN titled, Parity for Patriots: The Mental Health Needs of Military Personnel, Veterans and their Families. The report calls for Purple Heart medals to be awarded for psychological wounds like posttraumatic stress disorder (PTSD) and for military commanders at all levels to be accountable for suicide prevention and elimination of stigma. "NAMI is drawing a line in the sand with the Department of Defense," said NAMI Executive Director Michael J. Fitzpatrick. "Troops with invisible wounds are heroes. It's time to honor them. It will also strike a tremendous blow against the stigma that often discourages individuals from seeking help when they need it." The full report is available online at

http://www.nami.org/Content/NavigationMenu/Inform\_Yourself/About\_Public\_Policy/Policy\_Reports/ParityforPatriots.pdf . It includes statistics, tables and charts including:

- One in five active duty military personnel have experienced symptoms of PTSD, depression or other mental health conditions
- One active duty soldier dies by suicide every 36 hour and one veteran every 80 minutes
- Suicides have increased within National Guard and Reserve forces, even among those who have never been activated and are not eligible for care through the Department of Veterans Affairs (VA)
- More than one third of military spouses live with at least one mental disorder
- One third of children with at least one deployed parent have had psychological problems such as depression, anxiety and acute stress reaction
- The report's call to action includes increasing the VA's service capacity and having the U.S Department of Health & Human Services fully implement the 2008 mental health insurance parity law.

The report also calls on all Americans to "reach out, listen and care" to help veterans in need. "Simple things make a difference" said Fitzpatrick. "Give veterans rides, watch their children or grant them extra time off from work in order to make it possible for them to get treatment. Our troops don't leave wounded comrades behind. Don't leave veterans or their families behind." [Source: NAMI Website www.nami.org 2 Jul 2012 ++]

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**PTSD Update 108:** The most common misconception about post-traumatic stress disorder is that there is no effective treatment. Dr. Matthew Friedman, executive director of the Department of Veterans Affairs' National Center for PTSD, is working to get the word out that it's "very treatable." PTSD is more prevalent among service members today, with 17 percent to 20 percent of the troops returning from Iraq and Afghanistan suffering from it, he said. But studies have shown that 80 percent of those, given proper treatment, are without symptoms after five years. The disease itself is far from new. "Homer was a vet," he said. "Achilles showed signs of PTSD." For centuries, he said, it was "the turf of poets and novelists." Shakespeare wrote about it, as did Charles Dickens. It was during the Civil War that doctors coined the term, "soldier's heart." The idea was that a soldier's heart rate, blood pressure and pulse rate were altered by war, and that led to personality changes.

Over the years, the disorder has had several names — shell shock, combat fatigue, combat exhaustion — but it has evolved to be understood as having psychological and physiological roots. The increase in PTSD patients is tied to the large number of military reservists serving in combat, Friedman said. Having social support — as full-time military personnel do — is one of the things that can prevent a traumatic event from escalating into PTSD, he explained. For those on active duty, the military is their life and their job. "Citizen soldiers don't have that same kind of support," he said. It's impossible to pinpoint who might develop PTSD. Most people who serve in a war zone, even those serving multiple deployments, don't get PTSD, he said. Others return home struggling after a single tour. "What's the difference?" he said. "Some of its luck. Some of its resilience."

Two kinds of therapy have been found to be most effective with PTSD, he said. Cognitive processing therapy and prolonged exposure therapy center on helping vets change how they interpret what is going on around them and learn to recognize and tolerate the triggers that can lead to attacks. Drugs known as selective serotonin reuptake inhibitors have been found to be helpful, he said. Fortunately, there is "major change" in the past 10 years in the public's level of understanding of PTSD, Friedman said, and "there are thousands of new, well-trained clinicians who are equipped to provide treatment." Technology, Web-based information sharing, mobile apps and social media make it easier to the get the message out about treatment, he said. The Department of Defense and the VA are working more closely to make sure veterans have access to treatment. The first step, he said, is to seek help. "There is no wrong door," he said. [Source: Lexington Herald-Leader Mary Meehan article 4 Jul 2012 ++]

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Veteran License Plates South Carolina: Special license plates that recognize South Carolina's veterans, active military personnel and their parents are among dozens of new plate designs authorized by legislators. Two laws passed last month add to the scores of specialty plates issued by the Department of Motor Vehicles. They include plates recognizing recipients of military medals, veterans injured in combat and each branch of the Armed Forces. The number of specialty plates in South Carolina jumps to 370 when including those that identify current legislators, members of various public boards and commissions, and the judiciary. Rep. Mike Pitts said he thinks the state should limit its specialized plates to the military. "Veterans deserve a special distinction," said Pitts, R-Laurens. "They should be recognized." But the retired police officer said the plethora of other plates creates a safety hazard for officers as they attempt to stop vehicles. When calling into dispatch, an officer may not be able to recognize what state issued the license or make out its numbers, Pitts said. Extra fees paid for a special plate benefit the sponsoring organization. Plates that identify military veterans and award recipients are fee-free. At present South Carolina offers 19 different specialty license plates/placards to its veterans. To view the available military plates and access the appropriate guidelines for issuance of each plate. Refer to the attachment to this Bulletin titled, "Vet License Plates SC" or <a href="http://www.scdmvonline.com/DMVNew/PlateGallery.aspx?q=Military">http://www.scdmvonline.com/DMVNew/PlateGallery.aspx?q=Military</a> Jul 2012 ++]

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# World War II Posters (9)







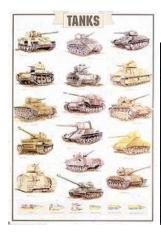
















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Lester Tenney

WWII Vets Update 23: Seventy years ago in April, a young GI was among the 76,000 Americans and Filipinos forced to surrender to the Japanese on a Philippine peninsula, Bataan. Ordered to lay down his arms, Staff Sgt. Lester Tenney — already wounded and suffering from malaria and dysentery — experienced an odd sense of peace. "It was a feeling of relaxation," recalled Tenney, now a 91-year-old La Costa California resident. "Like a relief in a certain way." He paused. "We were not expecting anything as bad as it was." His next eight days were a nightmare of unrelieved horror. He battled hunger, thirst and captors who regarded their prisoners as a subhuman species, unworthy of life. The Bataan Death March, as the grim episode is now known, tested Tenney's courage and intelligence. On the 80-plus-mile trek, he realized that every step could have been his last. For an account of his ordeal in his own words refer to the attachment in this Bulletin titles, "WWII Vets - Lester Tenney". [Source: San Diego Union-Tribune Peter Rowe article 21 Apr 2012 ++]

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POW/MIA Update 23: "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 <a href="http://www.dtic.mil/dpmo/accounted\_for">http://www.dtic.mil/dpmo/accounted\_for</a>. 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 <a href="http://www.dtic.mil/dpmo">http://www.dtic.mil/dpmo</a> 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 29 JUN that the remains of a U.S. serviceman, missing in action from the Vietnam War, were identified and will be returned to his family for burial with full military honors. Air Force 1st Lt.

Robert E. Bennett III, 25, of Springfield, N.J., will be buried on July 7, in Montrose, Colo. On Dec. 13, 1967, Bennett and another officer were flying an F-4C Phantom II aircraft that crashed during a close-air support mission in Tra Vinh Binh Province, South Vietnam. Both men ejected and were seen landing in the Co Chien River. The other officer was rescued immediately by a nearby U.S. Navy patrol boat. Before he could be reached, Bennett sank into the water and presumably drowned. In 2010, a Vietnamese citizen reported to authorities that he discovered human remains and military equipment while dredging sand from the Tien River. The remains, found approximately 2,000 meters from Bennett's last-known location, were turned over to the Joint POW/MIA Accounting Command (JPAC). Scientists from JPAC used circumstantial evidence and forensic identification tools including mitochondrial DNA – which matched a hair sample found in Bennett's military medical record – in the identification of the remains.

DPMO announced 5 JUL that the remains of 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 Col. **Joseph Christiano**, 43, of Rochester, N.Y.; Col. **Derrell B. Jeffords**, 40, of Florence, S.C.; Lt. Col. Dennis L. Eilers, 27, Cedar Rapids, Iowa; Chief Master Sgt. William K. Colwell, 44, Glen Cove, N.Y.; Chief Master Sgt. Arden K. Hassenger, 32, of Lebanon, Ore.; and Chief Master Sgt. Larry C. Thornton, 33, Idaho Falls, Idaho, will be buried as a group July 9, in a single casket representing the entire crew, in Arlington National Cemetery near Washington, D.C. On Dec. 24, 1965, the crew was aboard an AC-47D aircraft nicknamed "Spooky" that failed to return from a combat strike mission in southern Laos. After a "mayday" signal was sent, all contact was lost with the crew. Following the crash, 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 twopropeller aircraft, similar to an AC-47D, crash in December 1965. A local man 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 circumstantial evidence in the identification of their remains.

## World War II

• DPMO announced 26 JUN that the remains of a U.S. serviceman, missing in action from World War II, have been identified and will be returned to his family for burial with full military honors. Navy Radioman 1st Class Harry C. Scribner, 20, of Seattle, will be buried June 29, in Minneapolis, Minn. On Aug. 2, 1943, Scribner and two other men were aboard a TBF-1 Avenger aircraft that crashed on the island of Espiritu Santo, New Hebrides—now known as Vanuatu— while on a routine calibration flight. Sixteen days after the crash, one crewman was rescued from the jungle but was unable to assist recovery teams with locating the crash site. Shortly thereafter, personnel from the Army Graves Registration were unsuccessful in locating the site as well, and the two men were deemed unrecoverable. In 1999, a U.S. recovery team investigated several World War II aircraft crash sites on Vanuatu. In addition to human remains, at one location the team located aircraft wreckage which correlated with Scribner's aircraft. From 2000 to 2011, additional U.S. recovery teams from the Joint POW/MIA Accounting Command (JPAC) excavated the crash site three times, recovering additional human remains and military equipment. Scientists from JPAC and the Armed Forces DNA Identification Laboratory used forensic identification tools and circumstantial

evidence, including dental comparisons and mitochondrial DNA—which matched that of Scribner's cousin—in the identification of his remains.

• DPMO announced 29 JUN that the remains of a U.S. serviceman, missing in action from World War II, have been identified and will be returned to his family for burial with full military honors. Army Air Forces 1st Lt. Warren G. Moxley, 23, of Charleston, Mo., will be buried on July 3, in his hometown. On March 15, 1945, Moxley was flying an F-6C aircraft when he crashed near Asbach, Germany. Another American pilot flying in the same mission witnessed the crash and did not see a parachute deploy. Following the war, Army Graves Registration Service was not able to locate the crash site. In 1993, a German citizen led U.S. government officials to a crash site near Asbach, and turned over human remains. In 2006, a Joint POW/MIA Accounting Command (JPAC) investigation team interviewed the German citizen, gathered additional evidence, and concluded that Moxley's aircraft was the only U.S. aircraft to crash in the area. Among forensic identification tools and circumstantial evidence, scientists from JPAC and the Armed Forces DNA Identification Lab used mitochondrial DNA—which matched that of Moxley's brother—in the identification of his remains.

[Source: <a href="http://www.dtic.mil/dpmo/news/news\_releases">http://www.dtic.mil/dpmo/news/news\_releases</a> Jun 2012 +]

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**Disabled Veterans National Foundation:** The Disabled Veterans National Foundation (DVNF) is a non-profit organization that exists to change the lives of men and women who came home wounded or sick after defending our safety and our freedom. They achieve their mission by:

- Providing direct services to disabled veterans and their families where needed.
- Collaborating with like-minded organizations to provide those services whenever it is in the best interests of veterans and their families.
- Paying particular attention to the needs of underserved groups of veterans, including women who served our country, homeless veterans, and those who suffer such invisible wounds as brain injuries and PTSD.
- Working on their own and with other organizations to advance the interests of all disabled veterans and their families.

DVNF offers several veteran service programs which include:

- Veteran GPS (grants to provide stability) Home Program which can provide up to \$1,000 to prevent homelessness. Grants can be used to pay rent/mortgage and essential utilities such as electric, gas, heating oil, water and waste. They do not cover deposits, cable, internet, car payments, car insurance, etc.
- Organizational grants to like-minded organizations who provide support to disabled Veterans.
- Financial Guidance Program which provides veterans with a free Military Membership Kit for Dave Ramsey's "Financial Peace University" and entitles the Veteran to enroll in and attend the 13 week money management course either at a local, in person, class or via the online course offering.
- Veteran Employment Webinar series to help vets land the job they want and deserve. The webinars are open to all veterans, active duty, reservists or retired members of the U.S. Military, and those supporting veterans- including Veteran Service Officers, spouses, and family members.
- Yearly scholarships (limited number) that can be used to help vets fund tuition that may not be covered by the Montgomery or Post 9/11 G.I. Bills.
- Veterans Appreciation Grants to provide a fun outing or gathering for veterans residing in state veteran's homes or in homeless living facilities throughout the entire year.
- Wellness & Morale Program which provides shipments of in-kind contributions to Veterans organizations and Stand Down events across the country to distribute medicine, medical supplies and equipment; food

and food supplements; clothing and shoes; hygiene products; homeless shelter supplies; disaster relief supplies; and comfort kits

For more information, applications, and forms visit the Disabled Veterans National Foundation website at <a href="http://www.dvnf.org/">http://www.dvnf.org/</a>. The independent watchdog group CharityWatch (<a href="http://charitywatch.org">http://charitywatch.org</a>) who rates over 600 charities gave the DVNF an "F" grade. More than 30 veterans charities were rated by the independent group by the amount they spend on fundraising compared to actual donations, and two-thirds were given either a D or F grade, according to CharityWatch president Daniel Borochoff. [Source: Military.com May 2012 ++]

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Saving Money: Maybe you haven't heard the term 'showrooming' before, but you've probably done it — gone into a local store to lay your hands on a product, then gone home to buy it online. In fact, a recent survey by market research firm ClickIQ claims, "When checking out a product to purchase, nearly half of consumers who have shopped online within the past six months first checked out the product at their local retail store and then made the purchase online." Showrooming has become so widespread that it's closing down brick-and-mortar stores. "Best Buy shrinks as 'showrooming' persists" reads a recent headline from MSNBC, which also reported, "Same-store sales dropped 5 percent while online purchases rose 20 percent — indicating that even Best Buy customers might look, but don't buy at the stores anymore. In response, the company is closing 50 stores." Showrooming isn't illegal. But if you're going to do it, here's how to do it right — including advice for scoring a better deal at the store so you might not have to shop online...

- 1. What to showroom for. If you're going to shop twice once in person and once online you should make sure the trip is worth the money. Showrooming is best for expensive items you haven't bought before or in a while. (Think flat-screen TVs and major kitchen appliances.) It's also good for items you want to touch first, just to make sure what you're getting yourself into. (Think laptop and desktop computers.) Other items aren't worth handling first in a store if you can get them cheaply online, or if seeing them in person isn't helpful. For instance, you can save up to \$100 on an HDMI cable for your TV by buying it online at prices as low as \$2.99. Visiting a brick-and-mortar store first won't help, since the cables look so similar.
- 2. **Showrooming on your smartphone.** As MSNBC points out, "One reason showrooming has grown is that people are more comfortable comparing prices and buying things online or with a smartphone." They're probably comfortable because it's so easy. These apps lets you instantly find a product's price online. There are dozens of them, but let's look at two popular ones and compare them. The vastly popular Amazon Mobile is free for both the iPhone/iPad/iPod and Android. Here's how it works:
  - You "scan it" (using the product's barcode) or "snap it" (simply take a picture of the product this works best with video games and movies).
  - In less than a second, you're shown where you can buy the product on the Internet either used or new, which is an option you don't get at the store.

But Amazon Mobile isn't perfect. There are apps that specializes in barcodes. ShopSavvy is also free for both iPhone/iPad/iPod and Android. Bottom line: Download and use a couple of these apps at the same time. Since most are free, it costs you nothing and can save you a lot.

3. **Keep an eye out for big changes**. The industry website Internet Retailer reported that the two companies are establishing something called "unilateral pricing." This means they'll tell retailers not to sell their products below a certain price – whether they're online or in a bricks-and-mortar store. Internet Retailer explained it like this "The policies, if the manufacturers can enforce them, will limit price competition among consumer electronics retailers

online and off. That may help stores negate some of the impact of shoppers coming to stores to check out and test a new TV model but purchasing it online where they may find it priced for less, a consumer habit increasingly referred to as showrooming". Apple has been successful with this technique. While it's unlikely manufacturers of every product will attempt it, if it works for Samsung and Sony, more are sure to follow.

4. **Ask for a better deal.** If you find the same product online for a better price, it can't hurt to ask a store manager to match it. Of course, online retailers don't have physical stores to maintain, nor do they have to collect sales taxes on some transactions. That makes it tough for bricks and mortar stores to compete. But local stores can offer other perks, from local customer service to free setup to discounts on other items in the store. Since it costs nothing to ask, and local stores employ your neighbors and pay taxes in your community, it's worth a try.

[Source: MoneyTalksNews Gideon Grudo article 18 Jun 2012 ++]

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# VA Fraud Waste & Abuse Update 53:

• Martinsburg WV - A veteran accused of claiming to be a recipient of the Purple Heart and Combat Infantry Badge to obtain disability and retirement benefits was sentenced to serve 10 months in federal prison. Ronald Lamont Clements, 44, of Martinsburg is to be placed on three months of supervised release following the prison sentence imposed 2 JUL by U.S. District Judge Gina M. Groh, according to a news release. Clements pleaded guilty in March to one count of false writing and document by stating on a U.S. Army discharge that he was a recipient of the military decorations, the U.S. Attorney's Office said. Clements actively served in the U.S. Navy, but never saw service in the Army nor did he receive the award claimed. He used the falsified document to obtain disability benefits from the Department of Veterans Affairs and retirement benefits from the Navy. In addition to the prison sentence, Clements was ordered to pay \$26,367 in restitution to the Department of Veterans Affairs and \$93,029 to the Navy. He is expected to report to prison on Aug. 6, 2012 [Source: The Herald-Mail article 3 Jul 2012 ++]

[Various 1-14 Jul 2012 ++]

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#### **Notes of Interest:**

- Cardiac Arrest.. Check out the video at <a href="http://www.heartrescuenow.com">http://www.heartrescuenow.com</a> to see what to do and how to use an ADT if you come upon some who is unconscious or collapses in from of you.
- **Grave locator.** To locate anyone that may be buried in one of the hundreds of National Cemeteries dotted throughout the United States of America refer to <a href="http://gravelocator.cem.va.gov/index.html">http://gravelocator.cem.va.gov/index.html</a>
- Unauthorized Phone charges. Check your landline and/or cellphone billing for charges on items and/or third party subscriptions you never authorized but are being charged for. If there, call you company to get a refund of all charges paid to date. (i.e., voicemail, Internet access, web hosting, email service, caller-id services, horoscope, Vanguard Defender Email, OAN Services Inc, ESBI/MYIPRODUCTS IMAIL, mythical services, Residential Services, telecharge resource email 1x setup fee, VMAIL MOFEE, Gold Web hosting, Enhanced Telecommunications, Info Source USA Inc, USBI, Email stock service, etc.
- **Federal Budget.** CBO estimates in its latest Monthly Budget Review that the Treasury Department will report a deficit of \$905 billion for the first nine months of fiscal year 2012, \$66 billion less than the \$971 billion deficit incurred through June 2011. Outlays are about 1 percent higher and revenues are about 5 percent higher than they were at the same point last year.
- Washington Monument. The Washington Monument, closed to the public ever since a magnitude 5.8 earthquake hit in 2011, may not re-open until 2014 at the earliest. The \$15 million project to repair the

- iconic structure could involve the temporary removal of part of the granite plaza surrounding the monument, in addition to the construction of an access road on the south side of the grounds.
- MOAA Survey Results. More than 10,000 members responded to MOAA's informal survey that asked what their GREATEST concern was for the rest of the year considering the fiscal and legislative climate. The results were a national financial meltdown 26.57%, the election 25.71%, and Congress won't stop sequestration 15.16%.
- **FL Disabled Parking Permits.** Starting October 1, 2012, the Florida Department of Highway Safety and Motor Vehicles will implement a new law that requires blue permanent disabled parking permit holders to submit a recent certificate of disability when renewing their 4 year permit. Renewers must present certificates of disability signed within 12 months of the renewal request

[Source: Various 1-14 Jul 2012 ++]

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# **Medicare Fraud Update 96:**



- Houston -- A naturalized U.S. citizen from Nigeria has been sentenced to 12 ½ years in federal prison for his role in a massive health care fraud conspiracy in Houston. A Justice Department statement 29 JUN says Kenneth Ibezim Anokam was part of a scheme that billed Medicare and Medicaid more than \$45 million for physical therapy services that never occurred. The 57-year-old man was a manager and supervisor at City Nursing Service of Texas Inc., where the fraud took place. U.S. District Court Judge Melinda Harmon also ordered Anokam to pay \$19 million in restitution to Medicare and to Medicaid. Last year, City Nursing owner Umawa Oke Imo was sentenced to more than 27 years in prison for his main role in the conspiracy.
- McAllen TX -- The owner of a defunct medical equipment company was arrested along with his wife and two employees and charged with submitting 25,000 fraudulent claims to Medicare. Arrested on a 22-count indictment were Marcello Herrera, 39, the owner of RGV DME; his wife Carla Cantu Herrera, 31, both of Mission; Ramon De La Garza, 51, all of Mission; and Beatriz Ramos, 27, of Edinburg, prosecutors said in a statement. According to allegations contained in the indictment, RGV DME submitted approximately 25,000 claims totaling approximately \$11 million to Medicare and Texas Medicaid for [services] DME allegedly provided to Medicare and Medicaid beneficiaries and was paid more than \$7.1 million. The indictment alleges that 80 to 90 percent of the billings were fraudulent and that the fraudulent claims to Medicare were sent by wire transmissions in interstate commerce. Herrera directed the fraud from 2004 to 2010, which included false claims for power wheelchairs, incontinent supplies, hospital beds and other equipment, prosecutors said The defendants paid "marketers" to get beneficiaries' Medicare and Medicaid ID numbers and used the numbers for their phony claims. DME billed for equipment that was never prescribed, never delivered or was shipped to dead people. Prosecutors charged Herrera and company with one count of conspiracy to commit health care fraud, six counts of health care fraud, five counts of wire

fraud and 10 counts of aggravated identity theft. If convicted of all charges, he faces more than 100 years in prison and \$500,000 in fines.

- Baton Rouge A Rouge judge put a dentist on probation for five years 3 JUL, including two years of home incarceration, for defrauding the state's Medicaid system. State District Judge Lou Daniel also ordered Dr. David Earl Reed, 56, to pay a \$1,000 fine and \$1,100 in restitution, and perform 300 hours of community service. Daniel found Reed guilty in January on two counts of Medicaid fraud. After pleading no contest in 1992 to Medicaid fraud, Reed was excluded from the Medicaid program and remains excluded. Despite his prohibition from taking part in the program, Reed continued to do so by obtaining employment from 2005 through 2007 with a Shreveport dentist, who is now deceased, the Louisiana Attorney General's Office said. During that time period, Reed treated Medicaid recipients, caused false billing claims to be submitted to Medicaid under the other dentist's provider number for the services he rendered, and received payment from Medicaid monies, prosecutors said. Excluded individuals cannot provide any services that will be billed directly or indirectly to Medicaid, and it is a crime to be employed by, contract with, or have an ownership interest in any health-care provider which bills Medicaid, the Attorney General's Office noted. Reed faced up to five years in prison and fines totaling \$20,000 on each count. Daniel, who said he has no doubt that Reed was a "capable dentist," noted that Reed now will likely lose his medical license. "That's a shame," the judge said. Daniel said Reed's background included serving in the U.S. Navy in 1985-88. He was honorably discharged with the rank of lieutenant.
- Miami FL Assisted living facility owner Billy Denica has been sentenced to 37 months in prison for her role in a more than \$1.1 million Medicare fraud scheme. She was sentenced by U.S. District Judge Joan Lenard in Miami, Fla.; in addition to her prison term, she was sentenced to two years of supervised release and has been ordered to pay \$538,875 in restitution. The kickback scheme involved funneling patients to a fraudulent mental health provider, American Therapeutic Corporation, in exchange for illegal healthcare kickbacks. Denica, the owner of Robyll Care Assisted Living Facility, admitted she knew ATC falsely billed Medicare for partial hospitalization programs (PHP)—a form of intensive treatment for severe mental illness—based on her fraudulent referrals, court documents say. Some of her Robyll residents would be offered gifts such as money, cigarettes, and candy in exchange for agreeing to be admitted to the hospital, so they could then be referred to ATC. Denica herself would also refer her residents to the fraudulent corporation in order to receive cash kickbacks for those who went. The ALF owner's participation in the fraud resulted in more than \$1.1 million in fraudulent billing to the Medicare system, according to the plea agreement. ATC, and its management company Medlink Professional Management Group Inc., along with more than 20 other individual defendants charged for their participation in the scheme, have also pleaded guilty, or have been convicted at trial.
- **Detroit MI** A federal indictment was unsealed 11 JUL in Detroit charging two individuals for their participation in a series of separate Medicare fraud schemes involving home health services. Charged in the indictment were Usha Shah, 63, and Deepak Shah, 63, both of West Bloomfield, Michigan. According to the indictment, the Shahs were allegedly involved in fraudulent claims submitted to Medicare totaling more than \$8.8 million through their company, Miracle Home Health of Southfield, for home health care services that were medically unnecessary and/or never provided. In addition, the court documents allege that the Shahs engaged in a conspiracy to pay cash kickbacks in return for obtaining Medicare beneficiaries' whose Medicare identifications were used to bill the Medicare program. "The payment of kickbacks in exchange for the referral of Medicare beneficiaries is illegal," said Lamont Pugh, III Special Agent in Charge of the Chicago Region of the U.S. Department of Health and Human Services, Office of Inspector General. An indictment is only a charge and is not evidence of guilt. A defendant is entitled to a fair trial in which it will be the government's burden to prove guilt beyond a reasonable doubt.

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# **Medicad Fraud Update 66:**

- Chicago IL The Illinois Medicaid inspector general is investigating the billing practices of the medical director of Planned Parenthood of Illinois. Dr. Caroline Hoke was reimbursed more than \$3 million by Medicaid during the state's 2009 fiscal year, making her the program's second-highest-paid doctor at the time, but the payments fell to zero by 2011, The state Department of Healthcare and Family Services has withheld payments to Dr. Hoke until "billing issues" are resolved. Planned Parenthood of Illinois CEO Carole Brite denies any wrongdoing, calling the inquiry a "routine review." She says the organization will have to repay the state, but she declines to say how much. The nonprofit is a key provider of abortions, contraceptives and other health care services to women, particularly the poor. The probe raises questions about an important source of funding for the organization, which received about half of its \$25 million revenue from Medicaid in the fiscal year ended June 30, 2011, the most recent data available. Dr. Hoke's reimbursements plunged by more than 70 percent, to \$825,083, in 2010, from nearly \$3.1 million in 2009. She received no payments in 2011. Her 2009 reimbursement included payments for services she provided as well as those billed by her but provided by others. It is common for a billing provider like Dr. Hoke to submit claims for providers she supervises. Much of the money likely flowed to the organization. Her annual compensation of about \$300,000 hasn't changed since 2008, the year after she became medical director, tax records show. As Dr. Hoke's billings have faded, payments have grown to the other providers who use Planned Parenthood's Chicago headquarters address. In fiscal 2009, those 52 providers were paid \$2.8 million, records show. By 2011, the number of providers rose to 62 while payments shot up to \$7 million.
- North Carolina The state has been rubber-stamping millions of dollars worth of Medicaid claims that it shouldn't have. Some of these were to Shipman Family Home Care (SFHC). The agency, which could not pay its employees last week, is in the midst of a financial battle with the state. SFHC, which has offices across North Carolina, has been in court fighting not to repay \$2 million in Medicaid payments the state Department of Health and Human Resources wants back. A 2011 report from the federal government alleges that from July 2005 to June 2007, the company filed claims for about \$1.3 million in nonallowable expenses. The state, which administers the Medicaid program in North Carolina, puts the amount at \$2 million. Renee Montgomery, one of two attorneys representing Shipman, said the audit of the company is not unusual, as Medicaid is looking closer at its providers. Although the state tried to put Shipman on restrictions in 2010, the state is still processing claims from the home care provider as it would any other provider, said Brad Deen, a spokesman for the N.C. Department of Health and Human Services. Shipman, through its attorney, was able to get an injunction forbidding the state of North Carolina from doing that. Deen said part of the problem with catching mistakes is that the state follows federal guidelines for paying Medicaid claims, which are to be paid for in a "speedy manner." With 1.5 million people enrolled in Medicaid in the state and more than 70,000 providers ranging from doctors to dentists to home health agencies, that's tens of millions of claims annually, Deen said. If a provider has a history of filing inaccurate claims, the provider is placed on prepayment review status, which means the state looks over all claims before they are paid. The court stopped the state from doing that in the Shipman case, Deen said. North Carolina has invested millions of dollars into data tracking software that's programmed to raise flags over questionable Medicaid claims. The first sweep found 206 potential fraudulent claims totaling more than \$191 million. When suspicious claims are found, the state sends investigators and in some cases auditors, for unannounced visits. The company may receive a notice saying they've been overpaid. Some providers have their cases are sent to the Attorney General's Office for possible prosecution. "We are looking at you in a way that we never have before. If you're out to defraud the system, we are going to put

in the programs to catch you, and if we can prove it, we are going to prosecute you," explains Chrissy Pearson, NC Department of Health and Human Services.

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

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**State Veteran's Benefits:** The state of Arizona provides several benefits to veterans.. To obtain information on these refer to the "**Veteran State Benefits AZ**" 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:

- Veterans Home
- Financial Assistance Benefits
- Education Benefits
- Other State Veteran Benefits

[Source: http://www.military.com/benefits/veteran-state-benefits/arizona-state-veterans-benefits.html Jul 2012 ++]

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B-17 Flying Fortress in 1943

**Military History:** The term "Greatest Generation" doesn't mean just people but can be equally applied to some of the finest aircraft designs of all time; the C-47 transport, P-47 Thunderbolt and P-38 Lightning, both superb fighters! And of course the B-24 Liberator, the F4U Corsair (the Navy's greatest carrier fighter), the P-51 Mustang (arguably the finest fighter aircraft of its time) and finally the B-17 who's crews said would bring them home in almost any condition. Refer to the attachment to this Bulletin titled, "B-17 Flying Fortress in 1943" to see photos of one such aircraft that survived its mission. [Source: <a href="http://picklyman.wordpress.com/2011/06/26/b-17-mid-aircollision-1943/">http://picklyman.wordpress.com/2011/06/26/b-17-mid-aircollision-1943/</a> May 2012 ++]

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# **Military History Anniversaries:** Significant 16-31 JUL events in U.S. Military History are:

- Jul 16 1779 Revolutionary War: American troops capture Stony Point, N.Y.
- Jul 16 1945 WWII: The United States detonates the first atomic bomb in a test at Alamogordo, N. M.
- Jul 17 1898 Spanish-American War: U.S. troops take Santiago de Cuba.
- Jul 17 1966 Vietnam: Ho Chi Minh orders a partial mobilization of to defend against American airstrikes.
- Jul 18 1915 WWI: 2nd Battle of Isonzo begins & ends with loss of 280,000 men
- Jul 18 1942 WWII: German Me-262, the first jet-propelled aircraft to fly in combat, makes its first flight.
- Jul 18 1971 Vietnam: New Zealand and Australia announce they will pull their troops out of Vietnam.
- Jul 19 1942 WWII: German U-boats are withdrawn from positions off the U.S. Atlantic coast due to American anti-submarine countermeasures.
- Jul 20 1917 WWI: Draft lottery held; #258 is 1st drawn
- Jul 20 1944 WWII: Adolf Hitler is wounded in an assassination attempt by German Army officers.
- Jul 20 1950 Korean War: The U.S. Army's Task Force Smith is pushed back by superior forces.
- Jul 21 1861 Civil War: In the first major battle of the War, Confederate forces defeat the Union Army along Bull Run near Manassas Junction, Virginia. The battle becomes known as Manassas by the Confederates, while the Union calls it Bull Run
- Jul 21 1944 WWII: U.S. Army and Marine forces land on Guam in the Marianas.

- Jul 21 1954 Vietnam: The French sign an armistice with the Viet Minh that ends the war but divides Vietnam into two countries.
- Jul 22 1775 Revolutionary War: George Washington took command of the Continental Army.
- Jul 22 1814 Five Indian tribes in Ohio make peace with the United States and declare war on Britain.
- Jul 22 1966 Vietnam: B-52 bombers hit the DMZ between North and South Vietnam for the first time.
- Jul 22 1976 Japan completes its last reparation to the Philippines for war crimes committed during the imperial Japan's conquest of the country in the Second World War
- Jul 22 1987 Gulf War: US began escorting re-flagged Kuwaiti tankers in Persian Gulf
- Jul 22 2003 Members of 101st Airborne of the United States, aided by Special Forces, attack a compound in Iraq, killing Saddam Hussein's sons Uday and Qusay, along with Mustapha Hussein, Qusay's 14-year old son, and a bodyguard.
- Jul 23 1944 WWII: US forces invade Japanese-held Tinian.
- Jul 23 1962 The Geneva Conference on Laos forbids the United States to invade eastern Laos.
- Jul 24 1990 Gulf War: U.S. warships in Persian Gulf placed on alert after Iraq masses nearly 30,000 troops near its border with Kuwait
- Jul 25 1944 WWII: Allied forces begin the breakthrough of German lines in Normandy.
- Jul 25 1990 Gulf War: U.S. Ambassador tells Iraq, US won't take sides in Iraq-Kuwait dispute.
- Jul 26 1944 WWII: USS Robalo (SS-273) sunk by a mine off western Palawan, Philippines. 74 killed, 4 POWs later died.
- Jul 27 1861 Civil War: Confederate troops occupy Fort Fillmore, New Mexico
- Jul 27 1944 WWII: U.S. troops complete the liberation of Guam.
- Jul 27 1953 Korea: Representatives of the United Nations, Korea and China sign an armistice at Panmunjon ending the war.
- Jul 27 1964 Vietnam: President Lyndon Johnson sends an additional 5,000 advisers to South Vietnam.
- Jul 27 1995 The Korean War Veterans Memorial is dedicated in Washington, D.C..
- Jul 28 1914 WWI: War begins when Austria-Hungary declared war on Serbia followed by Germany declaring war on France (3 AUG). On 4 AUG Germany invaded Belgium, Britain declared war on Germany, and President Woodrow Wilson declared policy of U.S. neutrality.
- Jul 28 1945 A B-25 bomber crashes into the 79th floor of the Empire State Building in New York City, killing 14 and injuring 26.
- Jul 28 1965 Vietnam: LBJ sends 50,000 more soldiers to Vietnam (total of 125,000)
- Jul 29 1915 U.S. Marines land at Port-au-Prince to protect American interests in Haiti.
- Jul 29 1967 Fire aboard carrier USS Forrestal in Gulf of Tonkin kills 134. \$100 million damage
- Jul 30 1919 USS G-2 (SS-27) foundered and sunk in Long Island Sound. 3 died
- Jul 30 1942 FDR signs bill creating women's Navy auxiliary agency (WAVES)
- Jul 30 1944 US 30th division reaches suburbs of St-Lo Normandy
- Jul 30 1945 WWII: After delivering parts of the first atomic bomb the U.S. cruiser Indianapolis is torpedoed/sinks, 880 die.
- Jul 31 1813 Revolutionary War: British invade Plattsburgh NY
- Jul 31 1942 WWII: USS Grunion (SS-216) sunk by gunfire from torpedoed Japanese transport Kashima Maru; 10 miles north Segula, near Kiska Island, Aleutians. 70 killed
- Jul 31 1991 Senate votes to allow women to fly combat aircraft.

[Source: Various Jul 2012 ++]

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Military Trivia 54: On November 10, 1775, the Second Continental Congress meeting in Philadelphia passed a resolution stating that "two Battalions of Marines be raised" for service as landing forces with the fleet. This resolution established the Continental Marines and marked the birth date of the United States Marine Corps. The first commissioned officer in the Continental Marines, Captain (later Major) Samuel Nicholas remained the senior Marine officer throughout the American Revolution and is considered to be the first Marine Commandant. The Treaty of Paris in April 1783 brought an end to the Revolutionary War and as the last of the Navy's ships were sold, the Continental Navy and Marines went out of existence. On 11 July 1798 Congress approved the below act that reestablished the United States Marine Corps under the Constitution -

# An Act for the establishing and organizing a Marine Corps.

Section 1. Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That in addition to the present military establishment, there shall be raised and organized a corps of marines, which shall consist of one major, four captains, sixteen first lieutenants, twelve second lieutenants, forty-eight sergeants, forty-eight corporals, thirty-two drums and fifes, and seven hundred and twenty privates, including the marines who have been enlisted, or are authorized to be raised for the naval armament; and the said corps may be formed into as many companies or detachments, as the President of the United States shall direct, with a proper distribution of the commissioned and non-commissioned officers and musicians to each company or detachment.

Sec. 2. And be it further enacted, That the pay and subsisteuce of the said officers, privates and musicians, shall be as follows, to wit: To a major, fifty dollars per month, and four rations per day; to a captain, forty dollars per mouth, and three rations per day; to a second lieutenant, twenty-five dollars per month, and two rations per day; and to the nom-commissioned officers, privates and musicians, conformably to the act, intituled "An act providing a naval armament," as shall be fixed by the President of the United States: And the President of the United States shall be, and is hereby authorized to continue the enlistment of marines, until the said corps shall be complete; and of himself, to Appoint the commissioned officers, whenever, in the recess of the Senate, an appointment shall be necessary. And the enlistments, which shall be made by virtue hereof, may be for the term of three years, subject to be discharged by the President of the United States, or by the ceasing or repeal of the laws providing for the naval armament. And if the marine corps, or any part of it, shall be ordered by the President to do duty on shore, and it shall become necessary to appoint an adjutant, paymaster, quartermaster, sergeant-major, quartermaster-sergeant, and drum and fife-major, or any of them, the major or commandant of the corps, is hereby authorized to appoint such staff officer or officers, from the line of subalterns, sergeants and music, respectively, who shall be entitled, during the time they shall dosuch duty, to the same extra pay and emoluments, which are allowed by law, to officers acting in the same capacities in the infantry.

Sec. 3. And be it further enacted, That the detachments of the corps of marines hereby authorized, shall be made in lieu of the respective quotas of marines, which have been established or authorized for the frigates, and other armed vessels and gallies, which shall be employed in the service of the United States: And the President of the United States may detach and appoint such of the officers of this marine corps, to act on board the frigates, and any of the armed vessels of the United States, respectively, as he shall, from time to time, judge necessary; any thing in the act "providing a naval armament" to the contrary hereof notwithstanding.

Sec. 4. And be it further enacted, That the officers, non-commissioned officers, privates and musicians aforesaid, shall take the same oath, and shall be governed by the same rules and articles of war, as are prescribed for the military establishment of the United States, and by the rules for the regulation of the navy, heretofore, or which shall be established by law, according to the nature of the service in which they shall be employed, and shall be entitled to the same allowance, in case of wounds or disabilities, according to their respective ranks, as are granted by the act "to ascertain and fix the military establishment of the United States."

Sec. 5. And be it further enacted, That the non-commissioned officers, musicians, seamen and marines, who are or shall be enlisted into the service of the United States; and the non-commissioned officers and musicians, who are or shall be enlisted into the army of the United States, shall be, and they are hereby exempted, during their term of service, from all personal arrests for any debt or contract.

Sec. 6. And be it further enacted, That the marine corps, established by this act, shall, at any time, be liable to do duty in the forts and garrisons of the United States, on the sea-coast, or any other duty on shore, as the President, at his discretion, shall direct.

[Source: The Public Statues at Large of the United States of America. Boston: Little, Brown and Company, 1861 ++]

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Tax Burden for North Dakota 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 North Dakota:

## **Sales Taxes**

**State Sales Tax:** 5% (food and prescription drugs exempt); 6% on lodging, 7% on alcoholic beverages. Cities or counties which have adopted home rule charters may levy additional sales and use taxes up to 3.0%.

Gasoline Tax: 23 cents/gallon
Diesel Fuel Tax: 23 cents/gallon
Cigarette Tax: 44 cents/pack of 20

## **Personal Income Taxes**

Tax Rate Range: Low – 1.51%; High – 3.99% Rates for single person

**Income Brackets:** Lowest – \$35,350; Highest – \$388,350 Rates for single person. Refer to tax table at http://www.nd.gov/tax/indincome/forms/2011/taxtables.pdf.

**Number of Brackets:** 5. The tax brackets reported are for single individuals. For married taxpayers the same rates apply to income brackets ranging from \$59,100 to \$388,350. An additional \$300 personal exemption is allowed for joint returns or unmarried head of household.

**Personal Exemptions:** Single – \$3,650; Married – \$7,300; Dependents – \$3,650. There is also a new marriage income tax credit with a maximum limit of \$300. State allows personal exemption or standard deductions as provided in the Internal Revenue Code

Standard Deduction: Federal amount (\$5,950 - single, \$11,900 - joint; single over 65 - \$1,400; married \$1,100)

**Medical/Dental Deduction:** Full **Federal Income Tax Deduction:** None

**Retirement Income Taxes:** A total of \$5,000 can be excluded from military, civil service, some state/local government, and qualified pensions, minus amount of Social Security received. Out-of-state government pensions are fully taxed. Call 701-328-3275 for more information.

Retired Military pay: North Dakota's individual income tax law provides only one special deduction for active

members of the military. It does not include combat pay that is exempt from federal income tax. The current income tax law does not provide for any special deductions for retired military members.

**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**

All real property in the state is subject to tax by the state, counties, townships, and municipalities. Residential property is taxed as 9% of assessed value. For the most part, personal property is exempt from property tax. Personal property of utilities companies that are assessed by the State board of Equalization is subject to property tax.

Household personal property, inventories, and machinery and equipment used in trade or manufacture are exempt from property taxes. Machinery and equipment used in refining products from oil or gas extracted from the earth is deemed to be real property and therefore subject to property taxes. A mobile home used as a residence or place of business is also subject to a property tax.

There is also a Homestead Tax Credit available to senior citizens (65+) or disabled persons who own or rent their home. Your income, plus the income of your spouse and any dependents, may not exceed \$26,000 for the calendar year preceding the assessment date. Your assets may not exceed \$75,000. The maximum homestead credit is \$4,500 (income \$0 to \$18,000). For details refer to <a href="http://www.nd.gov/tax/misc/faq/property">http://www.nd.gov/tax/misc/faq/property</a>. For a brochure on the Homestead Tax Credit, go to <a href="http://www.nd.gov/tax/property/pubs/homesteadcredit-brochure.pdf">http://www.nd.gov/tax/property/pubs/homesteadcredit-brochure.pdf</a> . Call 701-328-3127 for details.

#### **Inheritance and Estate Taxes**

North Dakota does not have an inheritance tax. It was repealed in 1927 and replaced with an estate tax. There is an estate tax based on a decedent's total gross estate and limited to the credit for state death taxes allowed on the Federal 706 estate tax return. North Dakota's definition of a deceased person's taxable estate is identical to the federal definition and North Dakota recognizes all federal exemptions and deductions.

For further information, visit the North Dakota State Tax Department site <a href="http://www.nd.gov/tax">http://www.nd.gov/tax</a> or call 701-328-3275. To review the North Dakota tax guide, refer to <a href="http://www.nd.gov/tax/genpubs/2010-redbook.pdf">http://www.nd.gov/tax/genpubs/2010-redbook.pdf</a> . [Source: <a href="http://www.retirementliving.com">http://www.retirementliving.com</a> Jul 2012 ++]

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### **Aviation Art:**



Target Bearing 270° by Robert Taylor

12th. November, 1944. Lancasters of 617 Squadron RAF over Norway on their approach to Tromsø fjord, and their final attack on the battleship Tirpitz. Twenty nine Lancasters of 617 and 9 Squadron had made a wide detour to approach the Tirpitz from inland, in order to avoid early detection by radar. Armed with 12,000 pound 'Tallboy' bombs, the Lancasters had been fitted with up-graded Merlin engines, and their mid upper gun turrets had been removed, along with some armour, in order to allow them to carry this weapon at the required range. Both squadrons had participated in two previous attacks during the preceding months. On the first occasion a smokescreen around Tirpitz prevented accurate bombing, and low cloud foiled the second raid. This time there were no defending fighters, and no smokescreen as the Lancasters passed over the last mountain and the Tirpitz came into view. The ship was hit by at least two Tallboys, possibly three, enough to put an end to the 'Tirpitz Menace'.

[Source: http://www.brooksart.com/Targetbearing.html Jul 2012 ++]

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**Veteran Legislation Status 12 July 2012:** For a listing of Congressional bills of interest to the veteran community introduced in the 112<sup>th</sup> 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 <a href="http://thomas.loc.gov">http://thomas.loc.gov</a> 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 <a href="http://thomas.loc.gov/bss/d111/sponlst.html">http://thomas.loc.gov/bss/d111/sponlst.html</a>. Final action is expected in the next few weeks on several bills that would provide services and support to the nation's veterans.

- ➤ S.3340 (Sen. Murray, D-WA) would extend eligibility for certain VA mental health services to family members of veterans; direct DoD to create a standardized, comprehensive suicide prevention program; and require the VA to establish accurate and reliable measures for mental health services and implement a mental health provider staffing model.
- > S.2320 (Sen. Ayotte, R-NH) would direct the American Battlefields Monument Commission (ABMC) to operate and maintain the veterans cemetery at the former Clark Air Force Base in the Philippines. That cemetery is the final resting place of more than 8,300 servicemembers and family members, but was abandoned in 1991 after the Mt Pinatubo eruption. The Army and Air Force had maintained it continuously from 1898 until 1991. ABMC manages all other overseas military cemeteries, including two in the Philippines.
- ➤ S.2259 (Sen. Tester, D-MT), the "COLA Adjustment Act," would authorize adjustments in veterans compensation, pension and other benefits for 2013, in the same percentage as any Social Security cost-of-living increase.
- ➤ H.R.1627 (Rep. Miller, R-FL) would provide VA health care eligibility for certain dependents stationed at Camp Lejeune for 30 days or more from 1957-1987, a period during which the water there was known to be contaminated with carcinogens. VA care would be limited to 14 specific conditions tied to the contamination.
- ➤ H.R.4057 (Rep. Bilirakis, R-FL) would strengthen consumer education and transparency of information for veterans using their GI Bill benefits.
- ➤ H.R.4115 (Rep. Stivers, R-OH) would require that as a condition of receiving grant funds for job counselors for disabled and other veterans, a state must take military training and consideration into account when determining eligibility for certain state licenses or credentials for registered nurses, emergency medical technicians, nursing assistants and commercial drivers' licenses.

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 <a href="http://thomas.loc.gov/bss/d111/sponlst.html">http://thomas.loc.gov/bss/d111/sponlst.html</a> 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. [Source: MOAA News Exchange 11 Jul 2012 ++]

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## **Have You Heard?** \$5.37

That's what the kid (Elmo) behind the counter at Taco Bell said to me. "\$5.37."

I dug into my pocket and pulled out some lint and two dimes and something that used to be a Jolly Rancher. Having already handed the kid a five-spot, I started to head back out to the truck to grab some change, when the kid with the Elmo hairdo said the harshest thing anyone has ever said to me. He said, "It's OK. I'll just give you the senior citizen discount."

I turned to see who he was talking to and then heard the sound of change hitting the counter in front of me. "Only \$4.68," he said cheerfully.

I stood there stupefied. I am 58, not even 60 yet. A mere child! Senior citizen? I took my burrito and walked out to the truck, wondering what was wrong with Elmo. Was he blind? As I sat in the truck, my blood began to boil.

Old? Me? I'll show him, I thought. I opened the door and headed back inside. I strode to the counter, and there he was waiting with a smile.

Before I could say a word, he held up something and jingled it in front of me, like I could be that easily distracted! What am I now? A toddler? "Dude! Can't get too far without your car keys, eh?"

I stared with utter disdain at the keys. I began to rationalize in my mind. "Leaving keys behind hardly makes a man elderly! It could happen to anyone!" I turned and headed back to the truck. I slipped the key into the ignition, but it wouldn't turn. What now?

I checked my keys and tried another. Still nothing. That's when I noticed the purple beads hanging from my rearview mirror. I had no purple beads hanging from my rearview mirror.

Then, a few other objects came into focus. The car seat in the back seat. Happy Meal toys spread all over the floorboard. A partially eaten doughnut on the dashboard. Faster than you can say ginkgo biloba, I flew out of the alien vehicle.

Moments later I was speeding out of the parking lot, relieved to finally be leaving this nightmarish stop in my life. That is when I felt it, deep in the bowels of my stomach: hunger! My stomach growled and churned, and I reached to grab my burrito, only it was nowhere to be found.

I swung the truck around, gathered my courage, and strode back into the restaurant one final time. There Elmo stood, draped in youth and black nail polish. All I could think was, "What is the world coming to?" All I could say was, "Did I leave my food and drink in here?" At this point I was ready to ask a Boy Scout to help me back to my vehicle, and then go straight home and apply for Social Security benefits.

Elmo had no clue. I walked back out to the truck, and suddenly a young lad came up and tugged on my jeans to get my attention. He was holding up a drink and a bag. His mother explained, "I think you left this in my truck by mistake." I took the food and drink from the little boy and sheepishly apologized.

He offered these kind words, "It's OK. My grandfather does stuff like this all the time."

All of this is to explain how I got a ticket doing 85 in a 40. Yes, I was racing some punk kid in a Toyota Prius. And, no, I told the officer, I'm not too old to be driving this fast.

As I walked in the front door, my wife met me halfway down the hall. I handed her a bag of cold food and a \$300 speeding ticket. I promptly sat in my rocking chair and covered up my legs with a blankey.

The good news was I had successfully found my way home.

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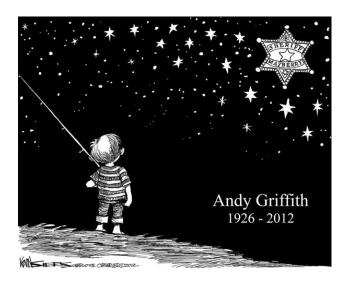
**Naval Term of the Day:** "August Chief Petty Officer". The term august (o gust') means inspiring reverence or admiration; of supreme dignity or grandeur; majestic. The term August Chief Petty Officer is a description of any CPO; inspiring reverence or admiration; representative of supreme dignity or grandeur; majestic.

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"I contend that for a nation to try to tax itself into prosperity is like a man standing in a bucket and trying to lift himself up by the handle."

— Sir Winston Churchill (1874-1965) former Prime Minister of England

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